



PROCEEDINGS OF

5TH INTERNATIONAL CONFERENCE OF INNOVATIVE RESEARCH PRACTICES IN SOCIAL SCIENCES (IRPSS 2026)

Editors:

Prof. (Dr.) Dibyendu Chattaraj

Prof. (Dr.) Saikat Chakrabarti, Prof. (Dr.) Soumik Gangopadhyay



Taurean

BOOK OF ABSTRACTS OF
5TH INTERNATIONAL CONFERENCE
ON
INNOVATIVE RESEARCH PRACTICES IN
SOCIAL SCIENCES (IRPSS – 2026)

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Publication Team:

Prof. Kamalika Dasgupta



Taurean Publications

108/1A, Bidhan Nagar Road (Ultadanga)

Kolkata - 700067

M: +91 8240535650, 9681434521, 9123681983

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**5TH INTERNATIONAL CONFERENCE
ON
INNOVATIVE RESEARCH PRACTICES IN SOCIAL SCIENCES
(IRPSS – 2026)**

17th - 19th January, 2026

About the Conference (IRPSS, 2026)

The **International Conference on Innovative Research Practices in Social Sciences** serves as a dynamic platform for scholars, researchers, and practitioners to engage with emerging methodologies, interdisciplinary approaches, and transformative ideas shaping contemporary social science inquiry. The conference emphasizes methodological innovation—ranging from advanced quantitative techniques and computational social science to qualitative, participatory, and mixed-methods frameworks—aimed at addressing complex societal challenges. It fosters critical dialogue on issues such as inequality, governance, development, conflict, and well-being, while encouraging the integration of technology, data analytics, and ethical considerations into research design. By bringing together diverse academic perspectives and global experiences, the conference promotes collaboration, knowledge exchange, and the advancement of rigorous, policy-relevant, and socially impactful research practices.

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BBA (AICTE approved) programme is a 4-year full time degree course which has acknowledged autonomy and degree will be given by University of Engineering & Management Kolkata. We have tied up with the prestigious Harvard Business School and Wadhvani Foundation for advancing our teaching learning process. The journey of the department of Business Administration started in the year of 2006. Over the years, we have grown our expertise to create a learning environment where management skills, leadership, knowledge and technology blend together. The Department of Business Management, Institute of Engineering & Management, believes in three-level agenda, first, making a conducive classroom environment, second, dissemination of knowledge and third, the application of knowledge. Apart from regular classroom training, here we offer best management education through innovative pedagogy like business case study sessions, summer and winter internship programs, research and value-added programs including industry speaks. The uniqueness of this department lies in the fact that we accept students from varied background and from different qualities and after three years of rigorous training we prepare them as 'Ready Resource' for the organizations. Discipline is the key of our departmental success. This department always gives its initiatives in finding and implementing new pedagogy of teaching, such as implementing Film and Analysis method, Experiential Learning, Case Study methods, Role Playing methods, etc. The four-year bachelor programme in business administration moulds all the aspirants not only into market-ready professionals, but also the best resources corporate sector can have, both in India and abroad.

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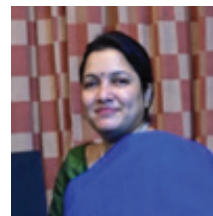
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From the Conveners' Desk



We are delighted to present the proceedings of the 5th International Conference on Innovative Research Practices in Social Sciences (IRPSS, 2026). The proceedings of the conference represent a curated compilation of peer-reviewed papers that reflect the breadth and depth of contemporary methodological and theoretical advancements in the field. These proceedings typically include contributions that employ diverse research designs—ranging from econometric modelling and experimental methods to ethnographic and participatory approaches—highlighting innovation in both data collection and analysis. Each paper undergoes a rigorous review process to ensure academic quality, originality, and relevance, resulting in a volume that captures cutting-edge debates on issues such as inequality, governance, conflict, sustainability, and human well-being. Collectively, the proceedings serve as an important scholarly resource, facilitating the dissemination of new knowledge, promoting interdisciplinary dialogue, and providing a foundation for future research and policy engagement in the social sciences.

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Prof. (Dr.) Saikat Chakrabarti

Professor & Assistant HOD, Department of Business Administration, IEM, UEM, Kolkata
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Professor, Department of Business Administration, IEM, UEM, Kolkata
Convener, IRPSS 2026 & Editor of the Proceedings

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Assistant Professor & Assistant HOD, Department of Business Administration, IEM, UEM, Kolkata,
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From the Publication Desk



It is a great pleasure to present the proceedings of the 5th International Conference on Innovative Research Practices in Social Sciences (IRPSS, 2026). This publication is a testament to the collaborative spirit fostered during the conference, where research scholars, and industry experts came together to exchange ideas, challenge assumptions, and pave the way for future developments in vital fields of management. We would like to express our sincere appreciation to all the individuals and organizations that supported the conference. Their invaluable contributions ensured the success of both the event and this resulting publication. A special thanks goes to the authors and participants, whose dedication and forward-thinking perspectives are captured in these proceedings. Their work is sure to inspire future research, foster innovation, and stimulate entrepreneurial endeavours in the years ahead. We hope this publication shows the current state of innovation and entrepreneurship and encourages further exploration in Social Sciences.

Prof. Kamalika Dasgupta

Assistant Professor, Department of Business Administration, IEM, UEM, Kolkata
Member of Review & Publication Committee, IRPSS 2026

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**PART I: Clicks, Culture, and
Commerce in Transition: Green,
Smart, and Social Pathways from
Legacy to Lifestyle**

Subsea Cable Connectivity, Regional Digitalization, and Marketing Effectiveness of Mobile Network Operators through Influencers: A Bibliometric Review and Research Agenda

Arabinda Laha¹; Gouranga Patra¹, Saugat Ghosh²

1. Adamas University, Kolkata, India

2. Xavier Business School, St. Xavier's University, Kolkata, India

Subsea cable systems are the backbone of global data flows. Although it is a latent infrastructure lying under deep seas, it shapes regional digitalization through increasing communication capacity and facilitating international connectivity. With the increase in digital activities among the consumers, the requirement of continuous high – speed data is increasing rapidly. Thus, mobile network operators (MNOs) are also in need of providing seamless services to their customers. In this crossroad, subsea cable acts as a provider of infrastructural support and maintains and enhances connectivity. From the marketing perspective, mobile network operators use digitalization as their competitive edge to create customer satisfaction, brand trust and higher retention of customers. In this journey of retaining and increasing market share, influencers play a significant role. Influencers, who has the key support of their audience often helps in selection of mobile network operators and also provides necessary support for promotion of digital products and services. Thus, marketing of mobile network operators are found to be highly dependent on the infrastructural support of subsea cable and the growth of regional digitalization requirement, which is moderated by competition among the MNOs largely influenced by distributors and influencers. In this intersection of subsea connectivity, digitalization, and telecom-related marketing, the present research aims to shed light on the research trends in this arena. Relevant research articles are extracted and using Biblioshiny-style bibliometric survey report, this paper maps publication trends, influential documents, and conceptual themes. Building on the bibliometric evidence, relevant research gaps have been identified. The study concludes with explicit objectives and a replicable empirical design suitable for emerging markets such as India.

Keywords: subsea cables; digital infrastructure; digitalization; mobile network operators; marketing effectiveness; influencer marketing; bibliometric analysis; emerging markets

Strategic Assessment of Equated Monthly Instalments (EMI) on Urban Consumption Patterns of Millennials and Gen Z: A SWOT–TOWS Approach

Pritha Ghosh¹, Rabin Mazumder²

1. University of Engineering & Management, Kolkata, West Bengal, India

2. Institute of Engineering & Management, Ashram Campus; University of Engineering & Management, Kolkata, India

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

Shweta Kishore¹, Joysri Datta¹, Soumik Gangopadhyay¹

1. Institute of Engineering & Management (University of Engineering and Management, Kolkata), India

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

Dhanshree Borawake¹, Kavita Kamath²

1. MKSSS's Smt. Hiraben Nanavati Institute of Management and Research for Women,

2. RMD Sinhgad School of Management Studies, Warje, Pune

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.

The Protein Powerhouse: A Legacy Brand's Move to Nutritional Leadership

Shweta Kishore¹

1. Institute of Engineering & Management (University of Engineering and Management, Kolkata), India

A well-known brand in the Indian dairy sector - Amul, had a reputation for empowering farmers and providing a range of dairy products to the Indian populace. In order to address the nation's present widespread protein shortfall, Amul was deliberately joining India's rapidly expanding protein sector, building on its heritage in the dairy industry. By adding protein to meals like milk, curd, lassi, and other items, Amul hoped to democratize access to protein by leveraging its strong dairy heritage. This carefully considered approach aimed to reach the increasingly health-conscious Indian consumer base, who were eager to incorporate protein into their regular eating routines through dietary choices. The case study looked at Amul's distinct competitive advantages, which included its extensive supply chain, unparalleled distribution system, and innovative pricing strategy that set it apart from a wide range of domestic and international rivals. The case study illustrates how a well-known brand uses its identity to investigate and diverge into a new product category, and it connects to the theory of brand extension and diversification. The theory of competitive strategy is also explored in the case, which examines Amul's cost leadership and differentiation approaches in comparison to both new and existing rivals in the emerging functional food market.

