



CHRIST (DEEMED TO BE UNIVERSITY)

School of Business and Management - MBA

&

ANDERSON UNIVERSITY

South Carolina, USA



PRESENTS

Conference Proceedings

INTERNATIONAL CONFERENCE ON BUSINESS INNOVATION AND TRANSFORMATION '26

February 18 & 19, 2026

icfbit.christuniversity.in

**GLOBAL PERSPECTIVES ON BUSINESS INNOVATION AND
TRANSFORMATION: ABSTRACT COMPENDIUM OF THE
INTERNATIONAL CONFERENCE**

Organized by:



**School of Business and Management
Christ (Deemed to be University), Bangalore, India
&
Anderson University
South Carolina, USA**

Date: 18th and 19th February 2026

**Global Perspectives on Business Innovation and Transformation: Abstract
Compendium of the International Conference**
eISBN : 978-81-995541-7-7

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

DISCLAIMER

The authors are solely responsible for the contents of the papers contained in this book. The publisher or editors do not take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

Published by
BALLPEN MEDIA PRIVATE LIMITED



AUSTRALIA* *INDIA* *UAE

E-mail: editorialoffice@ballpenmediapvtltd.co.in
Web: www.ballpenmediapvtltd.co.in
Head office: B-85 Vivek Vihar Phase-1, New Delhi-110095
Contact Us:
AUSTRALIA: +61 475582841
INDIA: +91 9871268840, +91 9953284942
UAE : +971 582049545

Typeset by
BallPen Media Private Limited, New Delhi-110095
E-mail: : editorialoffice@ballpenmediapvtltd.co.in
Printed by
BallPen Media Private Limited, New Delhi-110095
E-mail: : editorialoffice@ballpenmediapvtltd.co.in

PATRONS

Fr Thomas T V

Director

Dr Jain Mathew

Dean

Dr Sathiya Seelan B

Associate Dean

Dr Jeevananda S

Associate Dean

Dr Mareena Mathew

Head of Department

Prof Krishna MC

Head of Department

Dr Ramanatha H R

Head of Specialisation

CONFERENCE CHAIRPERSON

Dr Arun T C

Assistant Professor

School of Business and Management

CONVENORS

W Mark Williamson

Dean - International Graduate School

Anderson University

Dr Sujit KS

Associate Professor

School of Business and Management

Dr Nandini M

Assistant Professor

School of Business and Management

Dr Harshitha Moulya V

Assistant Professor

School of Business and Management

Dr Ravindra Babu S

Professor

School of Business and Management

STUDENT - CONVENORS

Anushka Gupta

Kartik Srivadsan

Message from Head of Department



It gives me great pleasure and honour to provide the Abstract Book for the International Conference on Business Innovation and Transformation (ICfBIT 2026), which is being organised by the School of Business and Management at CHRIST (Deemed University). The conference demonstrates our department's dedication to promoting substantive conversation and intellectual exploration in the dynamic realm of finance and business.

ICfBIT 2026 functions as a forum for uniting esteemed scholars, researchers, professionals, and students worldwide to examine matters related to financial inclusion, digital innovation, and policy reform. This abstract book showcases a varied array of manuscripts that underscore the extensive scope of modern research in fintech, sustainable finance, risk management, microfinance, capital markets, and corporate governance.

This compilation exemplifies the academic rigour of our writers and fosters critical thinking and collaboration among scholars and industry experts. I express my sincere gratitude to all participants, reviewers, and organisers for their significant contributions and assistance in ensuring the success of this event. I wish all readers an enlightening and rewarding experience.

***Dr Mareena Mathew
Head Of Department
School of Business and Management
Christ (Deemed to be University), Bangalore, India***

Message from Conference Chair



We are delighted to welcome you to the International Conference on Business Innovation and Transformation (ICfBIT 2026) and to present the Abstract Book, which includes scholarly papers reflecting the spirit of innovation, critical analysis, and global perspectives. The conference has received an enthusiastic reaction from scholars and professionals from various academic institutions and enterprises, both national and worldwide. The manuscripts in this abstract book address a wide range of topics, including technical improvements in finance, inclusive growth initiatives, ESG frameworks, investment behaviour, and regulatory developments. This variety of themes exemplifies the conference's goal of encouraging multidisciplinary approaches and collaborative learning.

We sincerely thank all authors for their thoughtful submissions and our reviewers for their diligent evaluations. A special thank you to the organising team for their dedication to academic excellence and the successful execution of ICfBIT 2026.

This abstract book aims to promote academic study and discussion in finance and related fields, including policy transformation. This abstract book's wide collection of manuscripts demonstrates the depth and breadth of current research in fields such as fintech, sustainable finance, risk management, microfinance, capital markets, and corporate governance. We feel that this compilation not only reflects our contributors' academic rigour, but also promotes critical thinking and collaboration among scholars and industry professionals. I want to express my heartfelt gratitude to all participants, reviewers, and organisers for their invaluable contributions and assistance in making this event a success.

I wish all readers an enlightening and enriching experience.

Dr Arun TC
Assistant Professor
School of Business and Management
Christ (Deemed to be University), Bangalore, India

**BOOK
OF
ABSTRACT**

S. NO.	TITLE OF ABSTRACT	PAGE NO.
1	Perceived Empowerment And Its Link To Job Satisfaction Among Faculty In Private Arts & Science Colleges In Palakkad	1
2	A Comparative Analysis Of Risk -Return Dynamics Between NIFTY 100 And NIFTY 100 ESG Index	1
3	A Conceptual Framework Linking Gameful Experience To Brand Loyalty The Role Of Customer Delight	2
4	A Study On Human Machine Collaboration In Analytical Decision Making	3
5	A Study On The Effectiveness Of Administrative Training Systems Forclinicians In West Bengal, India	3
6	Consumer Awareness And Willingness To Pay For Sustainable Packaging Among Modern Consumers	4
7	Work Engagement And Professional Commitment As Predictors Of Perceived Employability: A Study Among It Professionals	5
8	A Comprehensive Study Of Risk -Return Dynamics, Portfolio Optimisation, And Equity Valuation Across Market Cycles In The Indian Equity Market	6
9	Innovating Human Resource Management: Driving Diversity, Inclusion, And Equity In The Age Of AI	7
10	Determinants Of Voice -Enabled UPI In Digital Payment Transactions	8
11	Intergenerational Differences And Psychological Safety: Impacts On Staff Well -Being In Higher Education Institutions	9
12	Workplace Microaggressions And Quiet Quitting: The Moderating Role Of Psychological Safety	10
13	Behavioural Intention To Use Digital Platforms For Retirement Planning	11
14	A Hybrid AHP –TOPSIS Framework For Software Development Lifecycle Model Selection	12
15	Rethinking Equity At Work: Marital Status As A Missing Axis In Workplace Diversity Frameworks	12
16	Dcc-Garch R ² Decomposed Connectedness Between Bitcoin, Altcoins And Traditional Assets: Implications For Portfolio Design	13
17	Mapping Twenty -Five Years Of Research On Organisational Culture, Employee Well -Being, And Engagement: A Bibliometric Analysis	14
18	Impression Management And Managerial Monitoring	14
19	A Thematic Exploration Of Creativity In Professional Culinary Practices	15
20	AI-Enabled Hr Recruitment: A Systematic Literature Review	16
21	Before Learning Begins: The Impact Of Neurocognitive Warm -Ups On Cognitive Activation And Learning Outcomes	16
22	Navigating The Phygital Landscape: Assessing Omnichannel Strategies And Customer Experience On Brand Engagement In Banking	17
23	Predictive Manpower Modelling: Leveraging Digital Twins For Agile Workforce Planning In Manufacturing 2026	18
24	A Study On Leveraging AI To Combat Unconscious Bias In Diversity, Equity And Inclusion (Dei) Initiatives Within The Financial Sector	19
25	Breaking The Silence: How Working Women Experience Microaggressions In The Workplace	20
26	Stock Market Reaction To Green Bond Issuance: Evidence From An Event Study Of Indian Firms	20

27	Assessing Household Waste Literacy And Perceptions Of Packaging -Based Disposal Guidance In Urban Bangalore	21
28	Fast Taps, Hidden Risks: Consumer Perceptions Amid (Near Field Communication) Payment Security	22
29	Effectiveness Of Micro -Learning On Gen Z's Learning Outcomes: Mediated By Motivation To Learn And Moderated By Perceived Platform Effectiveness	23
30	Global Interest Rate Movements, Capital Flows, And Exchange Rate Dynamics In India: Evidence From The Post -Covid Period	24
31	AI-Generated Luxury Fashion Designs: Authenticity And Value Perceptions	25
32	Influence Of Organisational Hierarchy And Perceived Managerial Support On Conscious Unbossing Intentions And Behaviour	26
33	Building Brand Resonance Through Social Media Marketing And Its Influence On Repurchase Intention	27
34	Leveraging AI Chatbots To Enhance Customer Experience And Drive Gen Z Purchase Behaviour: Empirical Evidence In The Digital Era	28
35	Impact Of Rainfall Forecast Accuracy On Price Volatility And Hedging Effectiveness In Agricultural Commodity Futures Markets: Evidence From Panel Regression	29
36	A Study On Consumer Buying Behaviour In Live Streaming Ecommerce Platforms: A Case Of The General Public In Coimbatore	29
37	An Examination Of Digital Consultancy Service Quality In Healthcare Industry: A Patient -Centric Perspective	30
38	Emotional Intelligence And Well -Being Among Career Counsellors In Private Coaching Institutes	31
39	Green Banking Frameworks And Challenges: Policy Gap And Implementation Challenges	32
40	Loss Aversion Bias In Investment Decisions: A Systematic Review	33
41	Customer Perception Analysis On Play Store Reviews Of Logistics Apps Using NLP	33
42	Financial Inclusion As A Tool For Women's Empowerment In India: Barriers And Policy Imperatives With Special Reference To Vijayanagar District	34
43	Creating Healthy Workplaces Through Leadership: An Empirical Study In The Manufacturing Sector	35
44	From Content To Conversion: Examining Influencer Credibility, Ethical Authenticity, And Brand Outcomes In Emerging Digital Markets	36
45	Driving Organizational Performance Through Digital Green HRM -The Role Of Employee Green Behaviour And Green Leadership	37
46	Buying The Vibe: How Social Media Identity And Self -Expression Drive Purchasing Behaviour In Gen Z	38
47	Supply Chain Resilience Through Strategic Adoption Of Artificial Intelligence And Internet Of Things(IOT)	39
48	Consumer Analytics In Healthcare – Improving Patient Experience	40
49	An Empirical Study On The Influence Of Financial Literacy And Behavioural Finance On Investor Decisions	41
50	Analysing Neurodiversity Inclusion In The Workplace: A Thematic Study Of Adaptive Job Practices, Culture And Leadership	42
51	India's Economic Growth Trajectory And Its Carbon Footprint: Long-Run And Short -Run Evidence From ARDL Modelling	43

52	A Study On Sustainable HRM And Its Impact On Career Adaptability And Job Crafting	44
53	Financial Impact Of E -Commerce Return Policies On Retail Profitability	45
54	Socially Responsible Investment Behaviour Of Individual Investors	46
55	Health -Oriented Lifestyle And Consumer Engagement Towards Organic Food Among Young Consumers	46
56	The Effect Of Self Efficacy On Organisational Citizenship Behaviour Among Management Lectures	47
57	Changing Consumer Shopping Patterns: An Empirical Analysis Of The Shift From Kirana Shopping To Mall Hopping	48
58	Labour Law Reform And Organizational Change: An Hr Perspective On India's New Labour Codes	49
59	Contemporary Challenges In Development Theory And Practice: A Critical Analysis Of The Development Spectrum In India	50
60	Assessing Ngo Interventions In Ecotourism And Their Impact Of Household Resilience: A Socio-Economic Study In West Bengal	52
61	Impact Of Agricultural Waste Based Sustainability Practices In Organized Retail On Consumer Impulse Buying Behaviour	53
62	Impact Of Workplace Spirituality, Empowerment And Supervisory Support On Innovative Behaviour	54
63	Neuromarketing Determinants Of Consumer Engagement In Digital Marketing Platforms	55
64	Understanding Leadership Communication Through The Eyes Of Generation Z During Digital Transformation: A Survey Study	56
65	The Human Side Of Healthcare Digital Transformation: A Tccmbased Systematic Review Of Strategic HRM And Neuroleadership	58
66	Barriers To Digital Payment Adoption Among Senior Citizens In Rural Kerala	59
67	Finfluencers, FOMO, And Financial Literacy: Understanding Their Effect On Investment Behaviour	60
68	The Role Of Employee Attributes On Aesthetic Labor Burden And Work Engagement In The Beauty And Weakness Industry	60
69	AI In Marketing - A Walk On Tight Rope Balancing Between Efficiency And Environmental Sustainability	61
70	AI Integration In Retail Pharmacy: Enhancing Consumer Value And Loyalty	62
71	AI-Based Personalization And Purchase Intention Among Gen Z Consumers: Evidence From A Pilot Study	63
72	AI-Driven Personalization And Consumer Decision -Making: A Conceptual Framework Integrating Trust, Perceived Usefulness, And Purchase Intention	64
73	Fire Model Implementation For Gen Z In India	65
74	Algorithmic Morality And Organisational Power: A Qualitative Study Of AI-Driven Ethical Decision Systems	66
75	From Scan To Trust : The Impact Of Quick Response (QR) Code Enabled User Generated Reviews For Smart Choices	66
76	An Empirical Study Of The Effects Of Appraisers Of Performance Based Appraisal System (PBAS) On Teacher Satisfaction	67
77	An Empirical Study On The Impact Of Hybrid Work Mode On Employee Well -Being: Catalyst Of Performance And Productivity	68
78	An Integrative Review On Immersive Technologies In Experiential Marketing	69