Keywords: Dairy Industry, Protein, Competitive Advantage, Brand Extension, Diversification

Changing Perspectives of Research on Electric Vehicle: A Literature Survey

Soumik Gangopadhyay¹, Doyel Mukherjee Prodhan¹, Rabin Mazumder¹

1. Institute of Engineering & Management, Kolkata (University of Engineering and Management-Kolkata), India

With the increasing focus on EVs as a response to environmental degradation and for sustainable mobility, it has been crucial to understand the behavioural and psychological predictors of purchase intention. This systematic review of the literature covers the development of research on Electric Vehicles (EVs) from 2000 to 2025, and how the influencing factors for consumer adoption have changed. This research aims to integrate empirical findings on the association between consumer values, beliefs, expectations and attitudes affecting EV adoption. Fifty-eight Scopus indexed peer-reviewed articles were systematically assessed through bibliometric and thematic analysis in this study. The review highlights an obvious shift in focus, from early research which was focused

on environmental awareness, cost and policy promotions to a more current area of study based around behaviour models, emotional engagement and digital influence. The findings highlight that affordability, lack of charging infrastructure and policy inconsistency are still large obstacles, while environmental awareness, brand trust and peer influence serve as enablers for the adoption. The research also indicates a steady evolution of trend from technology- and policy-focused models towards consumer-driven perspectives that incorporate psychological and social variables. The investigation suggests grounding the EV uptake campaign on a multifaceted approach: investing in the infrastructural build-up and initiating a coherent policy path as together with trust, social approval and behavioural stimulation will contribute to speeding up EV adoption. Applications are relevant to policy makers, car manufacturers and to those responsible for marketing oriented toward increasing market penetration with targeted interventions addressing both cognitive and affective factors of sustainable mobility behaviour.

Keywords: Electric Vehicles (EVs); Consumer Behaviour; Purchase Intention; Sustainability; Green Awareness; Technology Adoption; Bibliometric Analysis; Systematic Literature Review (SLR)

Role of Influencers in Social Media Marketing of Destination Weddings: A Bibliometric Analysis

Anubhav Dutta¹, Soumik Gangopadhyay²

1. *University of Engineering and Management, Kolkata, India.*
2. *Institute of Engineering & Management (University of Engineering and Management, Kolkata), India*

Destination weddings have successfully emerged as a global growing trend, where the market value stands at USD 26.8 billion as of 2022 and is expected to rise due to an increase in demand for experiential as well as luxury celebrations (Statista, 2023). 80-85% couples in India are aspiring and opting for a destination wedding in India, and the highest preference is among Gen Z, followed by millennials (Dhawan, 2024). Social media marketing is an important strategic tool for brands as well as destinations for reaching targeted customers through direct, interactive, and visual engagement. Social media marketing through influencers has become an important communication tool that is shaping the perceptions, aspirations, and guiding decision-making about destinations as well as wedding services. Influencers highlight credibility through storytelling and engage the audience by functioning as trusted intermediaries. Influencers through electronic word of mouth (eWOM) can influence consumer behaviour. This bibliometric analysis has revealed that social media communication has become important for marketing of destination weddings.

Keywords: Influencer, Social media, Marketing, Destination wedding

Beyond The Cart: Examining The Relationship Between Pre-Store, In-Store Digital Touch-Points and Purchase Intention of Women in Phygital Apparel Retail

Sumona De Sil¹, Kavita Kamath²

1. MKSSS's Smt. Hiraben Nanavati Institute of Management and Research for Women, Pune

2. RMD Sinhgad School of Management Studies, Warje

The study assess the relationship between pre-store, in-store digital touchpoints and women's purchase intention in phygital apparel retail across India. The aim of the research is to investigate how the interaction between these hybrid touchpoints influences their inclination to purchase apparel items from phygital stores.

A quantitative research methodology was adopted. Data was collected from 200 women apparel consumers aged between 18-45 years with the help of convenience sampling via structured questionnaire distributed by means of WhatsApp groups, Instagram, Meta and personal contact. The data was analyzed using Pearson's Coefficient of Correlation (two-tailed) and t-test using SPSS version 27.0 to examine and validate the relationships between digital touchpoints and purchase intention, where, Cronbach's alpha confirmed reliability of >0.79 .

The results indicate a significant positive correlation between pre-store digital touchpoints ($r=0.56$, $p<0.001$) and in-store digital touchpoints ($r=0.62$, $p<0.001$) with women's purchase intention. Pre-store contact points like websites, social media, and online reviews prove to steer initial intent, while in-store digital mediums such as QR codes, smart mirrors, and digital payments reinforce commitment by enhancing trust, confidence, convenience through phygital shopping experience.

Keywords: Purchase Intention, Phygital Retail, Women Consumers, Digital Touchpoints, Pre-store Interaction, In-store Technology, Apparel Retail, Hybrid Shopping, Consumer Behavior

Measurement Model Development and Validation of Drivers of Fashion Adoption among Young Consumers

Dipankar Das¹, Saikat Chakrabarti¹, Pritam Chakraborty¹, Nayan Ranjan Mukerje¹

1. Institute of Engineering & Management, University of Engineering and Management Kolkata, India

Drivers of fashion adoption in young consumers have been growing in significance in the light of sustainability-based and trend-driven markets. Although sustainability concerns, purchase motivation, and fashion-related perceptions have been discussed in the past literature, very few

studies have been conducted to examine an integrated measurement framework where these aspects are evaluated together. To close this gap, the current research paper attempts to establish and confirm an integrated measurement framework of the major factors driving fashion adoption among young consumers.

Based on the survey data collected from 280 college students, the study operationalizes four latent constructs, which include: Fashion Adoption Intention (DV1), Overall Trendiness Perception (DV2), Sustainable Fashion Commitment (DV3), and Purchase Motivation Level (DV4). An analytical methodology was used which involved a series of stages. The first analysis was a mixture of descriptive statistics and reliability analysis to test the quality of data and internal consistency. This was accompanied by the Exploratory Factor Analysis (EFA) to determine the latent factor structure. Then Confirmatory Factor Analysis (CFA) was used to confirm that the measurement model was valid. Standard measures were used in the evaluation of model fit, convergent validity, composite reliability, and discriminant validity.

The results substantiate a four factor model with high internal consistency and good model fit. Factor loading was always high and levels of composite reliability went beyond their suggested levels. The Heterotrait-Monotrait (HTMT) criterion was used to establish the discriminant validity. The four latent constructs, i.e. DV1, DV2, DV3, and DV4 are all different. In the results, we can see some interrelated dimensions of consumer behavior as far as fashion is concerned, with young consumers.

This paper is a contribution to the literature of fashion and consumer behaviour as it presents an empirically tested measurement model, which can be used to develop a reliable framework in future research using structural modelling and causal analysis. Moreover, the verified tool can allow the researchers and practitioners to evaluate the major predictors of fashion adoption in young consumer groups in a systematic manner.

Keywords: Fashion Adoption, Young Consumers, Measurement Model, Sustainable Fashion, Purchase Motivation

Exploring Emerging Trends and Future Prospects of Green Marketing Research and Organic Food Consumption on Consumer Behavior: A Bibliometric and Systematic Approach (2010–2025)

Nancy Jaiswal¹, Avijit Kanrar², Anirban Sarkar³

1. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

2. University of Calcutta, Kolkata, West Bengal, India.

Over the past two decades, the organic food market has experienced significant growth attributed to increasing consumer awareness of environmental issues and health concerns. Despite extensive research, a cohesive literature review on the impact of green marketing strategies on consumer

buying behavior regarding organic food is fragmented. The present study aims to systematically map the intellectual framework of organic food consumption research, while also identifying themes, research gaps, and potential directions for future studies in green marketing strategies.

A systematic literature review and bibliometric analysis were performed in accordance with PRISMA guidelines. A sum of 1347 peer-reviewed articles were obtained from the Scopus database through established search parameters. Data analysis utilized bibliometric methods, comprising citation analysis, co-occurrence mapping, and thematic clustering and bibliometric coupling via VOS viewer and Biblioshiny software. Trends in publications, citation behaviors, co-authorships, regional distributions, and thematic connections were analysed.

The examination identified four separate research clusters: (1) the tight link between agricultural sustainability and demand for organic food products, (2) health issues and related awareness and sustainability perspectives, (3) the impact of different qualitative factors such as perception, attitudes, etc., on buying behaviour and (4) Consumer Behaviour and Economics of Food Choices. Key results show rapid increases in research production following 2018, with notable input from institutions in Europe and North America. Key themes encompass perceptions of organic food quality, sensitivity to prices, environmental worries, and trust in organic certifications.

This research offers a detailed bibliometric analysis of organic food consumption studies, uncovering shifting trends in the effectiveness of green marketing. The results indicate that effective green marketing approaches need to tackle various consumer motivations at once, such as health advantages, ecological effects, and social responsibility. Future studies ought to emphasize variations in consumer behavior across cultures, digital marketing avenues for organic goods, and how certification transparency contributes to fostering consumer trust.

Keywords: organic food consumption, green marketing strategies, consumer behaviour, bibliometric analysis, systematic literature review, sustainable consumption, environmental consciousness, PRISMA framework.

A Study of Gender-Specific Purchase Tendencies in AI-Assisted Online Fashion Retail

Joysri Datta¹, Shweta Kishore¹, Sanchita De²

1. Department of Business Administration, Institute of Engineering & Management, Kolkata (University of Engineering and Management, Kolkata), India.

2. Dept. of Basic Science & Humanities, Institute of Engineering & Management, Kolkata, (University of Engineering and Management Kolkata), India.