79	A Study On The Barriers To Implementing Blockchain Devices In The Food Supply Chain	70
80	From Intention To Action: Understanding ESG Investment Behaviour Through Extended Theory Of Planned Behaviour - A Literature Review Of ESG Investment Behaviour: A Proposed Conceptual Framework	71
81	Leveraging Consumer Analytics To Understand Purchase Intention Toward Eco -Labelled Energy -Efficient Appliances	72
82	Emotional Responses To Disgust Appeals In OTT Advertising And Their Influence On Advertisement Avoidance	72
83	Authenticity As A Market Signal: A Theoretical Examination Of Gen Z's Responses To Social Media Marketing	73
84	Behavioural Perspective In IBC Process: A Diagnostic Study	74
85	Celebrity Endorsement Effectiveness In Packaged Food Brands: Brand Credibility As A Mediator And Consumer Skepticism As A Moderator In An Emerging Market	75
86	Beyond Enjoyment: How Trust Conditions The Mediating Effect Of Parasocial Interaction On Parasocial Relationships With Virtual Influencers	76
87	Economic Insecurity, Social Trust And Democratic Support: Evidence From India	76
88	AI-Enabled Brand Transformation And Customer Experience In Digital Markets	77
89	Do BRICS Economies Move Together In Health Spending? Convergence Evidence	78
90	Risk Perception As A Mediator Of Behavioural Biases And Investment Intentions: The Empirical Evidence From Retail Investors	78
91	From Personalization To Impulse: Exploring How AI -Driven Personalization Influences Online Purchase Intentions	79
92	Closing The Belonging Gap: A Framework For Disability In The Modern Workplace	80
93	Determinants Of Digital Financial Services Adoption And Usage In The Unorganised Sector: An Extended Utaut2 Model With The Moderating Role Of Age	81
94	Digital Marketing Analytics As A Determinant Of Consumer Purchase Behaviour: Evidence From Imported Skin Care Products	82
95	A Change In Role Portrayal Of Women In Indian Advertisements: A Study Among Genz And Millennial Consumers	83
96	Role Of Social Media Marketing And Influencer Marketing On Consumer Behaviour	83
97	Decoding The Delay: How Economic Independence Through Work Alters Age Of Marriage In India	84
98	Work Life Balance And Role Efficacy: Study Conducted Among Nursing Staff In Kerala	85
99	Buffering The Impact Of Occupational Stress On Nurses' Psychological Well -Being: The Role Of Co -Worker Support	86
100	Role Of Self Incongruence On Brand Disidentification Among Gen Z	87
101	Digital Marketing Practices Of Small Business Units In Emerging Markets	88
102	Brand Positioning Strategies For Managed Office Service Providers In India: Adapting To New -Age Workspace Culture And Corporate Real Estate Dynamics	89
103	Influence Of Social Media In Shaping Sustainable Consumption Behaviour In The Circular Economy: An Empirical Investigation	89
104	Analysing Brand Loyalty And Customer Engagement Through Sentiment Analysis Of Smartphone Reviews	90

105	The Missing Link Between Urban Consumption And Sustainable Living: Bridging Awareness, Perception, And Action	91
106	Impact Of Circular Business Models On Sustainability In Textile Units Through Value Conversion Mechanisms	92
107	Sustainability Versus Speed: An Analytical Study Of Consumer Adoption of Green Delivery Models In Quick Commerce	93
108	Cybersecurity Risks In The Investment Landscape: Protecting Digital Assets	94
109	Consumer Willingness To Pay Price Premium For Organic Products: A Study Of The Moderating Roles Of Trust And Consumer Satisfaction	95
110	Digital Banking Innovation And Financial Inclusion: Evidence From Semi -Urban And Rural India	96
111	Digital Drift: The Subtle Erosion Of Parent-Child Connection In The	97
112	Digital Marketing And Consumer Insights: Chatbots And Consumer Interaction In E -Commerce	97
113	Digital Marketing And Consumer Insights	98
114	Does The Stock Market Exhibit Asymmetric Spillover Effects Across Sectors? Evidence From India	99
115	Sustainable Finance And Long -Term Value Creation: Implications For Corporate Strategy	100
116	A Study On Employee Motivation On Organisation Growth In Printing Industry With Special Reference To Chennai City	101
117	Ethical Leadership As A Catalyst For Organizational Excellence In Higher Education Institutions A Conceptual Integration And Critical Review Of Theoretical Models	101
118	Empirical Examination Of Digital Marketing Practices And Firm Performance Among Small Businesses	102
119	Enhancing The Credibility Of ESG Assessments Through Business Responsibility And Sustainability Reporting	103
120	Exploring The Drivers Of Ethical Digital Banking Adoption: The Mediating Influence Of Trust Among Indian Consumers	104
121	Tail Risk Relationship And Extreme Spillovers Across Asia -Pacific And Global Markets	104
122	Electric Vehicle Adoption Behaviour: Study Of Generation Z Of Indian Higher Education	105
123	From Artists To Artpreneurs: Reframing Social Media As Entrepreneurial Infrastructure For Creative Entrepreneurial Success	106
124	From Village To Metaverse: AI -Driven Meta -Marketing Pathways For Rural Women Entrepreneurs	107
125	Workforce Diversity As A Strategic Asset: A Systematic Review Of Global Evidence	108
126	Test Of Fama -French Five Factor Model In Emerging Stock Markets: Further Evidence	108
127	Employee Wellbeing And Workplace Culture	109
128	Challenges And Insights: Implementing Accounting Standard 4 In Non- Corporate Entities	110
129	Role Of Artificial Intelligence And Consumer Analytics In Shaping Digital Marketing Strategies	111
130	Determinants Of Proactive Digital Fraud Preventive Behaviour Among Digital Banking Users	112
131	E- Rupee And Its Implementation In The Indian Economy: A Macro Perspective	112

132	Employee Well -Being And Organisational Culture As Drivers Of Business Transformation	113
133	An Empirical Analysis Of Customer Expectation Vs. Customer Reality In Electric Vehicles(EVS):Evidence From Kerala, India	114
134	Fear Of Missing Out (FOMO) As A Persuasion Trigger In Consumer Decision - Making	115
135	Digital Inclusion: The Role Of Digital Platforms In Financial Inclusion	116
136	Workplace Bullying And Its Impact On The Morale Of Workers In The Organization	116
137	From Pin -Based UPI To Biometric Payments: An Empirical Study Of Aadhaar Enabled Payment Adoption In India	117
138	Green Finance And Sustainable Farmer Behaviour: Examining The Role Of Financial Literacy And Digital Financial Inclusion In India's Green Revolution 2.0	118
139	Non -Core Asset Divestitures And Firm Performance: Evidence From India	119
140	The Synthetic Authenticity Paradox: Navigating The Power Shift To AI -Generated Influencers In The Age Of Digital Trust	120
141	Interaction -Based And Split Sample Evidence Of ESG Pricing In Normal And Stress Periods: A Fama -French Asset Pricing Framework For Indian Green, Yellow And Red Portfolios	121
142	Empirical Analysis Of Remittance Transaction Costs Across Traditional And Fintech Channels: An ARDL Approach	122
143	The Effect Of Inclusive Leadership On Employee Wellbeing And Organizational Performance	123
144	When AI Meets Experience: Designing Customer Journeys Through Intelligent Marketing	123
145	When Policy Progress Stalls: Leadership Legitimacy Challenges For Women Leaders In Indian Technology And Finance Firms	124
146	A Digital Twin-Driven Hr Framework For Learning And Innovation	125
147	Financial Innovation In Hydropower Utilities: ESG Benchmarking And Hydro -Climate Bonds For Revenue Optimization In Odisha	126
148	Financial Factors Contributing To Start -Up Failures: Literature Review And Global Trend	127
149	Reimagining Strategic Hr And Organizational Transformation: Integrating Ancient Ethical Governance Into Contemporary Hr Practices	128
150	Impact Of Organizational Climate On The Employee's Work Passion In A Hospitality Industry: A Pilot Study	129
151	Identifying Leadership Competencies For Future -Ready Workforces: An Industry Professionals' Perspective For Management Education	130
152	Voice First, Click Later: Impact Of Voice Search Optimization On User Perception On Digital Platforms	131
153	Microfinance And Its Impact On Economic Development In India	131
154	An Empirical Comparison Of Accounting Book Value And Market -Based Valuation	132
155	Varying Consumer Behaviour In The Digital Era: Implications For Brand Strategy	133
156	Unveiling The Key Attributes Of Virtual Influencers: A TISM Approach	133
157	How Awe Shapes Sustainable Consumption Behaviour: A Systematic Literature Review	134
158	Talent Management As A Strategic Tool For Developing Academic Leadership In Educational Institutions	135
159	The Invisible Hands Of AI: Ethics And Social Media Manipulation	136

160	Effect Of Digital Transformation On Competitive Advantage In Retail	136
161	An Investigation On The Variables Influencing Young Investors' Investing Choices	137
162	Towards Finding A Sustainable Tax Structure: A Role Of Gross National Income And Official Exchange Rate For The Indian Economy	138
163	A Study On Gen Z Consumers' Response To Digital Advertising In Fast Moving Goods Industry: A Behavioral Study In Bangalore	138
164	Sustainable Transformation And Financial Markets: The Role Of Ibc In Green Technology Firms	139
165	Skill Gap Analysis And Predictive Workforce Planning For Gen Z In Indian IT: Using Hybrid Sarimax -Prophet Forecasting Approach	140
166	Visibility Without Value: A Digital Marketing Dilemma	140
167	Employee Well -Being & Workplace Culture: Health, Morale, And Culture - Building Practices That Improve Employee Performance	141
168	Fostering Students' Metacognitive Skills Through An Artificial Intelligence -Driven Learning Ecosystem	142
169	Shaping Green Finance: The Role Of University Students In Driving Change-A Survey Based Analysis	142
170	Impact Of Digital Marketing On Consumer Buying Behaviour In Chennai	143
171	Determining The Person -Organizations Fit In A Creative Job: Moderating Role Of Employee Narcissism And Cognitively Diversified Team	144
172	Assessing The Impact Of Us Employment News On Short -Term Gold (XAU/USD) Price Volatility: A Logistic Regression Approach	144
173	Social Media And Influencer Marketing: The Effect Of Digital Community and Content driven Marketing	145
174	Un-Skippable YouTube Ads: An Impact Study on Consumer Purchase Practice	146
175	The Effect Of Artificial Intelligence On Behavioural Biases In Financial Decision Making	146
176	Mental Accounting Bias And BNPL Overleveraging Behaviour Among Gen Z And Millennial Consumers In India: A Behavioural Household Finance Perspective	147
177	AI-Mediated Feedback In Language Learning: Improving Writing, Speaking, and Learner Autonomy: A Systematic Review Using Prisma	148
178	Comparative Study On Portfolio Preferences Between Salaried And Self Employed Young Investors: Evidence From Urban Andhra Pradesh	149
179	Impact Of Multisensory Cues On Purchase Intention Of Online Fashion Shopping - A Mediation Model Of Perceived Trust	150
180	Evaluating Rbi Retail Direct Scheme	150
181	Predictive Impact Of Administrative Service Quality Dimensions On Holistic Athlete Development: A Study Of Student athletes In Bangalore Collegiate Team Sports	151
182	An Investigation Of Emotional Branding As A Driver Of Trust, Purchase Intention, And Brand Loyalty To Wards Green Products	152
183	Analyzing The Impact Of Global Yields And Macroeconomic Factors On Indian Equity Market	152
184	Visual Narratives Of Leadership Through Voices Of Rural College Students	153
185	The Paradox Of Stability: Assessing The Unequal Financial Impact Of Low Inflation Across India 2 And India 3	154
186	Beyond Genre Classifications: Predicting Player Engagement With Steam Tags	155

187	Predicting The Employees' Perception Towards Merger Using Sem Approach	156
188	Strategic Insights For Improving Export Performance: Symmetric And Asymmetric Analytics Of Export Promotion Programs, Firm Competencies and Marketing Strategy Based On PLS-SEM, NCA, And FSQCA	157
189	Playing To Survive: How Informal Console Gaming Enterprises Create Value And Sustain Competitive Advantage	159
190	Deconstructing Sustainable Consumer Choices: The Interplay Of Attitudes, Social Dynamics, And Environmental Awareness	160
191	Household Solar Energy Adoption In The Context Of Sustainability: A Thematic Analysis Of Research Trends	160
192	From Glass Ceiling To Glass Cliff: Challenges Shaping Women's Leadership Experiences In Corporate Organizations	161
193	Examining The Influence Of Demographic Characteristics On Burnout and Caring Behaviour Among ICU Nurses: A Manova Approach	162
194	High -Frequency Trading And Its Effect On Stock Price Volatility: A Study of Volatility -Discovery Interactions In HDFC Bank Ltd	163
195	Enhancing Outpatient Service Experience Through Lean Methodologies: A Study On Waiting Time And Patient Satisfaction	164
196	Occupational Stress And Coping Strategies Among Higher Education Teachers: A Quantitative Assessment	165
197	A Framework For Net Positive Water Impact In Oil And Gas Operations: Adding Water Stewardship To Business Strategy	166
198	NLP In Automated Resume Screening: A Study On Perceptions And Managerial Implications In Talent Acquisition	167
199	Neurodiversity As A Driver Of Organizational Innovation: A Systematic Literature Review And Future Research Agenda	167
200	Mergers And Acquisitions And Its Impact On Employees' Mental Health	168
201	Application Of Multi Criterion Decision Making In Consumer Behaviour Analytics For Online Retail And Its Limitations: An Exploratory Study	168
202	Supplier Selection And Assessment In Automotive Supply Chains: An Integrated Multi -Criteria Decision Making Approach	169
203	Marketing Strategy In Emerging Economies: Opportunities, Innovations, and Startup Perspectives In Developing Market Environments	170
204	Impact Of Donald Trump Tariff Orders On Indian Market Volatility: Evidence From GARCH Models	171
205	Augmented Reality Marketing: A Bibliometric Mapping Of Research Trends, Influential Works And Emerging Themes	171
206	Dual -Regime Compliance In Indian Fintech: A Functional Test To Reconcile It Act Safe Harbour And Dpdp Fiduciary Obligations	172
207	Time -Varying Efficiency In The Indian Stock Market: Evidence From S&P BSE Sensex	173
208	Decoding The Emergence And Research Frontiers Of Green Finance In India: A Bibliometric Perspective	173
209	Manufacturing Destination Desire Social Media Trend Business Innovation in African Tourism SMEs	174
210	Navigating Brand Transformation And Customer Experience: Quantifying the Impact Of Brand -Led Culture On Customer Retention In The Industrial Rubber Supply Chain	175

211	Loyalty In Transition: How Radical Change Is Validated By Brand Heritage	176
212	A Scrutiny On Challenges And Opportunities Of Digital Marketing Strategies	177
213	Assessing Esg Integration In A Midsized Indian Private Bank: A Case Study Of Federal Bank Ltd	178
214	Size And Capital Structure Effects In Indian Equity Markets: Evidence From The Fama – French Three -Factor Model	179
215	Digital Financial Inclusion Of Persons With Disabilities	179
216	From Conversational Communities To Codes: A Temporal Bibliometric And Content Evaluation Of The Evolution Of Social Networking And	180
217	Influence Of Social Media Platforms On Consumer Buying Behavior: A Literature Review	181
218	Influence Of Human Resource Practices On Employee Retention: Evidence From Bangalore -Based Organizations	181
219	Forecasting India's Exports: Analysis With Global Macroeconomic Indicators Of BRICS And Usa Using Classical And Machine Learning Approaches	182
220	Industry And Student Perspectives On Graduate Job Readiness: Implications For Talent Management And Leadership Pipeline	183
221	India's Geopolitical Ascent In 2026: From Emerging Market To System Shaping Power	184

PERCEIVED EMPOWERMENT AND ITS LINK TO JOB SATISFACTION AMONG FACULTY IN PRIVATE ARTS & SCIENCE COLLEGES IN PALAKKAD

Mrs. Deepa K

VLB Janakiammal College of Arts and Science Kovaipudur

Dr. S Radhika

VLB Janakiammal College of Arts and Science Kovaipudur

Abstract: This research paper explores the relationship between perceived empowerment and job satisfaction of faculty members consisting of 384 employees of four departments in the institutions of art and science in Palakkad district, Kerala. The result of the factor analysis was three dimensions of empowerment Pedagogical Autonomy, Decision-Making Influence and Resources and Growth Support. Correlation and regression methods have shown that all dimensions relate significantly to job satisfaction, with Resource and Growth Support being the most able unique predictor, which is getting a significant part of variance. The results are that strategic institutional investment in faculty development and resources support are the primary factors contributing to job satisfaction and quality of education in a private higher educational institution.

Keywords: *Faculty Empowerment, Job Satisfaction, Private Colleges, Higher Education, Kerala, Psychological Empowerment, Resource Support, Pedagogical Autonomy.*

A COMPARATIVE ANALYSIS OF RISK-RETURN DYNAMICS BETWEEN NIFTY100 AND NIFTY 100 ESG INDEX

Mr. Faiz Raut

Research Scholar

Department of Management Studies, Visvesvaraya Technological University,
Belagavi

Dr. Rashmi Sattigeri

Assistant Professor

Department of Management Studies, Visvesvaraya Technological University,
Belagavi

Dr. M. M. Munshi

Associate Professor

Department of Management Studies, Visvesvaraya Technological University,
Belagavi

Abstract: The growing practice of incorporating Environmental, Social, and Governance (ESG) factors into equity investment decisions has given rise to the creation of ESG indices in addition to traditional market indices. This paper investigates the risk-return relationship of ESG investment by comparing the

performance of the Nifty 100 ESG Index with that of the Nifty 100 Index in the Indian equity market. The paper follows a quantitative and comparative research approach with the use of secondary data in the form of daily closing index values collected from the National Stock Exchange (NSE) for a period of 5 years. The returns on the indices are calculated by calculating the percentage change in the closing values, while volatility is measured by the standard deviation of returns. The Sharpe Ratio is used to compare the risk-adjusted returns by considering the risk-free interest rate. The findings of the study reveal that the overall performance and risk-adjusted returns of the Nifty 100 ESG Index are comparable to those of the Nifty 100 Index, with no significant difference in volatility between the two indices during the period of study. The results of the study suggest that the inclusion of ESG screening does not have a negative impact on the risk adjusted returns.

Keywords: NIFTY, ESG, National Stock Exchange, Sharpe Ratio.

A CONCEPTUAL FRAMEWORK LINKING GAMEFUL EXPERIENCE TO BRAND LOYALTY- THE ROLE OF CUSTOMER DELIGHT

Jeethu George

Research scholar

School of management and Business studies, Mahatma Gandhi University, Kerala

Dr. Tijo Thomas,

Assistant professor

School of management and Business studies, Mahatma Gandhi University, Kerala

Abstract: Gameful experience has become a key concept in customer and branding research as companies increasingly use gameful design to produce captivating and emotionally rich consumer encounters. The majority of the literature now in publication acknowledges gameful experience as a multifaceted phenomenon with a variety of experiencing components. The conceptual clarity of how each of the fundamental aspects of a gameful experience influences customers' emotional reactions and the ensuing loyalty outcomes is still lacking, though. In order to close this gap, the current study offers a conceptual framework that breaks down the gameful experience into four fundamental characteristics: expressive freedom, self-development, social connectivity, and social comparison. It then theorizes each of these dimensions' unique functions in generating customer delight. Customer delight is positioned as the primary affective mechanism via which gameful experiences convert into brand loyalty, drawing on research on consumer emotions, social comparison theory, and self-determination theory. This study extends the theoretical understanding of gameful brand experiences and lays the groundwork for future empirical research in customer behaviour by outlining the distinct customer-centric contributions of gameful experience characteristics.

Keywords: Gameful experience, Customer delight, Conceptual model, Brand loyalty

A STUDY ON HUMAN MACHINE COLLABORATION IN ANALYTICAL DECISION MAKING

Sandhya K S

Christ University, Bangalore

Dr. Arti Arun Kumar

Christ University, Bangalore

Abstract: Artificial Intelligence has become a pillar of modern organizations, the specific conditions that foster human-machine collaboration remain undefined. This study investigates the critical balance between human based judgment and algorithmic derived judgement in analytical decision-making. Utilizing a qualitative methodology, the research examines how the integration of AI influences, specifically comparing Type 1 (intuitive) and Type 2 (deliberative) analytical decision-making processes. By exploring various levels of automation ranging from basic decision support to full autonomy the study identifies strategies to mitigate cognitive biases and leverage the complementary strengths of both human and machines. Ultimately, this research provides a roadmap for a balanced hybrid approach, addressing individual managerial reactions to ensure that AI act as a partner rather than a replacement.

Keywords: *Artificial Intelligence, Decision Making, AI influence, Analytics.*

A STUDY ON THE EFFECTIVENESS OF ADMINISTRATIVE TRAINING SYSTEMS FOR CLINICIANS IN WEST BENGAL, INDIA

Arkava Banerjee

Ph.D. Scholar in Management

Amity Business School, Amity University, Kolkata

Dr. Sanghamitra Brahma,

Associate Professor

Amity Business School, Amity University, Kolkata (*Corresponding Author)

Prof. Dr. Parthapratim Pradhan

Principal & Professor

Department of Health & Family Welfare, Government of West Bengal

Abstract: Effective hospital administration is a critical determinant of healthcare efficiency, service quality, and institutional sustainability. In the Indian healthcare context, clinicians are frequently assigned administrative and managerial responsibilities primarily on the basis of seniority or clinical expertise rather than formal managerial training. Although several administrative training programs and institutions have been established to address this skills gap, there remains a significant deficiency in systematically evaluating the effectiveness of training systems. This study examines the effectiveness of administrative training systems for clinicians with special reference to select public and private hospitals in West Bengal, India. The research investigates key dimensions influencing training

outcomes, including curriculum relevance, duration and mode of delivery, organizational support, leadership climate, workload pressures, prior managerial exposure. It further analyses the relationship between administrative training and indicators of hospital management effectiveness such as decision-making efficiency, human resource management, financial oversight, service coordination, and perceived quality of care delivery. A mixed-methods research design has been adopted to capture the institutional, organizational, individual, and systemic factors shaping training effectiveness. Quantitative data were collected through structured questionnaires administered to clinicians holding administrative roles, assessing training exposure, competency development, perceived usefulness, and impact on administrative performance. Qualitative insights were obtained through in-depth interviews with hospital administrators, senior clinicians, and policymakers to explore contextual challenges, training gaps, and implementation barriers. The study provides a region-specific understanding of administrative training systems within diverse hospital settings in West Bengal and aims to contribute to improved hospital governance, managerial efficiency, and healthcare delivery outcomes.

Keywords: Hospital Administration; Administrative Training; Clinicians as Administrators; Training Effectiveness; Healthcare Management; Public and Private Hospitals; West Bengal, India.

CONSUMER AWARENESS AND WILLINGNESS TO PAY FOR SUSTAINABLE PACKAGING AMONG MODERN CONSUMERS

Abhay P

Student-MBA - LOS

School Of Business Management, Christ University, Bangalore

Dr. Justin Roy

Associate Professor

School Of Business Management, Christ University, Bangalore

Abstract: Growing environmental concerns and increasing plastic waste have intensified the need for sustainable packaging solutions across consumer goods industries. While firms are investing eco-friendly packaging, consumer acceptance and willingness to pay (WTP) a premium remain uncertain, particularly in emerging urban markets. A key challenge faced by organizations is understanding whether sustainability-driven packaging decisions are influenced more by consumer attitudes and awareness or by economic and demographic constraints. Despite extensive global research on sustainable consumption, limited empirical evidence exists on how multiple behavioral and demographic factors collectively influence consumers' willingness to pay extra for sustainable packaging in the Indian urban context. This study aims to bridge this gap by examining the determinants of consumer willingness to pay for sustainable packaging, with a specific focus on awareness, perception, branding and eco-labels, social influence, price sensitivity,

familiarity, and demographic characteristics. The study adopts a quantitative research design using a structured questionnaire administered to 204 urban consumers. Data were collected through an online survey and analyzed using SPSS. Reliability analysis using Cronbach's Alpha confirmed strong internal consistency across all multi-item constructs, ensuring the reliability of the measurement scales. Descriptive statistics and frequency analysis were employed to assess general awareness and perceptions toward sustainable packaging. Correlation and multiple regression analyses were conducted to evaluate the influence of key behavioral factors on willingness to pay. Independent samples t-tests and one-way ANOVA were applied to examine differences in willingness to pay across demographic variables such as gender, age, education, and income. The findings reveal that consumer awareness, perception of benefits, social influence, branding, and trust in eco-labels exhibit significant positive relationships with willingness to pay extra for sustainable packaging. Among these, branding and eco-labels, social influence, and awareness emerged as strong predictors of willingness to pay. Contrary to expectations, price sensitivity did not show a statistically significant negative impact, indicating that consumers' sustainability attitudes may outweigh price concerns. Demographic analysis shows that gender, age, and education do not significantly influence willingness to pay; however, income was found to be a significant determinant, suggesting that economic capacity plays a crucial role in premium sustainability adoption. This study contributes to the existing literature by providing an integrated behavioral and demographic perspective on sustainable packaging adoption in an emerging market. The findings offer practical implications for policymakers and businesses by highlighting the importance of strengthening eco-label credibility, consumer awareness, and branding strategies, while also recognizing income-based affordability constraints. Overall, the study underscores that while sustainability values drive consumer intent, financial capability ultimately determines actual willingness to pay.

Keywords: Sustainable Packaging; Willingness to Pay, Environmental Awareness, Eco-Labels, Social Influence, Price Sensitivity, Demographics.

WORK ENGAGEMENT AND PROFESSIONAL COMMITMENT AS PREDICTORS OF PERCEIVED EMPLOYABILITY: A STUDY AMONG IT PROFESSIONALS

Bhagya Pradeep
MBA Student

Bharata Mata Institute of Management (BMIM), Bharata Mata College
(Autonomous), Kochi, India

Dr. Geetha Jose
Assistant Professor

Bharata Mata Institute of Management (BMIM), Bharata Mata College
(Autonomous), Kochi, India

Abstract: Perceived employability refers to an individual's belief in their ability to obtain and sustain employment in the internal or external labour market, a concept

widely discussed by Rothwell and Arnold (2007), and it has gained increasing importance in today's dynamic and competitive work environment due to its influence on career sustainability, motivation, and psychological well-being. Prior literature suggests that perceived employability is shaped by several individual and organizational factors, among which work engagement and professional commitment are particularly significant. Work engagement, as defined by Schaufeli et al.(2002), is a positive, fulfilling work-related state characterized by vigour, dedication, and absorption, while professional commitment refers to an individual's emotional attachment, identification, and involvement with their profession, drawing from the commitment framework proposed by Meyer, Allen, and Smith (1993). Building on these theoretical foundations, the present study examines the influence of work engagement and professional commitment on perceived employability among IT professionals using a descriptive cum explanatory research design. The population of the study comprises IT professionals, and data were collected from 151 respondents through convenience sampling using standardized questionnaires. Data analysis was conducted using IBM SPSS version 22, employing sample t-tests, one-way ANOVA, correlation, and regression analysis. The findings reveal a significant positive association between work engagement and perceived employability as well as between professional commitment and perceived employability, with regression results confirming that both work engagement and professional commitment significantly influence perceived employability. The study contributes to theory by extending employability literature through the integration of engagement and commitment perspectives and offers practical implications for managers by highlighting the importance of fostering work engagement and professional commitment to enhance employees' perceived employability.

Keywords: Perceived employability, work engagement, professional commitment, IT professionals.