Artificial intelligence (AI) is a cutting-edge technology that is rapidly changing several industries, including the fashion industry. Artificial intelligence comprises of a number of innovations, including deep learning, machine learning, computer vision, and natural language processing. These technologies enable machines finish tasks that frequently call for human intellect much more quickly, saving a great deal of time. Artificial intelligence is changing consumer experiences in the

retail fashion industry. Predictive analytics and personalized experiences are now essential tools for influencing consumer purchasing decisions. These days, AI-powered systems are constantly fed consumer data, such as browsing and purchase history, social media activity, and personal preferences. As a result, they provide tailored product recommendations and customer-specific marketing. Customers' purchasing behavior is greatly impacted by this hyper-personalization, which could culminate in impulsive purchases. This study addresses gender disparities in impulsive fashion sector purchases. It explores how gender disparities affect the efficacy of different AI-driven triggers, such as chatbots, virtual try-ons, targeted advertisements, positive reviews and ratings, and customized recommendations. When male and female consumers make an impulsive purchase, these mechanisms have differing effects on their decision-making processes. The insights obtained from this research will facilitate businesses, marketers, and policymakers understand the ethical and cultural implications of AI-driven fashion consumption and refine AI tools to increase consumer engagement tailored to gender specific preferences and needs in the fashion industry.

Keywords: Artificial Intelligence (AI), Fashion Industry, Impulsive Purchases, Personalized Marketing, Gender Dynamics, Consumer Decision Making, Online Fashion Retail, Consumer Engagement

Influence of Social Media in Adoption of Green Building: A Study of Gen Z OF Kolkata – A Literature Survey

Dibyendu Mitra¹, Soumik Gangopadhyay²

1. University of Engineering and Management, Kolkata, India.

2. Institute of Engineering & Management (University of Engineering and Management, Kolkata), India

Construction industry is the largest consumer of resource and energy. In smart city, energy management is primary. Urban development is largely influenced by environment assessment. Complex socio-economic-architectural system and the willingness of inhabitants to adopt renewable energy and energy-efficient technologies, as well as building retrofitting are possible strategies to achieve more sustainable cities and reduce greenhouse gas emissions supported by government subsidies and incentives to enable large number of people to adopt. This survey of literature has aimed to identify the interconnections among the contributing variable that develops the positive attitude towards adoption of sustainable building. Additionally it has been observed from earlier studies that green marketing communication through digital platforms and social media have capacity to enhance the adoption of sustainable products and practices. Interestingly, online presence of brands help to engage Gen Z. Thus social media can showcase value propositions of sustainable behavior and hence enhance sustainable purchase intentions.

Keywords: Social Media, Adoption, Green Building, Gen Z.

**Part II: From Boardroom to
Balance Sheet in VUCA Markets:
Models, Mindsets, Investor
Behaviour, and Data-Driven
Financial Stability**

Prevalence of Green Accounting in India: A Reflection of Existing Literature Review

Suchandra Bose¹, Joysri Datta¹

1. Institute of Engineering & Management, (University of Engineering and Management, Kolkata) Kolkata, India.

Green Accounting deals with environmental costs that are taken into account while arriving at the financial results of operations of a company. Therefore, it bears the power to assess the long term effects of the economic activity of a business on the society. Green Accounting has also touched India, exposing the angles where different industries may potentially pose threats to the environment and how Green Accounting can be used as a tool to address the issue, maintaining sustainable development. This research paper attempts to explore the different studies that were conducted in the field of Green Accounting till date. It also tried to identify the pros and cons of Green Accounting, if implemented properly. One of the major limitations of the paper is that it developed the understanding of Green Accounting through reviewing limited number of studies, conducted at various countries. There is still scope of furthermore research in the field of Green Accounting implementation model and its utilization in performance enhancements of business organizations.

Keywords: Green Accounting, Sustainability, Economic Development, Environmental Cost, Sustainable Growth

Assessing the Financial Health of Indian Cement Firms Using the Altman Z-Score Model

Manjur Alam^{1*}, Rabin Mazumder²

1. Lalbaba College, Department of Commerce, University of Calcutta, Kolkata.

2. Institute of Engineering and Management (University of Engineering and Management, Kolkata).

The Indian cement industry, which is integral to the country's infrastructure development, has continued to grow and develop significantly over the past few decades. Yet, this expansion has brought financial challenges because of the high capital intensity and varying input costs. This paper measures the financial health and bankruptcy risk of selected listed Indian cement companies through Altman Z Scale model. The study was conducted in the panel of large firms listed between 2010 and 20224 using secondary data drawn from annual reports and CMIE Prowess. The

results indicate large differences in firms' solvency, with well-established diversified companies being in a better financial position than mid-sized producers. Although most companies were able to maintain Z-scores above the distress level, certain firms experienced deterioration of scores during years of cost increases and slowed demand. The usefulness of the Altman Z-Score as a predictive measure for corporate financial distress and its relevance in capital intensive industry i.e. cement is referred by this study. Implications for investors, creditors and policyholders wishing to improve the financial robustness and early warning of the manufacturing sector are drawn.

Keywords: Altman Z-Score; Financial health; Bankruptcy prediction; Cement sector; Financial risk analysis, Solvency; India

Working Capital Management and Liquidity Risk in Cement Companies During Demand Cycles

Manjur Alam¹, Rabin Mazumder²

¹ *Lalbaba College, Department of Commerce, University of Calcutta, Kolkata,*

² *Institute of Engineering and Management (University of Engineering and Management, Kolkata)*

In this study the impact on liquidity of working capital management in cement companies listed at different business cycle stages is analysed. Using a balanced panel of quarterly and annual financial statements for major Indian cement companies from 2005 to 2014, the paper investigates how changes in inventory turnover, receivables gestation and payables policy influence short-term liquidity when demand expands or contracts. To account for the asymmetric effects, we utilize quantile regression techniques that allows us to zero in on firms with more severe financial distress and liquidity constraints. Structural break tests indicate distinct times of the construction activity, infrastructure investment and macroeconomic growth boom and burst. Outcomes are expected to be that aggressive working capital policies increase liquidity risk during recessions, while conservative practices have a somewhat cushioning effect. The study contributes to the existing stream of literature by integrating business cycle fluctuations in models capturing working capital efficiency and expands the empirical evidence on financial risk exposure of industries with substantial fixed assets. The implications of the findings are to financial managers in directing liquidity strategy with cycle of industry activity and policy makers to advocating financial stability of critical infrastructure industries.

Keywords: Working Capital Management; Liquidity Risk, Quantile Regression, Business Cycles, Cement Industry.

Household Fission, Financial Fusion: Optimizing Utility in India's Nuclear Age"

Shreya Basu¹, Anirban Sarkar², Sudip Mukherjee³

1. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

2. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

3. Department of Economics, Dinabandhu Mahavidyalaya, Bongaon, West Bengal, India.

The transition of Indian families from joint to nuclear household structures has been driven by demographic shifts, urbanization, educational expansion, occupational mobility, and evolving socio-economic norms. This structural transformation has profound implications for consumption patterns, saving behaviour, and long-term wealth accumulation. This study develops a utility-maximization framework to analyze how household fission—the division of joint families into unequal nuclear units—affects welfare outcomes, consumption growth trajectories, and saving dynamics. We employ a per capita utility specification to ensure welfare comparability across households of varying sizes, incorporating stochastic income growth processes. The model adopts a constant relative risk aversion (CRRA) utility function, that characterizes optimal consumption growth paths. We conduct numerical simulations over a ten-period horizon under three income scenarios: larger families with lower income, larger families with higher income, and equal income distribution across family units.

Our findings confirm consumption smoothing behaviour across all scenarios, consistent with inter-temporal optimization principles, despite substantial income volatility. Family size emerges as a critical structural determinant of economic outcomes. Smaller nuclear families systematically exhibit higher per capita consumption, superior average optimal saving rates, and accelerated asset accumulation relative to larger households, irrespective of initial income levels. While per capita consumption expenditure declines gradually over time for both family types, this pattern reflects precautionary saving motives rather than welfare deterioration. Importantly, aggregate utility maximization is preserved post-fission, though differential family sizes generate divergent saving and wealth accumulation trajectories. These results demonstrate that nuclearization does not compromise optimal household decision-making; however, it fundamentally alters long-term financial stability and capital formation through demographic constraints. Our findings underscore the necessity of incorporating household structure dynamics into models of saving behaviour and welfare analysis in developing economies.

Keywords: Household fission; family nuclearization; inter-temporal utility maximization; consumption smoothing; household savings; asset accumulation; demographic transition.

Estimating Paid Care Workers in India: Evidence from PLFS Data (2017-2024)

Sreeparna Mukherjee¹, Sudip Mukherjee², Anirban Sarkar³

1 Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

2 Department of Economics, Dinabandhu Mahavidyalaya, Bongaon, West Bengal, India.

3 Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

The care sector, comprising both paid and unpaid services, has gained increasing prominence as a critical component of economic and social infrastructure. Despite its fundamental role in supporting individuals, families, and communities, the sector remains characterized by undervaluation, informalization, gender disparities, and inadequate regulatory frameworks. Recognizing the importance of quantifying care work, the International Labour Organization (ILO) recently established methodological guidelines for measuring care employment across countries. This study estimates the magnitude and composition of paid care employment in India from 2017 to 2024, utilizing unit-level data from the Periodic Labour Force Survey (PLFS) and adhering to ILO measurement standards. The analysis examines temporal trends in care employment, the formal-informal employment divide and sectoral distribution patterns. Findings reveal a modest upward trajectory in paid care employment over the study period, interrupted by a temporary contraction during the COVID-19 pandemic. The results underscore the predominance of informal employment arrangements, particularly in domestic and personal care services. These findings highlight the urgent need for comprehensive policy interventions to formalize care work, strengthen labour protections, and advance decent work standards within India's care economy.

Keywords: Care work, ILO, Decent work, Paid Care Employment, Informal Jobs, PLFS.

Financial Risk, Liquidity, Solvency and Profitability in Indian MSMEs: Empirical Evidence from a Firm-centric Financial Risk Index

Debjani Kundu¹, Sudip Mukherjee², Anirban Sarkar³

1. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

2. Department of Economics, Dinabandhu Mahavidyalaya, Bongaon, West Bengal, India.

3. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India.