**A COMPREHENSIVE STUDY OF RISK–RETURN DYNAMICS, PORTFOLIO OPTIMISATION,
AND EQUITY VALUATION ACROSS MARKET CYCLES IN THE INDIAN EQUITY MARKET**

Aditya Makam

Student

B.Com Final Year

PES University, Bengaluru, India

Prof. Sangeetha S. Kumar

Assistant Professor

PES University, Bengaluru, India

Abstract: The Indian equity market is characterised by pronounced cyclical behaviour, evolving risk dynamics, and periodic valuation distortions arising from macroeconomic and financial regime shifts. This study undertakes a comprehensive empirical examination of the Indian equity market by integrating market cycle

analysis, risk–return evaluation, portfolio optimisation, and equity valuation within a unified analytical framework. Using monthly data spanning from 2006 to 2024, the study captures multiple economic phases including pre-crisis expansion, periods of financial stress, recovery phases, and the post-COVID interest rate cycle. The analysis begins with an examination of return and volatility behaviour across identified market cycles, highlighting the limitations of absolute return-based evaluation. Systematic risk is assessed through beta estimation, while asset and portfolio performance is evaluated using established risk-adjusted measures including the Sharpe Ratio, Treynor Ratio, Jensen’s Alpha, and Sortino Ratio. Building on these results, defensive, balanced, and aggressive portfolio strategies are constructed and analysed within the framework of Modern Portfolio Theory. Portfolio optimisation is conducted through efficient frontier and Capital Market Line analysis, enabling the identification of minimum-variance portfolios and portfolios offering superior risk-adjusted performance. The study further extends to equity valuation using a dividend-based intrinsic valuation framework supported by CAPM-derived cost of equity estimates. Sensitivity analysis is employed to evaluate the stability of valuation outcomes under alternative growth and discount rate assumptions. The empirical findings indicate that portfolio performance and valuation outcomes are strongly regime-dependent, that diversification benefits vary with changing correlation structures, and that intrinsic value estimates frequently diverge from observed market prices, particularly during periods of market stress. Overall, the study demonstrates that a cycle-aware, risk-adjusted, and valuation-driven analytical approach provides a more robust and decision-relevant framework for equity investment and portfolio management in the Indian market. The results offer practical insights for investors, portfolio managers, and asset management professionals seeking to navigate volatile market environments through disciplined, data-driven investment strategies.

Keywords: Indian equity market; market cycles; risk–return analysis; portfolio optimisation; equity valuation; risk-adjusted performance.

INNOVATING HUMAN RESOURCE MANAGEMENT: DRIVING DIVERSITY, INCLUSION, AND EQUITY IN THE AGE OF AI

Dr. Premajyothi D

Assistant Professor

School of Social Work, St. Joseph’s University, Bengaluru

Abstract: This research investigates the transformative potential of Artificial Intelligence (AI) in advancing Diversity, Inclusion, and Equity (DIE) within Human Resource Management (HRM). The rapid integration of AI technologies into HR processes offers both opportunities and challenges for fostering more equitable workplaces. The introduction contextualizes the rise of AI-driven HR tools and their implications for organizational fairness and inclusivity. A systematic review of existing literature reveals that AI can reduce biases in recruitment, performance evaluation, and decision-making; however, concerns around algorithmic bias and

ethical use remain prevalent (Smith & Lee, 2022; Kumar & Patel, 2023). The study adopts a mixed-method approach, combining quantitative surveys of HR professionals and qualitative interviews to examine the impact of AI on DIE initiatives. Data analysis aims to uncover how AI can support bias mitigation, enhance transparency, and promote inclusive organizational cultures. Expected outcomes include identifying best practices and potential pitfalls in deploying AI ethically within HR functions, along with strategic recommendations for organizations seeking to leverage AI for equitable workforce management. The research contributes to scholarly discourse on technological innovation in HR, emphasizing ethical considerations and the strategic importance of DIE in organizational transformation. The findings are intended to guide practitioners and policymakers in designing AI-enabled HR systems that uphold fairness and promote diversity in the evolving workplace landscape.

Keywords: Human Resource Management, Artificial Intelligence, Diversity, Inclusion, Equity, Organizational Transformation, Ethical AI.

DETERMINANTS OF VOICE-ENABLED UPI IN DIGITAL PAYMENT TRANSACTIONS

S. Aishwarya

Research Scholar

Faculty of management, SRM Institute of science and technology, Kattankulathur,
Chennai

Dr.M.Sriram

Assistant Professor

Faculty of Management, SRM Institute of Science and Technology, Kattankulathur,
Chennai

Abstract: The Indian payment ecosystem will experience growth in huge proportions due to the preference for Unified Payments Interface (UPI) by consumers. In August 2023, the National Payments Corporation of India (NPCI) launched the Voice UPI, thus allowing users to access services like account balance and transfer money by voice. The voice biometrics may ensure an increased degree of security in comparison with the traditional PINs or passwords; verification is conducted at the voice level, and only people who possess the necessary vocal features are allowed to use the system, which minimizes the threat of phishing and scamming. Voice interfaces are a future area of advancing the virtual accessibility of people with visual impairments or low technological awareness and, consequently, promoting financial inclusion. Voice-based UPI transactions, though not yet widespread, have significant potential for adoption in the future. This speculation examines the determinants of voice-based UPI in digital payment and highlights the prospect of implementing a voice interface with UPI and, therefore, preconditions a future of conversational commerce. It further looks at how the voice-enabled UPI transactions are accepted by the consumers, whether they view them as advantageous, and their likely adoption in India. Technically, the research works will

check the determinants of voice-enabled UPI and find out how voice payments can become a new type of financial transaction in the future.

Keywords: Voice Payments, UPI, Digital Payments, User Adoption, User Experience.

INTERGENERATIONAL DIFFERENCES AND PSYCHOLOGICAL SAFETY: IMPACTS ON STAFF WELL-BEING IN HIGHER EDUCATION INSTITUTIONS

Amrutha M
Research Scholar
RNSIT MBA

Abstract: The increasing presence of multiple generations in the workplace has reshaped organizational dynamics and employee experiences, particularly within higher education institutions (HEIs). Differences in values, communication styles, and work expectations among Baby Boomers, Generation X, Millennials, and Generation Z influence interpersonal relationships and staff well-being. Psychological safety defined as a shared belief that the workplace is safe for interpersonal risk-taking has emerged as a key factor promoting trust, collaboration, and learning. This study examines the impact of psychological safety on staff well-being in intergenerational higher education workplaces. A quantitative research design was employed using a structured questionnaire. The target population comprised academic and administrative staff working in universities and higher education institutions where multigenerational workforces are common. Respondents represented four generational cohorts: Baby Boomers, Generation X, Millennials, and Generation Z. A stratified convenience sampling approach ensured representation across age groups and job roles. After data screening and removal of incomplete responses, the final sample included participants from multiple departments and institutions. Data were analyzed using reliability analysis and regression/Structural Equation Modeling (SEM). The findings indicate that psychological safety significantly enhances emotional well-being, job satisfaction, and work engagement. The study highlights the importance of inclusive leadership and supportive institutional practices in fostering psychologically safe environments that promote wellbeing across generations. These findings provide theoretical insights and practical implications for building inclusive and supportive workplaces in higher education.

Keywords: Psychological Safety, Employee Well-Being, Intergenerational Workforce, Higher Education Institutions, Inclusive Leadership, Work Engagement, Organizational Climate.

WORKPLACE MICROAGGRESSIONS AND QUIET QUITTING: THE MODERATING ROLE OF PSYCHOLOGICAL SAFETY

Anjulekha

student MBA HR

School of Business & Management CHRIST

(Deemed to be) University

Abstract : In many organizations today, subtle experiences of exclusion and bias often go unidentified, yet their emotional impact on employees can be significant. Microaggressions are brief, commonplace, daily verbal, nonverbal and environmental slights, insults, and invalidations, intentionally or unintentionally directed towards people. These small, everyday comments or behaviours that invalidate, overlook, or stereotype individuals may appear insignificant in isolation, but their cumulative effect gradually erodes employees' sense of belonging. As this sense of erosion builds, employees often retreat into a state of quiet disengagement often called quiet quitting. It is the degree to which an employee intentionally meets minimum performance standards but consciously refrains from going above and beyond established performance standards of their jobs. The subtle connection between these slights and quiet quitting is unexplored in the context of Indian workplaces. This study examines how workplace microaggressions influence quiet quitting, not merely as isolated experiences but as stressors that shape employees' emotional interpretations of their work environment. Psychological safety could act as a key buffer that can weaken this pathway by enabling employees to voice concerns without fear. To investigate these relationships, a quantitative cross-sectional survey was conducted among approximately 200 working professionals across sectors. Validated scales like; Quiet Quitting scale, Psychological Safety scale and Microaggression scale (MIMI-16, adapted) were used. Data analysed using reliability testing, regression, and moderation analysis suggests that microaggressions increases quiet quitting tendencies, while psychological safety mitigates this effect. The study contributes empirically to research on modern disengagement and offers actionable implications for HR leaders seeking to reduce hidden withdrawal and enhance employee well-being.

Keywords: *Microaggression, Quiet Quitting, Psychological Safety, Workplace, Disengagement, Employee Well-being.*

BEHAVIOURAL INTENTION TO USE DIGITAL PLATFORMS FOR RETIREMENT PLANNING

Aswathi D S

Research Scholar

Department of Commerce and Management, Amrita Vishwa Vidyapeetham, Kochi,
Kerala,India

P. Balasubramanian

Associate Professor

Department of Commerce and Management, Amrita Vishwa Vidyapeetham, Kochi,
Kerala,India

Abstract: Retirement is a transition stage of life, which focuses on savings and accumulated earnings for one's future well-being from active employment. The importance of having a robust plan for retirement in the working years is critical. But a majority of the previous studies and statistics confirm the disengagement of individuals from this process, where an initial strong interest and continuous effort towards preparing for retirement are required. This study focuses on the consumer's perception towards the adoption and utility of digital platforms for retirement planning. Digital technology integration is pervasive, as it is used in every field of study. But there is only limited research that studies the adoption and usage of digital technologies, tools, and platforms in financial services, especially in the retirement engagement context. To address this gap, a conceptual model based on the Unified Theory of Acceptance and Use of Technology (UTAUT), along with an additional variable security and privacy was developed to study the digital technology usage in retirement planning. The conceptual model developed was tested using survey data from 395 working consumers from Kerala. Confirmatory factor analysis was used to assess the validity of the measurement instruments, and structural equation modelling was used to test the hypothesised relationships in the model. The findings reveal that performance expectancy, effort expectancy, social influence, and security and privacy have a significant influence on the consumer's behavioural intention to use the digital platforms for retirement planning. Additionally, behavioural intention and effort expectancy directly influence consumers' actual digital technology retirement involvement. This study has practical and literature contributions to the field of digital usage in retirement engagement. The practical implications for designing a user-friendly, secure digital platform for retirement engagement to the policy makers are also a major contribution.

Keywords: Retirement Planning, Digital Platforms, UTAUT, Behavioural Intention, Actual behaviour.

**A HYBRID AHP–TOPSIS FRAMEWORK FOR SOFTWARE DEVELOPMENT LIFECYCLE
MODEL SELECTION**

Charles Roy

Student

School of Business and Management

Christ (Deemed to be University), Bangalore, India

Abstract: Selecting an appropriate Software Development Life Cycle (SDLC) model is a critical decision that significantly influences project performance, adaptability, and delivery outcomes. In practice, SDLC selection is often driven by managerial intuition or organizational convention rather than a structured evaluation of project-specific factors. This study proposes a hybrid Multi-Criteria Decision-Making (MCDM) framework integrating the Analytic Hierarchy Process (AHP) and the Technique for Order Preference by Similarity to Ideal Solution (TOPSIS) to support systematic and transparent SDLC model selection. The proposed framework employs AHP to derive relative weights of decision criteria through pairwise comparisons and consistency verification, while TOPSIS is used to rank SDLC alternatives based on their normalized performance relative to ideal and negative-ideal solutions. The methodology is demonstrated using commonly adopted SDLC model Waterfall, Agile, and Hybrid and a representative set of project-related criteria, including clarity and stability of requirements, cost and development time, incorporation of requirement changes, and project scale and complexity. Expert judgments collected through a structured survey are used to illustrate the computational process. The framework is intended as a flexible decision-support model rather than a prescriptive solution. Both criteria and alternatives can be adapted based on project context, organizational priorities, and industry requirements. Ranking SDLC models at an early stage helps stakeholders anticipate the consequences of inappropriate methodological choices, which may result in rework, schedule overruns, increased costs, or reduced stakeholder satisfaction. The study demonstrates how structured MCDM techniques can enhance rationality and transparency in SDLC selection decisions.

Keywords: Analytic Hierarchy Process; TOPSIS; SDLC Selection; Multi-Criteria Decision Making; Software Project Management.

**RETHINKING EQUITY AT WORK: MARITAL STATUS AS A MISSING AXIS IN WORKPLACE
DIVERSITY FRAMEWORKS**

Dr. Mitashree Tripathy

Associate Professor

Birla Global University, Bhubaneswar, India

Abstract: In India, divorced women often face humiliation and ostracism on two levels: socially, for not conforming to traditional marital norms, and professionally, for expressing independence and ambition. Despite legal progress and growing

awareness, society remains deeply rooted in the belief that marital status holds significant importance, creating an invisible yet powerful form of discrimination. This study involved 33 divorced women from various parts of the country, recruited through purposive sampling, who experienced workplace bias. It is a qualitative study that employs a phenomenological approach. Data was collected through semi-structured interviews and analyzed using grounded theory, resulting in 7 main themes, 14 sub-themes, and 40 initial codes. Findings show that Indian workplaces may have implemented the POSH Act to limit sexual harassment; however, a much more common yet often overlooked form of marital status-based gendered marginalization persists through subtle and systematic bullying emotional harassment, social bias, and neglect from leadership—that intersect to hinder career growth and shame their character. The paper emphasizes the urgent need for increased awareness and policy changes that prevent discriminatory practices from continuing in any form, help reduce stigma, and promote equality, dignity, and justice for women in the workplace.

Keywords: Workplace Discrimination, Marital Status Bias, Leadership Exclusion, Policy Implementations, Inclusive Workplace.

DCC-GARCH R² DECOMPOSED CONNECTEDNESS BETWEEN BITCOIN, ALTCOINS AND TRADITIONAL ASSETS: IMPLICATIONS FOR PORTFOLIO DESIGN

Emmanuval J

Research Scholar

Fatima Mata National College, Kollam, Kerala

Praseedha S J

Research Scholar

Department of Commerce, University of Kerala, Kariavattom Campus

Abstract: We studied return propagation among Bitcoin, altcoins and traditional financial assets using DCC-GARCH R² decomposed measures. In contrast to the traditional spillovers, correlations and TVP-VAR-based connectedness measures and co-movements, this approach allows us to decompose dynamic conditional R² goodness-of-fit components and to quantify time-varying predictive dependents among bitcoin, altcoins and traditional financial assets. The empirical findings reveal moderate system-wide connectedness, indicating a diversification opportunity. The low "FROM" and "TO" connectedness of bitcoin suggests that it shields itself from the predictability shocks that traditional financial assets propagate. Hedging analysis shows that the hedging effectiveness for Bitcoin is low and unstable. A portfolio based on R² connectedness demonstrates inclusion of Bitcoin reduces the system-wide predictability. This indicates bitcoin's information decoupling from the traditional financial assets. Overall this study reveals that rather than a traditional hedge or safe haven asset, Bitcoin is a predictability diversifier.