Micro, Small, and Medium-Sized Enterprises (MSMEs) represent over 90% of the global business and contribute 50% of the world's GDP. In India, MSMEs contribute approximately 30% to the country's GDP, account for 45% of total exports, and employ over 289.22 million people. Therefore, the sector demands extensive exposure, and different areas need to be thoroughly studied. Financial volatility, expressed in terms of financial risk, is a relevant avenue to be explored. In this context, the present study aims to examine the determinants of financial risk at the firm level among Indian Micro, Small, and Medium Enterprises (MSMEs) by computing a composite Financial Risk Index (FRI) based on the Alexander Bathory Model, using a balanced panel of 102 listed MSMEs on the Bombay Stock Exchange for six financial years, from 2020 to 2025. The study captures key financial risk indicators using different profitability, liquidity, and capital structure ratios. A panel regression model has been employed to analyse the effect of financial ratios, profitability: PBIT Margin, PBT Margin, Net Profit Margin, ROA, ROCE, efficiency: Asset Turnover, Liquidity: Current Ratio, capital structure: Debt–Equity Ratio, market valuation: Price-to-Book Value of the Firm, Price-to-Net Operating Revenue on FRI using firm-level panel data. The empirical findings reveal that the dominant role is in reducing financial risk. Profitability ratios are also significantly associated with FRI, while net profit margin exhibits a negative relationship. Other financial ratios show limited explanatory power. This study contributes to the literature by developing a comprehensive financial risk measurement framework tailored to MSMEs and provides empirical evidence on the asymmetric effects of different profitability measures. The findings offer policy-relevant insights for strengthening firm-level financial stability and highlight the critical importance of liquidity management and operating performance in mitigating financial risk among MSMEs.

Keywords: Financial Risk Index; MSMEs; Panel Data Analysis; Liquidity Management; Capital Structure; Panel Data; Financial Ratios

Corporate Governance and Its Impact on Financial Performance

Sourav Chakraborty¹, Pritha Chanda²

1. University of Engineering & Management, Jaipur

2. Institute of Engineering & Management, Kolkata

Corporate governance is a fundamental framework that guides decision-making, accountability, and ethical conduct within organizations, wielding a profound influence on their financial performance. This comprehensive report delves deep into the intricate relationship between corporate governance practices and financial outcomes, seeking to unveil the mechanisms through which effective governance significantly impacts key financial metrics. Drawing upon a diverse array of case studies, empirical research, and real-world instances, the report employs a multifaceted approach to provide a thorough analysis of the various ways in which corporate governance intersects with financial performance. Corporate governance serves as the North Star guiding organizations, ensuring that they navigate the complex seas of modern business with integrity and efficiency. It is this very framework that we scrutinize to uncover its pivotal role in shaping the financial destinies of diverse companies.

Keywords: Corporate Governance, Financial Performance, Board Structure, Shareholder Rights, Transparency

Social Influence and Investment Decision-Making: A Study of Reference Groups and Women Investors

Supriya Lakhangaonkar¹, Kavita Kamath², Shweta Kishore³

1. Faculty of Commerce and Management, Vishwakarma University, Pune, Maharashtra, India.

2. MBA Dept., RMD Sinhgad School of Management Studies, Pune, Maharashtra, India.

3. Department of Business Administration, Institute of Engineering and Management, University of Engineering and Management, Kolkata, West Bengal, India

An individual's views, attitudes, behaviours, and even actions are greatly influenced by reference groups, such as family, friends, relatives, and coworkers. Most first-time investors are first exposed to the world of investing through their friends. Friends play a vital role in any person's life. They have an impact on most people's important personal matters, such as their own marriages, the marriages of their children, the buying of a home, and nearly every other matter. The primary sources of inspiration and motivation, particularly while engaging in any adventurous activity, are family and friends. Making an investment decision is akin to an adventure for many investors,

particularly those who are first-time investors. When investing in risky assets, investors often turn to their friends for emotional support. Investors frequently imitate their friends' investment choices, particularly novice and first-time investors. Peer effects may have an impact on our investing because coworkers typically own similar shares.

This study explores how reference groups (family, friends, relatives, and colleagues) affect investment management decisions of working women. The researchers surveyed 500 working women with a structured questionnaire discussing how reference group influences their investment decisions. After analysing the data, relevant conclusions were drawn that accepts the significant impact of reference groups on investment decision making by working women.

Key Word: Reference Groups, Investment Management, Working Women, Women Investors, Investment Avenues

Volatility in Gold and Silver Prices in the Past Few Years: A VUCA Framework-Based Analysis

Sandip Nandi¹, Manami Chatterjee²

1. Department of MBA, Institute of Business Management & Research, Kolkata, India;

2. Independent Researcher, Kolkata, India

Gold and silver are traditionally discussed as safe-haven assets, especially in the time of economic insecurity and financial volatility. However, over the past few years, the volatility in their prices has been identified to be increasing due to the complicated world factors. This paper will analyze the fluctuations of the price of gold and silver in the last few years using the VUCA (Volatility, Uncertainty, Complexity, and Ambiguity) model. The paper employs secondary data in the international commodity markets and financial indices to examine how the macroeconomic shocks, geopolitical tensions, monetary policy changes and technological and speculative aspects have contributed to the behavior of precious metal prices. The results indicate that although gold is relatively stable over silver, the two metals are becoming victimized by the VUCA conditions which defies conventional investment beliefs. The paper is a contribution to the body of existing literature because it applies the VUCA framework to the analysis of commodity price volatility and provides an insight to investors, policymakers, and financial analysts.

Keywords: Gold prices, Silver prices, Price volatility, VUCA framework, Safe-haven assets, Commodity markets.

**Part III: From Clock-In to
Check-In: Reframing Work,
Wellbeing, and Workforce
Behaviour**

Job Stress among working professionals: A bibliometric analysis of trends, challenges and prospects

Piyali Banerjee¹, Soumik Gangopadhyay¹, Rabin Mazumder¹

1. Institute of Engineering and Management (University of Engineering and Management, Kolkata)

The rapid change in the world with the emergence of Industry 5.0 has brought a predicament where job stress of the working professionals is on the rise. Research shows about 41% of the employees globally feel stressed at their workplace. About 30% of the employees in India report stress on a daily basis. Stress is acting as a termite in the working population nationwide and people are in need of active interventions for mental disorders as per the latest surveys. This study uses bibliometric analysis for a systematic evaluation of the global research trends on job stress from 2015 to 2025 across multiple nations in the world, identifying niche research themes and declining themes, notable authors in the field, and emerging challenges. Using SCOPUS-indexed publications, this study makes use of VOSviewer, Google colab and Rstudio as the tools to analyse keyword co-occurrences, research collaborations and research affiliations world-wide demonstrating a structured view of the relevance of the study in today's competitive environment. Findings reveal the most relevant areas where prominent studies have taken place so far and the major stress research occurring in different countries over this decade, showing a significant dip in stress research post-pandemic. This study presents valuable insights for future researchers, organizational leaders and policy-makers for creating a work environment which is congenial and more productive.

Keywords: Job stress, bibliometric analysis, stress research, post-pandemic

Developing A Novel Framework for managing Absentism at Work for Context-Aware HR Decision-Making

Sandeep Bhattacharjee¹

1. Research Scholar, West Bengal State University, Barasat, India.

Misclassification of short attendances in traditional attendance systems is based on complex rules that misclassify short absences, leading to unfair evaluations and employee dissatisfaction. They often fail to capture real-world instances of genuine delays or contextual factors influencing attendance behavior. This present work suggests a fuzzy logic-based framework for the evaluation of attendance data using linguistic rules and membership functions that allows for flexible, context-

sensitive, and clear evaluations. The framework helps to transform complex attendance patterns into interpretable scores, which supports precise and fair HR decision-making. Human resource managers, organizational decision-makers, and employees benefit through transparent attendance evaluations, improved trust, and data-driven HR interventions. The system improves workforce transparency, operational efficiency, and employee-management relations.

Keywords: Automated attendance system, Attendance assessment, Employee attendance, Fuzzy logic, Workforce management.

Perceived Risks and Their Influence on Online Job Seekers' Attitudes and Job Search Behaviour

Umesh Patwardhan¹, Supriya Lakhangaonkar¹

1. Faculty of Commerce & Management, Vishwakarma University, Pune, Maharashtra, India,

The perceived risk can be defined as the probable loss in anticipated outcome. It is a combination of uncertainty and suspicion involved in an online transaction. Previous studies have listed out different types of perceived risks that the consumer may come across while transacting online. A huge amount of literature is available on the perceived risk in online purchase intentions. However, majority of these previous studies mainly concentrated on consumer analysed with respect to consumer products. A study of the perceived risk involved in a service like online job search or e-recruitment has not been emphasized in the past.

This research paper attempts to understand, how the Job seeker's perceived risk influences his/her attitude towards, and, the usage of the job portals. The study applied a mixed method of research approach. The qualitative as well as quantitative methods were carried out. The relationship between relevant perceived risks and the varied demographic profile of the job seekers has been studied in detail. The paper concludes that the job seekers perceive comparatively higher privacy risk, safety / security risk and transactional risk while interacting / transacting with job portals. Further job seekers perceive job portals moderately risky w.r.t psychological risks, social risks, source risks, economic risks, performance risks and product / service risks. Technology risk is least perceived risk among all. The paper acknowledges the need to identify the job seekers' expectations at different stages of working life and suggest strategies for job portals to sustain and grow.

Key Words: Online Behaviour, Perceived Risk, Online Job Search, Job Portals

Inter-State Disparities in India's Rural Health Human Resources: Patterns, Structures and Policy Implications

Chowdhury Md Raquib¹, Partha Sarkar¹

1. Department of Business Administration (Human Resource), The University of Burdwan, West Bengal, India.

Equitable and accessible healthcare is a fundamental public issue, closely linked to the availability and distribution of human resources within public health systems. In a developing country as diverse as India, inter-state disparities in the deployment of public health personnel pose significant social and governance challenges. This study examines the structural patterns of public-sector health workforce distribution across Indian states and Union Territories, focusing on key categories of human resource deployed at different levels of rural health care.

Using secondary data on health human resources and applying correspondence analysis, the study explores the association between states and various categories of rural health human resources (RHHR), including doctors, nurses, paramedical staff and frontline health workers. The results derived from correspondence analysis reveal a statistically significant and non-random association, highlighting distinct state-wise inequalities in workforce composition and capacity. The first four dimensions of the correspondence analysis explain 77.3% of the total inertia, suggesting that these four dimensions effectively summarize the primary associations and contrasts in the RHHR data.

The findings indicate that larger and more administratively developed states exhibit diversified and hospital-centric workforce ecosystems, while smaller states and Union Territories rely heavily on limited and substitutive health cadres. Such imbalances reflect deeper social and structural inequalities that influence access to public healthcare services and system resilience. By empirically mapping these disparities, the study contributes to broader discussions on social equity, public service delivery, and context-centric analysedala healthcare governance. The paper underscores the need for the development of context-sensitive and state-specific health workforce policies in order to address persistent public health inequities in India.

Managerial Discernment on Employee Engagement vis-à-vis Organisational Citizenship Behaviour: Perspectives from Select Public Sector Undertakings

Pawan Kumar Singh¹, Partha Sarkar¹

1. Department of Business Administration (Human Resource), The University of Burdwan, West Bengal, India

Since the advent of the new economic policy in India, undertaking operations on a professional and sustainable basis has become an imperative for Indian Public Sector Undertakings (PSUs). In this context, the role of human-centric issues particularly employee engagement (EE) and organisational citizenship behaviour (OCB) assume critical importance in enabling PSUs to achieve organizational effectiveness. Accordingly, the role of HR and PR executives in shaping engagement culture vis-a-vis PSU management has become all the more important. In this backdrop, the basic objective of the extant paper is to examine the multivariate relationship between Employee Engagement and Organizational Citizenship Behaviour (EE-OCB Relationship) based on the perceptions of HR and PR executives in select Public Sector Undertakings of West Bengal.

We have measured EE and OCB using multi-item Likert-type scales. Results of reliability analysis of the instruments confirmed strong internal consistency for both the constructs. In order to examine the multivariate relationship between the two sets of variables associated with EE and OCB, we have used Canonical Correlation Analysis, with the basic objective of assessing how engagement dimensions collectively relate to citizenship behaviour dimensions from a managerial discernment perspective.

The results reveal a statistically significant and strong canonical EE-OCB relationship. Engagement factors related to workplace safety, employee well-being, trust in the organisation, communication and organisational awareness emerged as the key contributors influencing citizenship behaviours such as helping, ethical responsibility, civic virtue, and voluntary contribution beyond formal roles. The findings suggest that HR and PR executives perceive EE as a critical driver of OCB, reflected in positive discretionary employee behaviour within Indian PSUs. By focusing on managerial discernment, the study contributes to the human resource management literature by highlighting the importance of engagement-driven citizenship behaviour in Indian PSUs.

Keywords: Organisational citizenship behavior, PSUs, Employee engagement, PR

Gig Workers in Perspective of Human Resource Management Social Sustainability Practices: A Content Analysis Using ‘Orange’ Software

Sampriti Dey¹, Dipa Banerjee¹

1. Department of Business Administration, Vidyasagar University,

The gig work culture rapid rise has significantly altered employment connections, raising major barriers to gig freelancing professionals for social sustainability. From the viewpoint of human resource management (HRM), concerns about employee wellness and future workforce sustainability include employment insecurity, economic parity, lack of social assurance, constrained professional development, and automated controls. A methodical quantitative and qualitative content analysis of accessible academic literature and policy documents through the ‘Orange’ software. This study investigates the idea of social sustainability of gig employees particularly freelancers through the lens of HRM.

Keywords: Gig worker, Gig work culture, Freelancers, Social Sustainability, Well-being, Human resource management (HRM), Work-Life Balance (WLB).

Cultivating Organizational Commitment through Cultural Dynamics: An Innovative Social Science Perspective

Komal Bankar¹, Swati Vijay¹,

1. RMD Sinhgad Institute of Management, Pune, India

The present study attempts to analyze the complex relationship between organizational cultural dynamics and the commitment levels of employees, specifically within the geographical context of Pune City, Maharashtra. As organizations in the post-globalization era grapple with high attrition and fluctuating engagement, the role of culture—defined here as the collective programming of the mind—becomes paramount. This research investigates how cultural adaptability, consistency, and mission clarity impact the affective, continuance, and normative commitment of the workforce. Grounded in a quantitative research methodology, the study utilized a structured questionnaire to collect data from 311 IT professionals working in the Hinjewadi and Magarpatta precincts of Pune. The choice of IT professionals is justified by the sector’s volatile nature and high dependency on intellectual capital. Data analysis was performed using descriptive statistics (Frequency and Percentage analysis) and hypothesis testing via One Sample T-test and Correlation analysis. The findings indicate a significant positive correlation between a supportive organizational culture

and employee commitment. Furthermore, the study reveals that the perceived level of cultural adaptability in Pune-based firms is significantly higher than the average. The paper concludes that organizations must move beyond distinct HR policies and embed commitment-driving mechanisms into the very cultural fabric of the enterprise. The implications suggest that HR practitioners in Pune must focus on 'cultural fit' during recruitment and 'cultural reinforcement' during onboarding to ensure long-term retention.

Keywords: Organizational Commitment, Cultural Dynamics, Employee Retention, Pune City, Social Science, Human Resource Management, IT Sector.

Retail Therapy: How Students Use Shopping to Cope With Stress or Anxiety

Payal Banerjee¹, Satavisa Ghosh¹, Aatri Goswami¹

1. Department of Psychology, Adamas University¹

The present study aimed to explore the use of retail therapy as a coping mechanism among students experiencing stress and anxiety. Using a qualitative research design, in-depth understanding of students' emotional and behavioral experiences related to shopping was examined. A purposive sample of 10 students participated in semi-structured interviews consisting of 10 open-ended questions focusing on emotional triggers, shopping behaviors, perceived relief, symbolic meanings of purchases, and post-shopping experiences. The interview data were analyzed using thematic analysis following an inductive approach.

The findings revealed that students often engaged in shopping as an emotion-focused coping strategy to manage academic and interpersonal stress. Shopping provided temporary emotional relief, distraction, and mood enhancement, but was frequently followed by feelings of guilt, regret, and financial concern. Participants attached symbolic meanings to their purchases, viewing them as acts of self-care, reward, or identity expression. The study also highlighted the influence of online shopping platforms, social media, and peer culture in reinforcing retail therapy behaviors. Overall, retail therapy emerged as a short-term coping mechanism that alleviates emotional discomfort without addressing underlying stressors.

The study concludes that while retail therapy may offer immediate emotional comfort, reliance on it may contribute to maladaptive coping patterns over time. The findings underscore the need to promote adaptive coping strategies and emotional regulation skills among students to manage stress and anxiety more effectively.

Keywords: retail therapy, stress, anxiety, coping strategies, students

FROM SETBACK TO SUCCESS: THE ROLE OF ADVERSITY

Management as a Catalyst for Human Achievement

Mriganka Dutta¹, Pritha Chanda²

1. NSHM College of Management & Technology, Kolkata. University of Engineering and Management, Kolkata

2. Institute of Engineering and Management, Kolkata

Adversity refers to difficult or challenging circumstances that test an individual's psychological, social, emotional or physical capacity. Adversity Quotient (AQ) measures one's ability to prevail in the face of adversity. There are many stories about people who fight back against all adversities of life. But at the same time, we hear sad stories of suicide, or self-murder, which is a major global as well as public issue. It reflects the alarming level of stress and internal depression in the human society. The purpose of the study is to investigate the correlation between the mental health and the adversity management skill level. The analysis includes case narrative study of well-known individualities who has overcome adversity. The deciding factor is linked as the adversity quotient, how well someone withstands and recovers from difficulties. Strong adversity management and coping skills can mitigate the psychological impact of life stress, reduce suicidal ideation, and enhance overall mental well-being.

Key Words: Adversity management, adversity quotient, depression, stress, suicide

**Part- IV: An Interdisciplinary
Mosaic to the Spectrum of Work,
Wealth, and Market Behaviour**

Perceived Workplace Flexibility and its Impact on Work–Life Balance in Indian Organizations

Manisha Kumari¹, Saumya Sharma¹, Sona Vikas²

¹. *Department of Management and Commerce, The NorthCap University, Gurugram, Haryana, India*

². *Asian School of Business (ASB), Noida, India*

This theoretical review explores how employees' perceptions of workplace flexibility shape their work–life balance in the Indian organizational context. With digitalization and hybrid work arrangements becoming increasingly common, workplace flexibility has emerged as a key expectation among employees; however, a gap often exists between formal flexibility policies and employees' lived experiences. Drawing on existing conceptual and empirical literature, this review examines (i) how workplace flexibility is defined and perceived, (ii) how work–life balance is understood in contemporary organizations, and (iii) the theoretical linkages proposed between these two constructs. The review also considers demographic and contextual factors that may influence employee perceptions. By synthesizing dominant theories and frameworks, the paper highlights how perceived flexibility can facilitate better integration of work and non-work roles, while also identifying boundary conditions and limitations. The discussion offers insights for organizations seeking to design inclusive and meaningful flexibility practices that strengthen employees' work–life balance in the evolving Indian work environment.