Keywords: Predictive dependents, Bitcoin, Correlation, Financial assets

**MAPPING TWENTY-FIVE YEARS OF RESEARCH ON ORGANISATIONAL CULTURE,
EMPLOYEE WELL-BEING, AND ENGAGEMENT: A BIBLIOMETRIC ANALYSIS**

Evangelina Rekha Joseph

Ph.D Research Scholar

School Of Business And Management, CHRIST University

Dr. Vinita Seshadri

Associate Professor,

School Of Business And Management, CHRIST University

Abstract: This bibliometric analysis of the research landscape examines the nexus between organisational culture, employee well-being, and engagement. Analysing 367 peer-reviewed articles from over 253 sources and 25 years of data, this study employs the publication trend analysis, citation analysis, keyword co-occurrence mapping, and thematic evolution assessment. The results of the study reveal that there has been exponential growth in research, particularly post 2020, with the United States dominating the research focus, followed by emerging contributions from China and India. Additionally, keyword network analysis identified research primarily into organisational behaviour, leadership research, organisational health psychology and strategic human resource management. Thematic mapping also revealed that while leadership and organisational culture represent mature themes, employees' well-being, engagement, and corporate social responsibility continue to be theoretically underdeveloped. The analysis shows a paradigm shift in which research is transitioning toward ethically grounded, sustainability-oriented cultures prioritising employee well-being and engagement. The study identifies key research gaps and proposes directions for future research to expand the landscape of research on culture, well-being, and engagement.

Keywords: Bibliometric Analysis, Organisational Culture, Employee Well-being, Employee Engagement, Corporate Social Responsibility.

IMPRESSION MANAGEMENT AND MANAGERIAL MONITORING

Gajula Bhagyashree

Student-Master of Business and Administration-Human Resource Specialization

School of Business and Management, CHRIST (Deemed to be University)

Dr. Prathima VG

Assistant Professor- Human Resource Specialization

School of Business and Management, CHRIST (Deemed to be University)

Abstract: The increasing use of digital tools and hybrid work arrangements has changed how employee performance is monitored and evaluated, particularly in the information technology sector. Alongside formal monitoring mechanisms, employees often experience implicit expectations to remain visible, responsive, and consistently available at work. Such conditions may influence how employees manage their work-related behaviours and interactions on a day-to-day basis.

Understanding the relationship between managerial monitoring, presence pressure, and impression management behaviours is important for examining how contemporary work environments shape employee responses beyond actual task performance. This study investigates the relationship between perceived managerial monitoring and presence pressure and their influence on impression management behaviours among IT employees. The study adopts a quantitative research design and collects data through a structured questionnaire measuring managerial monitoring, presence pressure, and impression management-related behaviours. Statistical analysis is carried out using SPSS to examine reliability and relationships among the study variables. By focusing on employees' behavioural responses to monitoring and visibility expectations, this research aims to provide insights into how organisations can better design monitoring and evaluation practices that encourage meaningful performance while supporting transparency and employee well-being in modern work settings.

Keywords: Managerial Monitoring; Presence Pressure; Visibility-Oriented Work Behaviour; Impression-Related Behaviour; Hybrid Work; IT Employees; Quantitative Study; SPSS.

A THEMATIC EXPLORATION OF CREATIVITY IN PROFESSIONAL CULINARY PRACTICES

Prithivi Kumar A R,
Assistant Professor

School of Business and Management, CHRIST University, Bangalore, Karnataka
Sridevi Nair

Assistant Professor

School of Business and Management, CHRIST University, Bangalore, Karnataka

Abstract: Culinary creativity sits at the intersection of artistry, scientific precision, and commercial viability, yet its multidimensional nature remains underexplored. This study investigates how professional chefs conceptualize, practice, and navigate creativity within the contemporary culinary landscape. Using a qualitative design, semi-structured interviews were conducted with four chefs from diverse culinary domains. Data were analysed using Braun and Clarke's six-phase thematic analysis, yielding five key themes; Creativity as Culinary Identity, where heritage and personal narratives shape creative expression; Research-Driven Innovation, emphasizing systematic experimentation and iterative refinement; Creative Leadership and Mentorship, highlighting the role of emotionally intelligent leadership in fostering innovation; Commercial Constraints, reflecting the operational and market realities that frame creative possibilities; and Shifting Culinary Mindsets, capturing generational and technological influences on creative practice. Findings reveal that culinary creativity is not solely an individual trait but a dynamic interplay between personal identity, structured processes, leadership environments, and external pressures. While creativity thrives on inspiration, it is sustained through adaptability, strategic thinking, and resilience. The study contributes to culinary scholarship by integrating cultural, organizational, and generational perspectives, offering

implications for chef training, leadership development, and innovation management in gastronomy.

Keywords: Culinary Creativity, Creative Leadership, Research-driven Innovation, Generational Change, Professional Kitchens.

AI-ENABLED HR RECRUITMENT: A SYSTEMATIC LITERATURE REVIEW

JAYASREE B

Ph.D Scholar, CHRIST (Deemed to be University)

Dr. Tripti Aravind

Assistant Professor

HR-Specialisation, School Of Business And Management, CHRIST University,
Bangalore

Abstract : The rapid integration of Artificial Intelligence (AI) into Human Resource (HR) recruitment has fundamentally transformed how organizations attract, screen, and select talent. While existing studies highlight efficiency gains and enhanced decision-making, concerns related to algorithmic bias, transparency, and ethics persist. This paper presents a Systematic Literature Review (SLR) of peer-reviewed studies published between 2015 and 2025 to synthesize current knowledge on AI-enabled recruitment practices. Following PRISMA guidelines, relevant articles were identified from Scopus, Google Scholar, and Emerald Insight. The review analyzes key AI technologies used in recruitment, their impact on recruitment outcomes, ethical and legal challenges, and emerging research trends. Findings reveal that AI significantly reduces time-to-hire, improves candidate sourcing, and enhances recruiter productivity; however, risks related to fairness, data privacy, and explainability remain under-addressed, particularly in MSME contexts. The paper concludes by proposing a future research agenda and practical recommendations for responsible AI adoption in HR recruitment.

Keywords: HR recruitment, MSME, PRISMA guidelines, Systematic Literature Review (SLR).

BEFORE LEARNING BEGINS: THE IMPACT OF NEUROCOGNITIVE WARM-UPS ON COGNITIVE ACTIVATION AND LEARNING OUTCOMES

Lakesh Sajeevan

Student

School Of Business And Management, CHRIST University, Bangalore

Dr Tripti Arvind

Assistant Professor

HR-Specialisation, School Of Business And Management, CHRIST University,
Bangalore

Abstract: The study “Before Learning Begins: The Impact of Neurocognitive Warm-Ups on Cognitive Activation and Learning Outcome” examines the effects of

neurocognitive warm-ups on learners' academic performance, focusing on how brief cognitive activation before instruction influences learning outcomes. Neurocognitive warm-ups refer to short, structured activities designed to activate attention, executive functioning, and cognitive readiness before formal learning begins. Rather than altering instructional content, this approach prepares the brain for learning by engaging key cognitive processes. Using an experimental research design, this intervention was conducted with 60 postgraduate learners, divided into a control group (n =30) and an experimental group (n = 30). Both groups received identical instructions delivered by the same instructor, ensuring consistency in teaching methods and learning conditions. The experimental group participated in neurocognitive warm-up activities before instruction, while the control group did not. Learning outcomes were assessed using a standardised post-test. The findings revealed that learners who were exposed to neurocognitive warm-ups demonstrated significantly higher learning performance than those in the control group. The results suggest that brief pre-instruction cognitive activation enhances learners' ability to process, integrate, and apply new information. Grounded in theories of neuroplasticity and prefrontal cortex activation, the study highlights how targeted cognitive stimulation can positively influence learning effectiveness without increasing instructional time or content complexity. The study contributes to the growing body of research on cognitive readiness and learning by demonstrating the practical value of neurocognitive warm-ups in structured learning environments. The findings offer meaningful insights for designing learning experiences that optimise cognitive engagement, improve learning outcomes, and maintain instructional consistency.

Keywords: Neurocognitive Warm-Ups, Learning Performance, Cognitive Activation, Neuroplasticity, Prefrontal Cortex, Learning and Development.

NAVIGATING THE PHYGITAL LANDSCAPE: ASSESSING OMNICHANNEL STRATEGIES AND CUSTOMER EXPERIENCE ON BRAND ENGAGEMENT IN BANKING

Dr Lalitha P S

Assistant Professor

Department of MBA, School of Management, CMR University, Bangalore-562149,
Karnataka, India

Dr Gokilavani R

Associate Professor

School of Finance commerce and Accountancy CHRIST University Bangalore-560073,
Karnataka, India

Abstract: The study examines the interplay of omnichannel strategies, customer experience, and brand engagement in the dynamic banking sector, where phygital integration is paramount yet underexplored through motivational lenses. Grounded in Self-Determination Theory (SDT: Deci & Ryan, 1985; Ryan & Deci, 2000), it posits that fulfilment of autonomy, competence, and relatedness needs shapes perceptions of channel seamlessness, driving experiential quality and loyalty.

Employing a quantitative design, we surveyed N=250 retail banking customers, analyzing data via structural equation modelling to test pathways from omnichannel integration to brand advocacy. Results reveal significant positive effects; seamless phygital experiences enhance customer experience and brand engagement with SDT multichannel frameworks. These findings advance marketing scholarship by linking SDT to phygital banking, identifying engagement metrics that differentiate leaders. Practically, banks must synchronize touchpoints to foster psychological need satisfaction, yielding a roadmap for competitive advantage in digital economies.

Keywords: Omnichannel Marketing, Customer Experience, Brand Engagement, Banking Sector, Self-Determination Theory.

PREDICTIVE MANPOWER MODELING: LEVERAGING DIGITAL TWINS FOR AGILE WORKFORCE PLANNING IN MANUFACTURING 2026

Mathachan Joshy

Student

Christ (Deemed to be) University

Arun Kumar

Associate Professor

Christ (Deemed to be) University

Abstract: The contemporary workplace is witnessing a growing presence of Generation Z employees, whose career expectations differ significantly from previous generations. Flexibility, personalization of work arrangements, and balance between professional and personal life have become critical determinants of their career satisfaction. This study examines the role of idiosyncratic deals (i-deals) and work-life balance as predictors of career satisfaction among Gen Z employees. Using a quantitative research design, data were collected from Gen Z employees across various organizations through a structured questionnaire. Standardized scales were used to measure idiosyncratic deals, work-life balance, and career satisfaction. The collected data were analyzed using reliability analysis, factor analysis, correlation, and regression techniques to test the proposed hypotheses. The findings indicate that idiosyncratic deals have a significant positive impact on career satisfaction, suggesting that personalized work arrangements enhance employees' perception of career success. Additionally, work-life balance was found to be a strong predictor of career satisfaction, highlighting the importance of organizational support in managing professional and personal responsibilities. The study contributes to existing literature by focusing specifically on Gen Z employees and offers practical implications for HR practitioners in designing flexible HR policies, customized work arrangements, and employee-centric practices to improve career satisfaction and retention among the emerging workforce.

Keywords: Omnichannel Marketing, Customer Experience, Brand Engagement, Banking Sector, Self-Determination Theory.

A STUDY ON LEVERAGING AI TO COMBAT UNCONSCIOUS BIAS IN DIVERSITY, EQUITY AND INCLUSION (DEI) INITIATIVES WITHIN THE FINANCIAL SECTOR

Merlyn Rose Christopher
Student, Christ (Deemed to be) University

Abstract: In part to analyze the revolutionary effect of Artificial Intelligence (AI) as a convergent instrument in the fight against unconscious bias, which has been a perennial problem in the Diversity, Equity and Inclusion (DEI) endeavor in the varied financial services industry, is part of this comprehensive research. As the adoption and automation of financial institutions have increasingly applied the decision critical high stakes, e.g., recruitment or performance appraisal, the combination of increasingly complex algorithmic methods is a natural path to a reliable avoidance or solution of the human cognitive mechanisms. This paper cautiously puts this key technological transformation in an industry that is currently under immense pressure to demonstrate and guarantee objective, fair and meritocratic organizational activities. The empirical study proves that even though there is a positive contribution to the reduction of bias due to the implementation of AI systems, the effectiveness of the implemented system is heavily reliant on human factors. The results indicate that the level of trust in ethical principles of the algorithms and their general acceptance of the system are conclusive mediators; in the absence of a psychological buy-in the technological capability of AI to improve equity is greatly reduced. The study, therefore, concludes that the financial institutions should focus on effective ethical practices and disclosure to achieve the workforce trust that will ensure the positive results of the DEI.

Keywords: *Technological capability, Psychological, Performance appraisal, Human cognitive methods.*

BREAKING THE SILENCE: HOW WORKING WOMEN EXPERIENCE MICROAGGRESSIONS IN THE WORKPLACE

Mohana Jayalakshmi Mahesh
Student
Christ (Deemed to be University), School of Business and Management
Dr. Prathima V G
Assistant Professor
Christ (Deemed to be University), School of Business and Management

Abstract: Workplace inclusion is often discussed through visible indicators such as hiring representation or pay equity. However, everyday interactions within organisations can also shape women's professional experiences in subtle ways. These interactions may include being interrupted in meetings, having contributions questioned, facing gendered role expectations, or navigating assumptions linked to emotional expression or caregiving responsibilities. Understanding whether and how such experiences occur is important for building workplaces that are not only diverse in numbers, but also inclusive in practice. This study explores the day-to-

day workplace experiences of working women across three sectors with significant female participation: Information Technology, Banking and Financial Services, and Paramedical services. The research takes an exploratory approach, aiming to understand the kinds of workplace behaviours women encounter, how they interpret these interactions, and what factors contribute to more supportive and equitable environments. Importantly, the study does not begin with a fixed assumption of bias but instead seeks to capture a balanced view of both challenges and positive organisational practices. The study adopts a qualitative research design using semi-structured interviews with 10 working women across different career stages. The interview transcripts will be analysed through thematic analysis with the support of NVivo software, enabling the identification of recurring patterns related to communication dynamics, authority and respect at work, occupational expectations, emotional norms, and motherhood-related assumptions. By focusing on women lived experiences, this research aims to offer practical insights for Human Resource management on how organisations can strengthen everyday inclusion through workplace culture, leadership behaviour and supportive practices beyond formal diversity policies.