Keywords: Workplace flexibility, Work–life balance, Perceived flexibility, Employee well-being, Indian organizations.

Exploring the Relationship between Work–Life Imbalance and Burnout among Employees of Private Colleges in Kolkata

Trisha Mondal¹

¹. *West Bengal State University, Barasat, India.*

The increasing demands of contemporary work environments have intensified challenges related to maintaining a healthy balance between professional and personal life, particularly in knowledge-intensive sectors such as higher education. Employees of private colleges often face extended working hours, multiple role expectations, administrative pressures, and limited institutional support, which can disrupt work–life balance and contribute to occupational stress. In this context, the present study examines the nexus between work–life imbalance and burnout among employees of private colleges in Kolkata.

The study adopts a descriptive and analytical research design and is based on primary data collected from 125 employees working in selected private colleges. Data were gathered using a structured

questionnaire measured on a five-point Likert scale. Reliability of the measurement instrument was established using Cronbach's Alpha, and the data were analyzed using descriptive statistics, correlation, and regression analysis.

The findings reveal that employees experience a high level of work–life imbalance and burnout. A strong positive correlation was found between work–life imbalance and burnout, indicating that increased difficulty in managing work and personal responsibilities significantly elevates burnout levels. Regression analysis further confirms that work–life imbalance is a significant predictor of burnout, explaining a substantial proportion of its variance.

The study concludes that work–life imbalance is a critical determinant of burnout among private college employees. The findings highlight the need for institutional interventions aimed at promoting work–life balance, improving organizational support, and enhancing employee well-being. This research contributes to the existing literature by providing empirical evidence from the context of private higher education institutions in Kolkata and offers practical implications for institutional management and policymakers.

Keywords: Work–Life Imbalance; Burnout; Private Higher Education; Employee Well-being; Occupational Stress

Computation of Total Factor Productivity Growth Using Non-Parametric Approach and Measurement of Role of Intangibles on Total Factor Productivity Growth: A Cross-Country Analysis (2005-2023)

Surajit Sengupta¹

1. Bhairab Ganguly College, West Bengal State University, India

This study is empirical in nature based on secondary data collected from various sources. In our cross-country analysis we have used Malmquist input-oriented productivity index under the assumption of constant returns to scale for showing the average movement in total factor productivity growth over the period from 2005 to 2023 with the decomposition of total factor productivity growth. Further, we have shown in our study the influence of intangibles on the total factor productivity growth. Actually, several studies were revealed the fact that the growth of innovation and the capital deepening are the prime factors responsible for the decrease in labour factor productivity growth. Further, in our study all monetary items are expressed at constant 2022 US\$. We have taken 28 countries and our time series is ranging from 2005 to 2023. However, average trends in total factor productivity growth reveal that majority of the selected countries have achieved positive efficiency change whereas out of 28 selected countries only 11 countries have achieved positive mean technological progress. Again, our dynamic panel regression analysis reveals that the impact of growth in real GDP has positive and statistically significant influence on the total factor productivity growth. On the other hand, the growth of intangibles has negative

and significant influence on the growth of total factor productivity leading to the conclusion that with the progress of innovation and invention the contribution of TFP in the country's economic growth has been reduced. However, increase in employment measured in hours worked has also negative and statistically significant influence on the total factor productivity growth.

Key Words : Intangible Capital, Physical Capital, Total Factor Productivity Growth, Malmquist Productivity Index, Dynamic Panel Regression

How Relationship with Leader can effect the Work Life Motivation

Payal Banerjee¹, Payel Bhowmick¹

1. Department of Psychology, Adamas University, Barasat, Kolkata, India.

The present study examined the relationship between relationship with leaders/supervisors and work motivation among university teachers, and compared government and private university teachers on these variables. A quantitative, cross-sectional research design was adopted. The sample comprised 120 university teachers (60 from government universities and 60 from private universities), selected through purposive sampling. Data were collected using the Leader–Member Exchange Scale (LMX-7) to assess leadership relationships and the Work Motivation Scale (R-MAWS) to measure work motivation. Pearson's correlation analysis revealed a significant positive relationship between relationship with leaders/supervisors and work motivation. Simple linear regression analysis indicated that relationship with leaders/supervisors significantly predicted work motivation. One-way ANOVA results showed significant differences between government and private university teachers in both leadership relationship quality and work motivation, with private university teachers reporting higher scores on both variables. Further, MANOVA results demonstrated a significant combined effect of type of university on relationship with leaders/supervisors and work motivation. The findings highlight the importance of supportive leadership relationships and institutional context in enhancing teachers' motivational levels. Implications for leadership practices and organizational policies in higher education are discussed.

Keywords: Leadership relationship, work motivation, university teachers, government and private universities, LMX

Bridging Work and Life: The Role of Work–Life Balance in the Relationship between Flexible Work Arrangements and Job Satisfaction among Female Employees in Private Higher Education Institutions

Annya Ghosh¹

1. West Bengal State University, Kolkata, India

In the contemporary work environment, maintaining a balance between professional and personal responsibilities has become increasingly critical, particularly for women employees. Flexible work arrangements have emerged as a strategic human resource practice to support employees in managing work–life demands and enhancing job satisfaction. This study examines the relationship between flexible work arrangements and job satisfaction, with work–life balance as a mediating variable, among female employees working in private higher education institutions in Kolkata. Using a quantitative research design, data were collected through a structured questionnaire based on a five-point Likert scale. Descriptive statistics, correlation analysis, and regression analysis were employed to test the proposed hypotheses. The findings reveal that flexible work arrangements significantly influence job satisfaction both directly and indirectly through work–life balance. Work–life balance was found to partially mediate the relationship between flexible work arrangements and job satisfaction. The study highlights the importance of supportive and flexible workplace policies in promoting employee well-being and satisfaction, particularly for women in the higher education sector.

Keywords: Flexible work arrangements, Work–life balance, Job satisfaction, Female employees, Higher education

Workforce Deployment in Global Renewable Energy Sectors: A Critical Empirical Comparison of the Pre-AI and Post-AI Era

Aniruddha Nag¹, Mausumi Sutradhar²

1. Department of Computer Application and Management, TIG, Kolkata, W.B, India

2. Department of Management, Techno India University, W.B.

The internationalisation of renewable energy markets has brought about a lot of complexity in the work force deployment at geographically spread out and technologically differentiated projects. Before the implementation of Artificial Intelligence (AI), the placement of the workforce in the field of renewable energy was largely based on manual planning, previous trends, and decisions made based on experience and, in most cases, ineffective and unskilled distribution. The post-AI period has presented the concept of workforce optimization based on the predictive analytics, intelligent scheduling and decision systems with the assistance of automation. The present paper provides critical empirical evaluation of the deployment of workforce in international sectors of

renewable energy in comparison between the pre-AI and the post-AI periods. The analysis relies on secondary empirical data of the international energy agencies and international labour reports to assess the efficiency and productivity of the workforce, the use of skills and performance of operations. The findings indicate that the adoption of AI has resulted in quantifiable effectiveness gains in efficiencies concerning the workforce deployment, yet such issues as skill polarization, digital inequality, and governance continue to be observed. The article adds to the new field of discussion of AI-based workforce transformation in sustainable energy systems.

Keywords: Artificial Intelligence, Workforce Deployment, Renewable Energy, Pre-AI Era, Post-AI Era, Employment Optimization.

Patterns and Prevalence of Intimate Partner Violence against Ever-Married Women in India: A Spatial Analysis

Piyasha Maiti¹, Dr. Sudip Mukherjee², Dr. Anirban Sarkar³

1. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India

2. Department of Economics, Dinabandhu Mahavidyalaya, Bongaon, West Bengal, India

3. Department of Management and Marketing, West Bengal State University, Barasat, West Bengal, India

Intimate partner violence (IPV) represents a pervasive social problem characterized by controlling behaviors manifesting across multiple dimensions—psychological, economic, physical, and sexual—that systematically undermine victims' autonomy. This study examines the prevalence and spatial distribution of three primary forms of violence—psychological, physical, and sexual—against ever-married women across Indian states. Using data from the National Family Health Survey-5 (NFHS-5, 2019-2021), we analyzed 542,830 ever-married women from the Individual Recode dataset. Violence variables were binary coded (1 = experienced violence; 0 = no experience), and composite violence scores were computed by aggregating related indicators for each violence type. We employed correspondence analysis to examine spatial patterns and hierarchical cluster analysis to classify states based on violence profiles, using SPSS and JAMOV software. The correspondence analysis biplot revealed substantial interstate variation in violence patterns. Tripura, Bihar, Madhya Pradesh, and the Andaman and Nicobar Islands exhibited the highest overall violence prevalence, while Rajasthan, Punjab, Andhra Pradesh, Assam, West Bengal, and Uttarakhand clustered near the national average without pronounced dominance of any specific violence type. Cluster analysis identified two distinct state groups: low-violence states (Cluster 1) and high-violence states (Cluster 2), though both clusters demonstrated similar violence portfolios in terms of relative proportions across violence types. These findings highlight critical geographic disparities requiring targeted interventions and inform evidence-based policy development for IPV prevention and victim support services.

Keywords: Intimate partner violence, Domestic violence, Spatial analysis, National Family Health Survey, Gender-based violence.

Uncovering Critical Factors for Sustainable Supplier Selection: An Exploratory Study in India

Dibyendu Chattaraj¹, Hrit Neogi¹, Tanmoy Chakraborty²

1. Department of BBA, Institute of Engineering & Management (University of Engineering and Management)

2. St. Xavier's University, Kolkata

Sustainable Supplier Selection (SSS) offers an innovative departure from traditional supplier evaluation approaches. Rather than relying solely on cost and quality, it emphasizes environmental stewardship and social responsibility. The study identifies three key dimensions—economic, environmental, and social—that shape a responsible, balanced framework for choosing suppliers. Incorporating these dimensions encourages organizations to shift from short-term, benefit-driven decisions toward long-term, strategic thinking aligned with sustainability objectives. The discussion underscores the interconnectedness of these dimensions, demonstrating their reliability in evaluating suppliers from a sustainability perspective. Furthermore, the paper introduces a straightforward, practical framework designed to assist managers, especially within Micro, Small, and Medium Enterprises (MSMEs), in integrating sustainability into their procurement processes. It clarifies how sustainable supplier selection can boost long-term performance, mitigate supply chain risks, promote ethical practices, and strengthen supplier relationships. The importance of responsible sourcing in today's competitive and socially aware business climate is also highlighted. The paper concludes by proposing future research avenues, including collecting primary data from organisations and using digital tools to refine supplier evaluation, thus advancing both academic knowledge and managerial practices.

Keywords: Sustainable supplier selection, sustainability, supplier evaluation, supply chain management, MSMEs, responsible sourcing.

The Rabindrik Value-Based Entrepreneurship (RVBE) Model—A Paradigm for Holistic and Sustainable Commerce

Barsha Chatterjee¹, Dr. Payal Banerjee¹, Dr. Debdulal Dutta Roy²

1. Department of Psychology, Adamas University

2. Retd. Professor, Indian Statistical Institute (ISI), Kolkata

Rabindrik values do not merely signify interpersonal relationships or emotional bonds. Rather, they offer a holistic philosophy of life that inspires individuals to live anew—with freedom of thought, courage of action, and creative responsibility. Rabindranath Tagore envisioned human life as a dynamic process of self-realisation, where inner awakening leads to meaningful engagement with the

world. This vision is deeply relevant to contemporary discussions on entrepreneurship and nation-building. Recent research studies on Rabindrik values and entrepreneurship highlight that Tagore's thought encourages an entrepreneurial mindset rooted not only in profit-making but in purpose, creativity, and social consciousness. Entrepreneurship, from a Rabindrik perspective, becomes an act of *srishti* (creation)—a courageous attempt to shape new possibilities rather than merely follow established paths. Tagore repeatedly emphasised the importance of fearlessness (*abhay*), which directly resonates with the risk-taking spirit essential for innovation and enterprise. The current global economic paradigm, characterized by competitive aggression and mounting inequality, underscores a critical failure to align commerce with sustainable societal welfare. This research agenda promotes rigorous academic inquiry into the Rabindrik Value-Based Entrepreneurship (RVBE) Model, a humanistic framework derived from the philosophy and practical cooperative experiments of Rabindranath Tagore, particularly the Sriniketan rural reconstruction initiative. RVBE is distinguished from conventional management by its dual dimension of codified values. It incorporates Path-Oriented Values (e.g., Self-Awakening and Systematic) to cultivate ethical individual discipline, and Goal-Oriented Values (e.g., Universalisation and Peace) to mandate external impact that prioritizes social harmony and equitable prosperity over immediate financial gain. The model asserts that true sustainable prosperity originates from the spiritual and moral development of the human being, placing human value above material optimization.

We seek theoretical and empirical contributions across four core areas of focus: 1) defining the philosophical architecture of RVBE against other Indian ethical models; 2) designing contemporary blueprints for decentralized, grassroots, and cooperative entrepreneurship aligned with the Sriniketan mandate developing ethical governance models for the Cultural Economy, leveraging the context of Shantiniketan's UNESCO heritage status and exploring the application of Rabindrik principles to Organizational Behavior, Leadership, and Ethical Digital Governance. This research is critical for validating RVBE as a globally relevant paradigm capable of fostering ethically resolute and financially resilient organizations.

Keywords: Rabindrik Values, Value-Based Entrepreneurship, Cooperative Economics, Sustainable Development, Organizational Ethics.

Climate Change, Tea Production, Prices and Sustainability – A PRISMA Based Structured Literature Review

Supatra Ganguly¹, Dr. Nivedita Mandal²

1. University of Engineering & Management, Kolkata and Assistant Professor, Amity School of Economics, Amity University Kolkata

2. Institute of Engineering & Management, Kolkata

Tea is one of the most widely consumed and affordable beverages globally and constitutes an important cash crop supporting millions of smallholders, particularly in developing countries. In India, over 170 years old, the tea industry plays a crucial role in rural livelihoods, especially in Assam, West Bengal, and the southern states. West Bengal alone contributes nearly one-

fourth of India's total tea output. Increasing research in this area indicates that climate change related factors, are increasingly influencing tea yield, quality, and price stability, particularly in the Darjeeling, Dooars, and Terai regions. This structured literature review synthesizes existing research to examine the impacts of changing climatic conditions on tea cultivation in India focusing on West Bengal, the influence of seasonal production variability on tea prices, and the adaptation strategies adopted by tea estates to achieve environmentally sustainable production. This study adopts the PRISMA-P framework to systematically review relevant literature published between 2010 and 2024 across major academic databases. The review reveals a growing academic interest in climate-related challenges faced by the tea sector. The findings highlight that climate change and economic vulnerability are increasingly threatening the tea sector in eastern India, with impacts varying markedly across regions. Rising temperatures, erratic rainfall, and extreme events are reducing tea productivity, particularly for small growers. While climate-resilient practices are required, uneven adoption stresses the need for inclusive policies to ensure the long-term sustainability of the tea industry. On the other hand, tea production strongly influences tea prices in India, but the relationship is not linear. Prices depend not only on output levels but also on quality, seasonal timing, demand conditions, export performance, and other institutional factors making price stabilization policies and supply management crucial for the sector's sustainability.

Keywords: Tea production, Climate Change, Climate resilient production, Price volatility, Sustainability

U-Flood Alert: A Multi-ML Interactive Framework for Urban Flood Severity Management

Sreeparna Guha¹, Priyanka Das², Gaurav Singh¹, Vinayak Kayal¹

1. Department of Business Administration, Institute of Engineering & Management, university of Engineering and Management, Kolkata India

2. Department of Computer Application & Science, Institute of Engineering & Management, university of Engineering and Management, Kolkata India

Global urbanization due to intense population density have forced the authorities to initiate decrement of natural habitat worldwide. Intense climate change adversely effects rainfall pattern, resulting in extreme urban flood events due to unexpected water overflow. With increment in structural advancements due to residential and commercial necessity, proportional deterioration in land water regulatory systems is evident, which is also a major flood causing factors, among other physical and social indicators. This exacerbates growing threat of urban flood to densely populated cities. Addressing this requires data driven mitigation frameworks, able to tolerate climactic and geographical variation. This study introduces, U-FloodAlert, a novel multi-modal machine learning (ML) based interactive framework, designed to predict urban flood severity. Using open-source flood data from Bangalore, India, proposed framework is executed via client-server user

interface (UI) using open source python library Streamlit. The framework trains 9 ML models ranging from Random Forest, Support Vector Machine, Gradient Boosting to Neural Networks. The UI offers dynamic model selection, risk prediction, and geospatial visualization features. The Proposed framework aims to provide comprehensive understanding of the model results before procuring severity prediction as High, Medium or Low, based on a risk indicator defined using selected predictor variables and predicted probability. U-FloodAlert not only offers a flexible prediction tool but also aims to bring risk assessment systems under one roof, irrespective of geographic variation. Through an intuitive interface the proposed UI enables policymakers, urban planners, and emergency responders to make timely decisions without the need of localized strategy scheme.

Keywords: Urban flood, Risk management, Machine learning, Multi-model framework, Interactive UI

Artificial Intelligence: Transforming Business Intelligence in Education, Finance, Agriculture, and Healthcare

Mitali Shaw¹, Dr.Aniruddha Nag ²

¹ *Department of Computer Engineering Regent Education and Research Foundation Group of Institutions, MAKAUT Bara Kanthalia , Barrackpore, Kolkata-700121 mitali.rana.shaw@gmail.com*

² *Department of Computer application and Mnagement TIG, Salt Lake, Sector-V, Kolkata -91, W.B, India anirunag@gmail.com*

As a component of artificial intelligence, machine learning has permeated every aspect of our daily lives. Diversity brought about by machine learning in the fields of education, agriculture, medicine, and finance is revolutionizing the entire globe. One objective of this study is to identify the existence of various anomalies in these divisions, which are crucial to the proper operation of society, from the stone world to the journey of the AI world in these four important areas. Different approaches are used by supervised and unsupervised algorithms to find abnormalities. Isolating the racket is a major problem. We wish to concentrate on these four main areas where AI is involved in this work and identify any discrepancies. AI detects a variety of disparities, and cutting-edge technology replaces conventional methods to transform the world into an AI environment e.g. student will learn topics with the help of AI driven programs or lesson plans. AI can evaluate medical pictures e.g. MRIs and X-rays and moreover AI helps in the field of Drug discovery.,

Keywords: Eduaide, Artificial Intelligence, AI driven Program, MRI, X-ray

Towards Ethical AI Governance: The Need of Strong Digital Policy Framework

Aditya Shome Chowdhury¹, Sayantani Roy Choudhury¹

1. Praxis Business School, Kolkata, India

Without a unified statutory AI framework, India's digital transformation risks entrenching systemic bias at scale. Moving from innovation over restraint to accountable innovation requires embedding transparency, contestability, and fairness into the legal architecture of AI governance (NITI Aayog, 2021; European Parliament, 2024).