Keywords: Workplace Inclusion, Gender Microaggressions, Authority Gap, Interruption Bias, Emotion Policing, Occupational Sexism, Motherhood Penalty, Women Employees, Qualitative Study, Thematic Analysis.

STOCK MARKET REACTION TO GREEN BOND ISSUANCE: EVIDENCE FROM AN EVENT STUDY OF INDIAN FIRMS

Nalini G.S

Assistant Professor,

Thiagarajar School of Management

Santhosh Babu B M

Management Trainee

Thiagarajar School of Management

Abstract: This study examines the short-term stock market reaction to first-time green bond issuance by Indian listed firms using an event study methodology. Green bonds have emerged as a key instrument in sustainable finance; however, empirical evidence on their value relevance in emerging markets remains limited. In the Indian context, corporate green bond issuance is still limited, and only a small number of listed firms have issued green bonds for the first time, of which eight firms are included in this study. Abnormal and cumulative abnormal returns are estimated with two event windows, (-5, +5) and (-5, +10), using the market model and NIFTY 50 index as a benchmark. The results indicate that both average abnormal returns and cumulative abnormal returns are negative but statistically insignificant across event windows, suggesting that first-time green bond issuance does not trigger a significant short-run stock market reaction in India. These findings imply that investors perceive green bond issuance primarily as a strategic financing decision rather than value-relevant information in the short term. The study

contributes to the sustainable finance and event study literature by providing empirical evidence from an emerging market where green bond issuance is still nascent and highlights the role of institutional and market-specific factors in shaping investor responses to green financing initiatives. Overall, the results suggest that green bonds function more as long-term strategic and credibility-enhancing instruments than as immediate drivers of shareholder value in the Indian capital market.

Keywords: Green bond; Event study; Stock market reaction; Sustainable finance.

ASSESSING HOUSEHOLD WASTE LITERACY AND PERCEPTIONS OF PACKAGING-BASED DISPOSAL GUIDANCE IN URBAN BANGALORE

Nandanakrishna

Student

School of Business and Management, Christ (Deemed to be University), Bangalore

Dr. Padmanabh B

Associate Professor

School of Business and Management, Christ (Deemed to be University), Bangalore

Abstract: Municipal solid waste management in urban India continues to be challenged by persistent gaps in household-level source segregation, despite the presence of formal guidelines under the Swachh Bharat Mission. While segregation at source is widely promoted, everyday household practices often involve mixing of waste streams, leading to contamination of recyclables and reduced efficiency of recycling systems. Existing research in the Indian context has largely focused on basic wet-dry segregation and general awareness, offering limited insight into the depth of household waste literacy, including knowledge of multiple waste categories and pre-segregation handling practices. Understanding how households interpret, apply, and act upon segregation guidelines is therefore critical for improving waste management outcomes. This study explores household waste literacy and waste segregation practices in an urban Indian context, with a specific focus on Bangalore. The research adopts a descriptive and exploratory approach to examine levels of awareness, literacy, and self-reported segregation behaviour among urban households. In addition, the study investigates public perceptions regarding the usefulness of packaging-based disposal guidance as a supportive mechanism for facilitating correct waste segregation and handling. Rather than assuming non-compliance, the study seeks to capture a balanced understanding of both existing knowledge and practical challenges faced by households in managing waste at the source. The study employs a quantitative research design using a structured questionnaire administered to urban households. Primary data is collected through an online survey, and the responses are analysed using descriptive statistics, reliability analysis, correlation, and regression techniques with the support of SPSS. By focusing on household-level behaviour and literacy, this research aims to provide practical insights for policymakers, municipal authorities, and producers on strengthening waste segregation practices through

improved literacy, clearer guidance, and supportive informational interventions beyond policy directives alone.

Keywords: Household Waste Literacy; Source Segregation; Swachh Bharat Mission; Pre-segregation Handling; Packaging Waste; Disposal Guidance; Urban India; Solid Waste Management.

FAST TAPS, HIDDEN RISKS: CONSUMER PERCEPTIONS AMID (NEAR FIELD COMMUNICATION) PAYMENT SECURITY

Dr. Sanuja Shree P N

Assistant Professor

Department of Commerce Shrimathi Devkunvar Nanalal Bhat Vaishnav College for Women, Chennai

Padma Priya R

Student B. Com (Honours)

Shrimathi Devkunvar Nanalal Bhat Vaishnav College for Women, Chennai

Abstract: The increasing use of digital payment systems has accelerated the adaptation of near field communication (NFC) technology for contactless transactions. NFC enables consumers to make quick and convenient payments using Smart cards, and Wearable devices. Although this technology offers speed, ease of use, and improve customer experience, concerns related to payment securities and privacy continue to influence consumer perception. This study aims to examine consumer perceptions of NFC payment security and identify the hidden risks with its usage. The research focuses on understanding consumer awareness, trust, perceived risk and satisfaction towards NFC-Based payment systems. The study adopts a descriptive research design using both Primary and Secondary data to analyse consumer perception of NFC payment security. The data was collected from 250 NFC users using structured questionnaire with the help of convenience sampling and the data was analysed using statistical tools such as percentage analysis, ANOVA and co-relation analysis. The findings reveal that while consumers widely adapt NFC payments due to their convenience and time-saving nature, many users remain uncertain about security mechanisms, data protections and possibility of unauthorised access. The study highlights that limited technical knowledge and lack of awareness regarding security features negatively impact consumer confidence in NFC payments. At the same time, effective security measures and transparent communication by service providers can significantly enhance user trust. The research emphasizes the need for improved security framework, consumer education and regulatory support to ensure safe and reliable NFC payments adoption. Strengthening these aspects will help reduce perceived risks and encourage wider acceptance of contactless payment systems.

Keywords: Voice search technology, Digital decision – making, Search Engine Optimization (SEO), AI driven search, Cyber Security.

PREDICTIVE MANPOWER MODELING: LEVERAGING DIGITAL TWINS FOR AGILE WORKFORCE PLANNING IN MANUFACTURING 2026

Padmavathi S M
Assistant Professor
SJC Institute of Technology
Sandeep N
Student
SJC Institute of Technology

Abstract: In the rapidly evolving landscape of manufacturing 2026, traditional workforce planning remains reactive and ill-equipped to address the complexities of Industry 5.0 and the emerging Industry 6.0 paradigms. This study investigates the strategic integration of Digital Twin technologies and Agentic AI into predictive manpower modeling to enhance organizational agility and resilience. Employing a mixed-methods design, the research synthesizes a qualitative review of sociotechnical frameworks with a quantitative trend analysis using the Voyanth tool to map digital maturity and workforce synchronization in medium-to-large manufacturing organizations. The findings reveal a strong correlation between advanced digital maturity and the transition from operational efficiency to strategic workforce transformation, demonstrating that workforce readiness acts as a stabilizing baseline against production volatility. Empirical data indicates that integrating real-time workforce telemetry with predictive simulations can reduce labor costs by 20% and increase productivity by 15–20%. Crucially, the analysis highlights that the effectiveness of these technical systems is contingent upon ethical governance and transparency, which serve as structural prerequisites for overcoming resistance and fostering organizational trust. Ultimately, this research conceptualizes predictive manpower modeling as a sociotechnical capability, redefining Human Resources as a strategic architect that harmonizes automation with human creativity to ensure sustainable, long-term value creation.

Keywords: *Predictive Manpower Modeling, Human-Centric Digital Twin, Industry 5.0 & Industry 6.0, Strategic Human Resource Management, Agentic AI, Ethical Governance, Sociotechnical Systems, Agile Workforce Planning.*

EFFECTIVENESS OF MICRO-LEARNING ON GEN Z'S LEARNING OUTCOMES: MEDIATED BY MOTIVATION TO LEARN AND MODERATED BY PERCEIVED PLATFORM EFFECTIVENESS

Riya Tony George
MBA Student
School of Business and Management, Christ (Deemed to be University), Bangalore
Dr Deepti Sinha
Associate Professor
School of Business and Management, Christ (Deemed to be University), Bangalore

Abstract: Despite microlearning gaining increasing prominence as a contemporary

learning approach relevant for Generation Z learners, its growing adoption across educational and organizational contexts remains inconclusive, especially concerning the psychological and technological factors that influence this relationship. The purpose of the present study is to examine the effectiveness of microlearning on Generation Z's learning outcomes and to investigate the mediating role of motivation to learn and the moderating role of perceived platform effectiveness within digital learning environments. The study adopts a quantitative research design. Primary data are collected through a structured self-administered questionnaire distributed online to Generation Z learners aged between 18 and 28 years who have prior exposure to microlearning content. The questionnaire is designed to measure perceptions of microlearning, motivation to learn, perceived platform effectiveness, and learning outcomes using standardized Likert-scale items. Structured equation Modelling (SEM) is used to examine direct relationships as well as mediation and moderation effects among the study variables. The originality of this study lies in its integrated approach to examining microlearning effectiveness. The findings of this study are expected to offer important theoretical and practical implications. For educators and instructional designers, the study highlights the importance of designing microlearning content that enhances learner motivation rather than focusing solely on content delivery. For learning and development professionals and organizations, the findings emphasize the need to invest in user-friendly, effective digital platforms that support seamless microlearning experiences.

Keywords: Microlearning, Generation Z, Learning Outcomes, Motivation to Learn, Perceived Platform Effectiveness, Digital Learning.

GLOBAL INTEREST RATE MOVEMENTS, CAPITAL FLOWS, AND EXCHANGE RATE DYNAMICS IN INDIA: EVIDENCE FROM THE POST-COVID PERIOD

Robitha Rony

Student

Christ (Deemed to be) University

Poornima Purushotham

Associate Professor

Christ (Deemed to be) University

Abstract: The post-COVID period has witnessed significant shifts in global monetary policy, marked by aggressive interest rate adjustments by major central banks, particularly the United States Federal Reserve. These changes have intensified financial volatility worldwide and posed critical challenges for emerging market economies such as India. This study examines the relationship between global interest rate movements, foreign portfolio investment (FPI) flows, exchange rate dynamics, and equity market performance in India during the post-COVID period from 2020 to 2025.

The primary objective of this research is to analyze the transmission mechanisms through which global interest rate changes influence India's external sector and

domestic financial markets. The study employs a quantitative research design using monthly time-series data on the US Federal Funds Rate, net foreign portfolio investment flows, the INR/USD exchange rate, and the NIFTY 50 index. Advanced econometric techniques, including Phillips–Perron unit root tests, Autoregressive Distributed Lag (ARDL) modeling, Bounds testing for cointegration, and Granger causality analysis, are utilized to examine both short-run dynamics and long-run relationships among the variables.

This research holds important implications for policymakers, investors, and financial institutions. For monetary authorities, understanding the channels through which global interest rate shocks affect capital flows and exchange rate movements is essential for designing effective monetary and macroprudential policies. For investors, insights into the interaction between global monetary conditions and Indian financial markets can aid in risk assessment, portfolio diversification, and hedging strategies during periods of heightened global uncertainty. Additionally, the study contributes to the academic literature by providing a high-frequency, post-pandemic perspective on international monetary transmission in an emerging market context. Overall, the research underscores the importance of strengthening domestic financial resilience and policy preparedness in an increasingly interconnected global financial environment.

Keywords: Microlearning, Generation Z, Learning Outcomes, Motivation to Learn, Perceived Platform Effectiveness, Digital Learning.

AI-GENERATED LUXURY FASHION DESIGNS: AUTHENTICITY AND VALUE PERCEPTIONS

Vrinda Saboo

Student

School of Business and Management, CHRIST (Deemed to be University)

Bannerghatta Road Campus, Bangalore, India

Dr. Poornima Purushotham

Assistant professor

CHRIST (Deemed to be University) Bannerghatta Road Campus, Bangalore, India

Abstract: This research explores the transformative impact of Artificial Intelligence (AI) on the luxury fashion industry, examining the shift from traditional human-centric craftsmanship to algorithmically generated designs. The study specifically investigates how AI attribution alters consumer perceptions of authenticity and value in a market traditionally rooted in heritage and 'The magic of human hands'. The primary objective is to examine the psychological and social factors specifically Brand Trust, Perceived Authenticity, Social Influence, and Attitude toward AI that influence Purchase Intention toward AI-generated luxury fashion among Indian Gen Z consumers. Additionally, the study evaluates whether Attitude toward AI serves as a mediating mechanism between these drivers and final behavioral intent. Plan to adopt a quantitative primary research methodology, collecting data through a self-administered structured survey distributed via Google Forms and utilizing Partial Least Squares Structural Equation Modelling (PLS-SEM) via SmartPLS software,

which is chosen for its superior predictive capabilities and capacity to assess complex mediation paths and bootstrapping significance. The research is built on the hypothesis that Brand Trust, Perceived Authenticity, and Social Influence will exert significant positive effects on Purchase Intention, with Attitude toward AI serving as a critical mediating mechanism. I expect that a brand's established reputation will serve as a reassurance mechanism, legitimizing AI innovation as a tool for creative augmentation that preserves the designer mystique while appealing to digital-native consumers. Ultimately, the study seeks to provide future implications that offer a strategic roadmap for luxury firms to redefine authenticity in the digital age, enabling them to leverage social validation and brand-led storytelling to successfully integrate technological innovation without eroding brand equity.

Keywords: AI-Generated Design, Luxury Fashion, Gen Z, Brand Trust, Perceived Authenticity, Purchase Intention, PLS-SEM, Social Influence.

INFLUENCE OF ORGANISATIONAL HIERARCHY AND PERCEIVED MANAGERIAL SUPPORT ON CONSCIOUS UNBOSSING INTENTIONS AND BEHAVIOUR

Shloka Shetty

Student

School Of Business And Management, CHRIST University, Bangalore

Dr Tripti Arvind

Assistant Professor

HR Specialisation, School Of Business And Management, CHRIST University, Bangalore

Abstract: The study titled "Influence of Organisational Hierarchy and Perceived Managerial Support on Conscious Unbossing Intentions and Behaviour" examines the extent to which perceived organisational hierarchy and perceived managerial support influence conscious unbossing among millennial and Gen Z employees. Conscious unbossing refers to the intentional avoidance of formal managerial roles as a value-driven career choice, often rooted in preferences for autonomy, work-life balance, and reduced exposure to hierarchical pressure. As contemporary organisations increasingly operate within formal structures while adopting flexible work arrangements, leadership avoidance among younger workforce cohorts presents a significant challenge to traditional leadership development and succession planning.

This research employs a quantitative, cross-sectional survey design. Data are collected through an online questionnaire administered to 75–100 millennial and Gen Z employees (aged 18–44) working in mid-sized and large organisations, including remote and hybrid work settings. Perceived organisational hierarchy is measured using the hierarchy subscale of the Organisational Culture Assessment Instrument (OCAI). In contrast, perceived managerial support is assessed using established scales of perceived organisational and supervisory support. Conscious unbossing intentions and behaviours are operationalised through adapted

leadership-aspiration measures. Demographic and contextual variables, including age, gender, tenure, job level, and work modality, are included as control variables. Data analysis involves regression and moderation analysis using interaction terms to examine both direct and buffering effects. Grounded in the Job Demands-Resources Model and Social Exchange Theory, the study conceptualises hierarchical organisational culture as a job demand that increases leadership avoidance, while managerial support functions as a critical job resource that may weaken this relationship. The findings are expected to provide empirical clarity on how organisational structure and managerial support jointly shape leadership avoidance among younger employees. The study contributes to the emerging literature on conscious unbossing and generational career preferences, offering practical implications for organisational design, managerial practices, and leadership pipeline sustainability.

Keywords: Conscious Unbossing, Organisational Hierarchy, Managerial Support, Millennials, Gen Z, Leadership Avoidance, Job Demands-Resources Model, Organisational Culture.

BUILDING BRAND RESONANCE THROUGH SOCIAL MEDIA MARKETING AND ITS INFLUENCE ON REPURCHASE INTENTION

Dr. Silgy Joseph Thannippara

Assistant Professor

Bharata Mata College, Thrikkakara, Kochi, Kerala

Prof. Dr. Gimson D Parambil

Principal

Rajagiri Viswajyothi College of Arts and Applied Sciences, Vengoor, Perumbavoor, Kerala

Abstract: The e-commerce sector in India has experienced rapid expansion, driven by increased internet access in rural areas and the widespread use of smartphones. This growth is further supported by government initiatives and technological advances, providing sellers with a large, continuous customer base that can shop from anywhere at any time. Essential to this change is the role of social media platforms such as Facebook, YouTube, and Instagram, which allow e-commerce brands to showcase their products and create meaningful relationships with customers. While social media marketing (SMM) is recognized for enhancing customer engagement and promoting repurchase intention, there remains a notable gap in the literature on the specific relationship between SMM activities and brand resonance dimensions in the e-commerce context.

This study addresses this gap by investigating the impact of SMM activities on brand resonance and repurchase intention among e-commerce consumers in Kerala. The research conceptualizes SMM as a second-order construct comprising six key elements: interactivity, informativeness, word-of-mouth, personalization, trendiness, and entertainment. To measure the depth of the customer-brand

relationship, the study examines four brand resonance dimensions: behavioral loyalty, attitudinal attachment, sense of community, and active engagement. Using the data collected from e-commerce consumers and analyzed using Structural Equation Modeling (SEM) with AMOS, the findings show that SMM activities significantly influence all dimensions of brand resonance. Furthermore, the study identifies attitudinal attachment and active engagement as the major drivers that positively influence a customer's intention to repurchase from e-commerce portals. By establishing these links, the research provides comprehensive theoretical, managerial, and policy implications, offering a framework for brands to enhance customer loyalty and drive repeat business through strategic social media engagement.

Keywords: Social media marketing activities, e-commerce, brand resonance, brand equity, repurchase intention.

LEVERAGING AI CHATBOTS TO ENHANCE CUSTOMER EXPERIENCE AND DRIVE GEN Z PURCHASE BEHAVIOR: EMPIRICAL EVIDENCE IN THE DIGITAL ERA

Dr. Sonal Khandelwal

Assistant Professor

Amity Business School, Amity University, Raj

Dr. Kajal Yadav

Assistant Professor

Amity Business School, Amity University, Raj

Prof. Deepali Bhatnagar

Deputy Director

Amity Business School, Amity University, Raj

Abstract: With its ability to provide highly customized encounters, creative service recovery techniques, and dynamic communication methods, artificial intelligence (AI) has become a disruptive force in both strategic marketing and customer service. This holds more relevant for generation Z. Generation Z is profoundly immersed in the digital and technology world. This study investigates the impact of AI chatbot usage on customer experience, brand loyalty, and consumer purchase behavior within this demographic. Using a quantitative approach, data was collected from Gen Z consumers familiar with AI-driven brand interactions. Findings reveal that chatbot engagement significantly enhances customer experience, which in turn strengthens brand loyalty and positively impacts purchase decisions. The results provide useful suggestions for businesses looking to use AI as a strategic marketing tool while also advancing theoretical knowledge. The study contributes to the growing body of knowledge on AI in sustainable marketing, offering practical insights for green beauty brands aiming to connect with eco-conscious digital natives.

Keywords: Brand loyalty, Strategic marketing, Brand loyalty, Gen Z.

IMPACT OF RAINFALL FORECAST ACCURACY ON PRICE VOLATILITY AND HEDGING EFFECTIVENESS IN AGRICULTURAL COMMODITY FUTURES MARKETS: EVIDENCE FROM PANEL REGRESSION

Srushti Jain

Student, Christ (Deemed to be) University

Sangeeta Mehroliya

Associate Professor, Christ (Deemed to be) University

Abstract: The study aims to examine the impact of rainfall forecast accuracy on price volatility and the hedging effectiveness in futures contracts traded in the U.S. market. To complete this study, a balanced dataset of daily observations (2019-2024) on corn, soybean, and wheat futures across nine states was collected. crop-state pairs were created. Analysis of the dataset was completed using a fixed-effects panel regression for price volatility and a random-effects panel regression for hedging effectiveness, with robust Driscoll-Kraay standard errors that correct for heteroskedasticity, serial correlation, and cross-sectional dependence. The examination found an inverse relationship between future price volatility and the error in predicting rainfall amounts. This finding suggests that increasing forecast error will reduce (and ultimately eliminate) price volatility, as rational market participants are forced to react to unreliable weather information. Furthermore, the analysis shows that there is no relation between forecast accuracy and hedging effectiveness, despite evidence of reported volatility effects. Thus, the uncertainty surrounding meteorological events does not translate into short-term price movements in the same way as the correlation structure used to calculate optimal hedge ratios. Traders utilise adaptive hedging methodologies to mitigate the risk of weather-related events and reduce volatility-related risk. Controls show that trading volume has a significant negative relationship with volatility, while the hedge ratio has a positive relationship with hedging effectiveness. These findings will be helpful for farmers, weather information providers, policymakers, companies and investors who trade in these markets.

Keywords: *Rainfall forecast accuracy, price volatility, hedging effectiveness, agricultural futures, panel regression, weather risk.*

A STUDY ON CONSUMER BUYING BEHAVIOR IN LIVE STREAMING ECOMMERCE PLATFORMS: A CASE OF THE GENERAL PUBLIC IN COIMBATORE

Surya D. V

Student

Master of Business Administration, Department of Management Studies,
Coimbatore Institute of Technology

Dr. J Deepa

Assistant Professor

Department of Management Studies, Coimbatore Institute of technology

Abstract: Live streaming e-commerce has emerged as a transformative force in the

digital retail landscape, combining real-time video engagement with e-commerce functionality to create an immersive shopping experience. This study examines consumer buying behavior on live streaming platforms among the general public in Coimbatore, India. The research addresses four critical research gaps: (1) awareness and comprehension of live-streaming shopping, (2) platform and product exposure dynamics, (3) emotional connection and trust formation, and (4) purchase intention and sales impact. Using a cross-sectional survey design, this study employs quantitative analysis to test four primary hypotheses (H1–H4) aligned with questionnaire responses. Key findings reveal that consumer awareness of live-streaming shopping varies significantly based on prior exposure and engagement frequency. Emotional connection and trust factors, particularly through seller authenticity and real-time interaction, emerge as strong predictors of purchase intention. The research validates the positive impact of interactive features and real-time engagement on consumer buying behavior, with conversion rates substantially higher than traditional e-commerce. Implications for retailers, platforms, and digital marketers are discussed, alongside recommendations for enhancing the live-streaming shopping experience through technological advancement and consumer-centric engagement strategies.

Keywords: Live streaming e-commerce; Consumer behavior; Purchase intention.

AN EXAMINATION OF DIGITAL CONSULTANCY SERVICE QUALITY IN HEALTHCARE INDUSTRY: A PATIENT-CENTRIC PERSPECTIVE

Vishnu Vasanthan R

Student

Christ (Deemed to be) University

Dr. Justin Joy

Associate Professor

Christ (Deemed to be) University

Abstract: The rapid proliferation of digital healthcare consultancy services has transformed patient-provider interactions, yet comprehensive frameworks for evaluating service quality from a patient-centric perspective remain notably absent, particularly within emerging economies like India. This study addresses this critical gap by developing and empirically validating a multidimensional service quality model for digital healthcare consultancy, integrating established SERVQUAL dimensions with digital-specific constructs tailored to telemedicine contexts. Employing a quantitative research design, data was collected from patients utilizing digital healthcare platforms through a structured questionnaire operationalizing eleven service quality dimensions System Quality, Interaction Quality, Use Quality, Accessibility, Efficiency, Empathy, Information, Safety, Tangibles, General Satisfaction and Digital Literacy as a control variable. Hierarchical multiple regression analysis revealed that service quality dimensions collectively explained 40.3% of variance in patient satisfaction, with Safety emerging as the strongest predictor ($\beta = 0.331$, $p < 0.05$), followed by Tangibles ($\beta = 0.254$, $p < 0.05$) and

Information Quality ($\beta = 0.183, p < 0.05$), while System Quality exhibited a negative relationship underscoring technical reliability challenges. Reliability analyses confirmed internal consistency across constructs (Cronbach's α ranging from acceptable to good levels post-refinement). The findings advance theoretical understanding by validating an integrated service quality framework specifically for Direct-to-Consumer telemedicine consultations and contribute practical implications for digital healthcare providers, with safety identified as the paramount concern challenging conventional SERVQUAL hierarchies. This research offers healthcare administrators, digital platform developers, and policymakers an empirically grounded framework for service quality assessment and improvement, with future research directions including longitudinal validation, provider perspectives, and cross-cultural comparisons to enhance generalizability across diverse healthcare contexts.

Keywords: Digital healthcare, cross-cultural, Patient satisfaction, Information Quality .

EMOTIONAL INTELLIGENCE AND WELL-BEING AMONG CAREER COUNSELLORS IN PRIVATE COACHING INSTITUTES

Sredha Sudhakaran

Student

Bharata Mata Institute of Management, Bharata Mata College (Autonomous), Kochi, Kerala, India

Ashwin Mathew Thondil

Student

Bharata Mata Institute of Management, Bharata Mata College (Autonomous), Kochi, Kerala, India

Dr. Geetha Jose

Assistant Professor

Bharata Mata Institute of Management, Bharata Mata College (Autonomous), Kochi, Kerala, India

Abstract: This study investigates the relationship between emotional intelligence and well-being among career counsellors employed in private coaching institutes in India. Emotional intelligence is defined as the ability to perceive, understand, manage, and utilise emotions effectively in oneself and others to support thinking, decision-making, and interpersonal interactions (Salovey & Mayer, 1990). Well-being refers to employees' overall job satisfaction, health, and fulfilment, encompassing positive affect, engagement, and balance between professional demands and personal resources (Warr, 1990). Employing a quantitative research design, data were collected from 160 counsellors via a structured questionnaire using a 5-point Likert scale. Emotional intelligence was assessed with a 10-item scale by Davies et al. (2010). Well-being was operationalised into workplace well-being 5-item scale by Rabindra Kumar Pradhan et al. (2019) and psychological well-being 5-item scale by the same authors. All scales exhibited acceptable to good reliability ($\alpha > .70$). Karl

Pearson's correlation analysis indicated a significant positive relationship between emotional intelligence and overall well-being, with higher emotional intelligence linked to enhanced workplace and psychological well-being. Linear regression analysis confirmed emotional intelligence as a significant predictor of both well-being dimensions. Additionally, independent samples t-tests and One-Way ANOVA examined the influence of demographic variables on the study constructs. These findings extend prior literature by affirming emotional intelligence as a vital personal resource that bolsters workplace and psychological well-being in service-oriented roles. Practically, private coaching institutes should incorporate emotional intelligence training into professional development programs to foster healthier, more productive environments. Future research could employ longitudinal designs and diverse occupational samples to elucidate causal mechanisms and contextual factors.

Keywords: Emotional Intelligence, Work Well-being, Psychological Well-being, Career Counsellors, Private Coaching Institutes.