For India to lead the industry 5.0 era—defined by human-machine collaboration—it must view digital policy not as a hurdle, but as a "Moral Operating System." Regulation does not kill innovation; it builds the Trust necessary for mass adoption.

India's standing in the AI revolution is strong, but its long-term success will depend on its ability to move from "Innovation over Restraint" to "Accountable Innovation." By adopting a risk-based, unified AI law, India can ensure that its technological future is both fast and fair, setting a global precedent for the Global South. We must ensure that while the AI is artificial, the accountability remains very human.

Keywords: Ethical governance, AI, Digital policy, Moral operating system, Innovation

Barriers to Adopting Explainable AI in Remote Patient Monitoring and Wearable Technology

Piali Haldar¹, Eshani Sadhukhan¹, Dev Kumar Mandal¹

1. Brainware University, Kolkata, West Bengal, India

The convergence of artificial intelligence (AI) and remote patient monitoring (RPM) through wearable healthcare devices offers transformative potential for proactive healthcare, including early diagnosis, real-time alerts, and personalised interventions. However, most AI models operate as "black boxes," limiting clinician and patient trust. This study investigates the technological, organisational, and ethical barriers hindering the adoption of Explainable AI (XAI) in RPM systems. Employing a mixed-method approach, Phase I involved a structured survey of 250 stakeholders, while Phase II comprised in-depth interviews with 20 AI healthcare experts. The FAIR (Findable, Accessible, Interoperable, Reusable) and TEACH (Transparency, Explainability, Accountability, Compliance, Human-centricity) frameworks guided the investigation. Findings highlight barriers including algorithmic opacity, regulatory ambiguity, and inadequate user training. The study proposes actionable strategies for enhancing transparency, fostering trust, and ensuring the inclusive and ethical adoption of XAI-enabled wearables.

Keywords: Explainable AI, Remote Patient Monitoring, Wearable Technology, FAIR and TEACH Framework, Healthcare AI Adoption

A Comparative Study on the Benefits of Health Manpower on Infant Survival Improvement in Rural Communities

Ekta Majumder¹, Prasenjit Kundu²

1 University of Engineering and Management, Kolkata, India

2 Dept. of MBA, Institute of Engineering and Management, University of Engineering and Management, Kolkata, India

The term "community participant" refers to those who function as a link between the individual members of a population and our government's health programs, policies, and awareness. These individuals are classified as ICDS-Workers, Auxiliary Nurse Midwives, and ASHA. They aid in raising awareness, facilitating better access to healthcare, encouraging healthy lifestyles, administering vaccinations, assisting with family planning, and providing care for mothers and children. As a result, there are fewer live birth cases in rural locations due to their effect on mother and foetal survival. This study, which is based on data from the West Bengal NFHS-5, is how I am proving that community members are truly helpful. The chosen primary health centres offered all basic obstetric care services, including perpetual delivery services. According to the provider's evaluation of quality, the referral system could be improved and Quality of maternal and newborn services

Keywords: Community health workers, Infant survival, Neonatal mortality, Rural healthcare, Community participation, Preventive care.

Constitutional Rights at the Margins: Article 21 and Spatial Inequality in the Indian Sundarbans

Krishnendu Mukherjee¹, Dr Sayantani Roy Choudhury¹

1. Praxis Business School, Kolkata, India

Constitutional guarantees in India are often evaluated through legal texts, judicial interpretations, and institutional frameworks. However, the substantive realisation of these rights in geographically marginal and environmentally fragile regions remains underexplored within mainstream social science research. This paper examines the gap between formal constitutional rights and lived social realities in the Indian Sundarbans, with particular emphasis on Article 21 (Right to Life and Personal Liberty), Article 21A (Right to Education), and Article 14 (Right to Equality). It argues that constitutional rights in the Sundarbans are not uniformly denied through explicit legal exclusion but are systematically diluted through spatial isolation, infrastructural neglect, environmental vulnerability, and limited institutional reach—resulting in what this study conceptualises as constitutional deprivation.

Adopting an innovative mixed-method research design, the study integrates constitutional theory, spatial justice perspectives, secondary quantitative data, and primary qualitative field evidence. Secondary data drawn from Census of India (2011), district-level development indicators, health and education infrastructure datasets, and environmental vulnerability indices are used to identify island–mainland disparities across the Sundarbans. These findings are empirically validated and contextualised through primary field engagement on Amlamethi Island (South 24 Parganas), conducted during voluntary work with the Carino Foundation. Participant observation, informal interviews with residents, students, fishing households, and forest-dependent workers, and direct documentation of transport, healthcare access, educational continuity, and livelihood risks form a critical component of the research.

Primary survey findings from Amlamethi Island reveal that geographical isolation significantly restricts the effective enjoyment of fundamental rights. Ferry-dependent transport systems delay access to emergency healthcare, particularly during night-time, monsoon seasons, and cyclonic events. Educational access is marked by high dropout rates after upper primary levels due to the absence of nearby secondary institutions, limited exposure, and guidance constraints, compelling adolescents to enter risky nature-dependent livelihoods prematurely. Livelihood survival in the island context is closely tied to exposure to environmental hazards and human–wildlife conflict, including tiger attacks, which impose severe life-threatening risks on forest- and river-dependent workers. Although welfare schemes are present, the primary survey indicates that these function largely as short-term consumption support rather than as instruments of long-term empowerment or rights-based security.

Methodologically, the paper advances social science research by operationalising constitutional rights through the Social Progress Index (SPI). By mapping SPI outcome-based indicators onto Articles 14, 21, and 21A, the study translates abstract constitutional promises into measurable social outcomes, enabling the identification of spatial and structural rights deprivation beyond formal legal equality. This approach bridges constitutional theory with empirical development metrics, offering a replicable framework for rights-based spatial analysis.

The findings demonstrate that in the Sundarbans, fundamental rights exist formally but are territorially conditioned in practice. Health, education, and livelihood security are shaped more by geography and infrastructure than by legal entitlement, transforming citizenship into a contingent experience for island populations. The paper concludes that addressing such constitutional deprivation requires moving beyond welfare-centric approaches toward spatially sensitive, rights-based development frameworks that recognise geography as a critical axis of constitutional inequality. By foregrounding lived experience and innovative measurement tools, this study contributes to advancing interdisciplinary social science research on rights, development, and marginal geographies.

Keywords: Quality of Primary Healthcare Services and Policy Gaps: Evidence from Public Health Facilities in Purba Medinipur District, West Bengal

Quality of Primary Healthcare Services and Policy Gaps: Evidence from Public Health Facilities in Purba Medinipur District, West Bengal

Sudipta Das¹, Dibyendu Chattaraj²

1. *University of Engineering & Management & Assistant Professor, Department of Public Health, NSHM Knowledge Campus, Durgapur*

2. *Department of Business Administration (BBA), Institute of Engineering & Management, UEM, Kolkata*

Primary healthcare can be very effective in enhancing population health outcomes and mitigating health inequity, especially in rural and semi-rural rural India. Although the primary healthcare facilities are the pillars of the public health system, the issue of the quality of services offered there is still a concern. This paper examines quality of primary healthcare services of Purba Medinipur district of West Bengal by applying purely qualitative research method. The research issue revolves around infrastructural readiness, service delivery practice, governance and patient perceived quality of service in the public health facilities. The qualitative design at the district level was used, relying on the in-depth interviews with healthcare providers, facility managers, patients, and other important stakeholders of the health system, as well as, non-participant observations of the facility settings and services. The thematic analysis was adopted to discover common trends connected with service provision, workforce shortage, infrastructural sufficiency, provider-patient relationship, and gaps in policy execution. The results indicate that despite the growth of primary healthcare services, infrastructural maintenance, human resource placement, continuum of services, and responsiveness towards the needs of patients have significant qualitative gaps. Interpersonal communication, provider trust, and administrative efficiency are key factors that have significant impacts on perceived quality of care as opposed to service provision alone. The research brings about the crucial disconnect between the policy intention and ground-level realization and emphasizes the importance of context-related quality improvement measures.

The paper highlights the need to enhance governance, accountability, and patient-centred care in the primary healthcare facilities and provide the district-specific policy support based on the national health priorities and the Sustainable Development Goal 3.

Keywords: Primary Healthcare; Quality of Care; Qualitative Study; Health Policy; Public Health Facilities; Purba Medinipur

From Assistant or Adversary? Employee Sensemaking of Generative AI in Indian IT Workplaces

Sumit Das¹, Dibyendu Chattaraj²

¹ PhD Scholar, University of Engineering and Management, Kolkata

² Associate Professor, Institute of Engineering & Management, UEM, Kolkata

Abstract. The advent of artificial intelligence (AI), particularly the rapid emergence of Generative AI (GenAI), has significantly altered the structure and functioning of the information technology (IT) industry. GenAI has already begun to reorganize how work is designed and executed, with many organizations integrating GenAI tools into everyday operations, while others are developing autonomous agents that aim to minimize or eliminate human intervention in specific project areas. This transformation extends beyond productivity and revenue considerations and has substantial implications for the human dimension of the IT workforce. This research focuses on the human aspects of GenAI integration within the Indian IT industry. Adopting a qualitative research approach, the study draws on in-depth interviews and is theoretically anchored in sensemaking theory to examine how employees interpret, experience, and respond to GenAI-driven workplace changes. The findings indicate that while lower-level and routine tasks are increasingly perceived as vulnerable to replacement by GenAI, employees in higher-level roles tend to view AI not as an adversary but as an active assistant that supports complex problem-solving and decision-making. However, this perceived equilibrium between human expertise and AI capability is highly contingent on how GenAI is implemented, as well as the organizational context and clarity of its intended purpose.

Keywords: Generative AI, IT industry, Productivity, Sensemaking, Automation



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