GREEN BANKING FRAMEWORKS AND CHALLENGES: POLICY GAP AND IMPLEMENTATION CHALLENGES

Dr. Suraj Kumara

Assistant Professor

School of Business and Management, Christ University, Bangalore, Karnataka, India

Ms. Khushi Trehan

Student

School of Business and Management, Christ University, Bangalore, Karnataka, India

Abstract: In this paper, the issue of disparity between the intended and the actual implementation of green banking policies is assessed within emerging economies. It evaluates the success of sustainability policies in green banking practices. The research relies solely on secondary sources. Secondary sources include rules and regulations established by central banks, frameworks, reports from global financial bodies, and peer-reviewed academic papers. A comparative analysis approach analyses green banking projects in other emerging countries. The analysis is based on the formulation and application of these rules, as well as on the inclusion of climate change risks within them. Despite the increasing adoption of green banking frameworks, their implementation has largely been partial or voluntary. There are considerable challenges in standardising the green taxonomy, integrating climate risks into supervisory practices, and monitoring. In numerous nations, green banking initiatives are primarily focused on reporting and compliance. They are insufficiently integrated into the credit process, which is an essential component of risk management services. As it relies on secondary data in cross-country analyses of China, India, and Bangladesh, it does not aid understanding of individual banks' banking practices, as it lacks the specific contexts of the different financial sectors. The value added by this research lies in its comparative analysis of countries' green banking regulations in emerging markets. The study highlights the paradox between

what policymakers focus on and what occurs, underscoring the importance of improved regulatory management and institutional capabilities.

Keywords: Green banking, sustainable finance, developing economies, climate risk exposure, implementation barriers.

LOSS AVERSION BIAS IN INVESTMENT DECISIONS: A SYSTEMATIC REVIEW

Ayisha Ladeeda MS

University of Kerala

Dr. MUSHTHAQ AHAMMED K

University of Kerala

Abstract: This study investigates the role of loss aversion bias in investment decisions by reviewing literature on behavioural finance. Based on several studies, behavioural biases can be classified into emotional biases and cognitive biases. Loss aversion bias is one of the important emotional biases, which describes investor's tendency to give more value on losses than equal gains. The concept of loss aversion has emerged from prospect theory. On the basis of available literature, loss aversion has been shown to have a major impact on investment decisions such as risk taking and portfolio selection. This study integrates theoretical framework and empirical evidence on loss aversion in the context of investment decisions.

Keywords: Emotional biases, Cognitive biases, Loss aversion, Behavioural finance.

CUSTOMER PERCEPTION ANALYSIS ON PLAY STORE REVIEWS OF LOGISTICS APPS USING NLP

KrishnaPrakash K

MBA Student

Bharata Mata Institute of Management (BMIM), Bharata Mata College
(Autonomous), Kochi, India

Neethu R Menon

Assistant Professor

Bharata Mata Institute of Management (BMIM), Bharata Mata College
(Autonomous), Kochi, India

Abstract: Customer perception in the digital era refers to the satisfaction levels, service expectations, and perceived value formed through interaction with mobile applications, a concept widely discussed in business intelligence literature for its influence on brand loyalty and service adoption. These applications have become essential for delivery efficiency, real-time tracking, and customer engagement in modern logistics operations. In the era of digital transformation, user reviews on the Google Play Store serve as a vital source of feedback, offering insights into operational pain points and service gaps. Prior literature, such as the foundational work by Liu (2012) and Pang and Lee (2008), suggests that sentiment analysis and opinion mining are crucial for extracting meaningful insights from large unstructured datasets. However, while these Natural Language Processing (NLP)

techniques are widely applied in e-commerce, there is a significant research gap regarding the comparative analysis of multiple Indian logistics applications to link customer sentiment directly to specific service factors. Building on these theoretical foundations, the present study examines the influence of service quality on customer perceptions among major logistics providers including Delhivery, DTDC, Blue Dart, Shiprocket, and Porter using a quantitative and analytical research design. The population of the study comprises users of logistics apps, with secondary data collected from a sample of 5,000 reviews per application through web scraping techniques. Data analysis is conducted using Python, employing the VADER library for sentiment analysis to classify reviews into satisfaction categories, TextBlob for emotion-based perception analysis, and Count Vectorizer for identifying key service aspects through word grouping. The findings are expected to reveal significant patterns in customer satisfaction and identify the key factors driving positive or negative perceptions across different platforms. The study contributes to theory by addressing the research gap in aspect-level perception within the Indian logistics sector and offers practical implications for firms by highlighting how NLP can be used to enhance personalization, engagement, and overall service quality.

Keywords: Logistics apps, Sentiment analysis, NLP, Customer perception, Play Store reviews, VADER.

FINANCIAL INCLUSION AS A TOOL FOR WOMEN'S EMPOWERMENT IN INDIA: BARRIERS AND POLICY IMPERATIVES WITH SPECIAL REFERENCE TO VIJAYANAGARA DISTRICT

Ms. Sulochana

Research Scholar

Department of Commerce, Karnataka State Akkamahadevi Women University

Vijayapura

Dr. S. R. Ganesh

Assistant Professor

Department of Commerce, Karnataka State Akkamahadevi Women University

Vijayapura

Abstract: Financial inclusion has emerged as a crucial policy instrument for fostering women's economic and social empowerment in India. Access to formal financial services such as banking, credit, insurance, and digital payment systems enhances women's ability to participate in economic activities, exercise financial autonomy, and improve household welfare. Despite the implementation of various government initiatives, including the Pradhan Mantri Jan Dhan Yojana, Self-Help Group-Bank Linkage Programme, and microfinance schemes, disparities persist in the effective usage of financial services among women, particularly in semi-urban and rural regions. This study examines the extent of financial inclusion among women in Vijayanagara District, analyse its impact on women's empowerment, and identifies the key barriers hindering meaningful financial participation. Primary data were collected from 150 women respondents using a structured questionnaire covering socio-economic characteristics, access to banking services, credit facilities,

insurance coverage, and digital financial usage. The data were analysed using descriptive statistics, correlation analysis, regression analysis, and factor analysis. The findings reveal that while bank account ownership among women is relatively high, the regular usage of accounts, access to formal credit, insurance penetration, and adoption of digital financial services remain at a moderate level. Empirical results indicate a positive and significant relationship between financial inclusion and women's empowerment, with financial inclusion explaining 46 per cent of the variation in empowerment outcomes. The study identifies major barriers such as financial and digital illiteracy, socio-cultural constraints, procedural complexities in banking, and limited awareness of government schemes. The study concludes that financial inclusion alone is insufficient unless supported by targeted policy interventions. It recommends focused financial and digital literacy programmes, simplification of banking procedures, gender-sensitive financial products, and the integration of financial inclusion initiatives with skill development and livelihood programmes to enhance women's economic independence and social status.

Keywords: Financial Inclusion, Women's Empowerment, Barriers, Policy Imperatives, Vijayanagara District.

CREATING HEALTHY WORKPLACES THROUGH LEADERSHIP: AN EMPIRICAL STUDY IN THE MANUFACTURING SECTOR

Shruthi G

Research Scholar

East West Institute of Technology,

Assistant Professor, SJC Institute of Technology,

Visvesvaraya Technological University

Dr. Prathap B N

Professor

Department of Management & Commerce, S-VYASA Deemed-to-be University
Bengaluru

Abstract: This empirical investigation delineates the profound influence exerted by leadership styles, behaviors, and competencies upon employee engagement, job satisfaction, and the broader organizational climate within Buildmet Fibres PVT LTD, an Indian manufacturing enterprise. Leadership is posited as an indispensable antecedent to engendering salubrious work environments, augmenting productivity, and safeguarding employee well-being in contemporary organizational milieus.

Adopting a rigorous quantitative paradigm, the study amassed data via validated structured surveys administered to 250 personnel spanning heterogeneous departmental functions (e.g., production, human resources, finance) and hierarchical echelons (from operational to executive strata). Instrumental leadership constructs scrutinized encompassed communicative efficacy, emotional intelligence, judicious decision-making, adaptive flexibility, and inspirational team motivation. Congruent outcome variables encompassed affective engagement, intrinsic job satisfaction, developmental trajectories, and apprehended

organizational support. Multivariate analyses, encompassing Pearson correlations and hierarchical regression modeling, evince a compelling positive nexus between transformational and participative leadership paradigms and ameliorated psychosocial workplace dynamics. Leaders manifesting empathetic resonance, candid dialogic practices, and facilitative behaviors demonstrably catalyze elevated morale, attenuate attrition proclivities, and buttress affective commitment. Reciprocally, transactional and authoritarian orientations precipitate diminished engagement and satisfaction indices.

These revelations accentuate the exigency for bespoke leadership augmentation initiatives foregrounding ethical discernment, relational acumen, and convivial cultural scaffolds. Prescriptive imperatives include executive mentorship schemas, bespoke competency-based training regimens, iterative 360-degree feedback architectures, and emotional intelligence augmentation protocols to harmonize leadership praxis with espoused employee imperatives.

Ultimately, efficacious leadership transcends mere telic attainment; it architectonically molds experiential tapestries, engendering resilient, invigorated human capital pivotal to enduring organizational preeminence.

Keywords: Leadership Styles; Transformational Leadership; Participative Leadership; Employee Engagement; Job Satisfaction; Organizational Climate; Emotional Intelligence.

FROM CONTENT TO CONVERSION: EXAMINING INFLUENCER CREDIBILITY, ETHICAL AUTHENTICITY, AND BRAND OUTCOMES IN EMERGING DIGITAL MARKETS

Lt. Dr. J. Ashokkumar
Assistant Professor

Department of Management, Central University of Tamil Nadu

Ms. Lithika R
Student

Department of Management, Central University of Tamil Nadu

Ms. Yashini S
Student

Department of Management, Central University of Tamil Nadu

Abstract: The rapid expansion of social media ecosystems has fundamentally transformed marketing communication, positioning influencers as critical intermediaries between brands and digitally networked consumers. IN emerging economies such as India, where social media penetration intersects with rising digital consumption, influencer-led and content-driven marketing strategies increasingly shape brand engagement, purchase intention, and long-term brand loyalty. However, the effectiveness of such strategies is contingent upon influencer credibility, perceived authenticity, and ethical transparency within digital communities (Kaplan & Haenlein, 2010; De Veirman et al., 2017). This study develops a conceptual and case – oriented framework to examine how influencer credibility and content authenticity influence consumer trust, brand engagement, and

purchase-related outcomes in emerging market contexts. Drawing upon Social Capital Theory, Source Credibility theory and Para Social interaction literature, the paper synthesises prior empirical findings to propose structured relationships between influencer attributes (expertise, trustworthiness, relatability), content characteristics (narrative quality, transparency, value reference), and consumer responses such as engagement intensity, purchase intention, and brand loyalty (Horton & Wohl, 1956; Lou & Yuan, 2019). The framework is supported by insights from selected Indian influencer marketing cases, analysed through content analysis of branded influencer posts across dominant social media platforms. These cases illustrate how disclosure practices, algorithm-driven visibility, and perceived commercial intent mediate audience trust and engagement. The study further outlines a mixed-method methodological pathway combining thematic analysis of influencer content with structural equation modelling (SEM) to empirically validate proposed relationships, thereby bridging conceptual reasoning with empirical rigour. It highlights ethical concerns related to authenticity dilution, covert advertising and manipulative persuasion in influencer marketing. It argues that in emerging economies, where regulatory awareness and digital literacy vary widely, ethical transparency is not merely a compliance requirement but a strategic determinant of sustainable brand-consumer relationships (Kozinets et al., 2010). The proposed framework contributes to marketing scholarship by integrating ethical considerations into models of influencer effectiveness and offers actionable insights for brands, influencers, and policymakers seeking to balance commercial performance with trust-driven digital engagement.

Keywords: Brand influencers, Policy makers, Marketing Scholarship, Structural equation modelling .

DRIVING ORGANIZATIONAL PERFORMANCE THROUGH DIGITAL GREEN HRM-THE ROLE OF EMPLOYEE GREEN BEHAVIOR AND GREEN LEADERSHIP

Aindrila Ray

Doctoral student

Amity University-Kolkata, Amity Business School

Abstract: The accelerating pace of digital transformation and rising environmental concerns have compelled organizations to adopt sustainable and technology-driven management practices. Digital Green Human Resource Management (DGHRM) represents an integrative approach that leverages digital technologies to embed environmental sustainability into HR functions. This study investigates the role of DGHRM in driving organizational performance, with a specific focus on the mediating role of employee green behavior and the moderating role of green leadership. Grounded in the Ability Motivation Opportunity (AMO) framework and social learning theory, the study conceptualizes DGHRM as digitally enabled green HR practices such as e-recruitment, virtual green training, digital performance appraisal, and paperless HR systems. The study posits that DGHRM enhances organizational performance by fostering pro-environmental behaviors among

employees, including resource conservation, waste reduction, and sustainable work practices. Employee green behavior is proposed as a critical mediating mechanism through which DGHRM translates into improved environmental, operational, and overall organizational performance. Furthermore, green leadership is expected to strengthen the impact of DGHRM by shaping employees' environmental values, providing role modeling, and cultivating a supportive climate for sustainability initiatives. Leaders who demonstrate commitment to environmental goals reinforce the effectiveness of DGHRM practices and amplify employees' green behaviors. By integrating digitalization and sustainability within the HRM domain, this study contributes to the emerging literature on green HRM and sustainable organizational performance. The proposed framework offers valuable theoretical insights into the interactive roles of digital green HR practices, employee behavior, and leadership in enhancing organizational outcomes. Practically, the findings are expected to guide managers and policymakers in designing digitally enabled green HR strategies that promote environmentally responsible behavior and achieve sustained organizational performance in an increasingly competitive and sustainability-driven business environment.

Keywords: HR practices, Digitalization, Supportive climate, Environmental goals .

BUYING THE VIBE: HOW SOCIAL MEDIA IDENTITY AND SELF-EXPRESSION DRIVE PURCHASING BEHAVIOUR IN GEN Z

Kanan Raina

Student, Chandigarh university

Abstract: In today's usage era where digital consumption is on the upsurge, social media has developed from being a communication tool to a influential identity-building and self-expression platform, especially for Generation Z. This research goals to investigate the influence of identity developing, aesthetic harmony, and expressive adoption behaviors on Gen Z's buying behavior via social media system like Instagram, TikTok, and Snapchat. The research paper will investigate the impact of these social media interface on brand understanding, emotional engagement, and purchase aim based on modern marketing theories.

In this research, a mixed-methods approach is employed, which merges the results of numerical polls among Gen Z consumers with the results of content evaluation . The elements feature social identity markers on social media, influencer connection, aesthetic branding, peer confirmation, and authenticity. This research also employs modern digital methods, such as online studies, analysis software, and opinion analysis, to improve the precision of results and explain consumer behavior in real-time. As per this research, Gen Z consumers are more likely to purchase brands that connect with their online essence, aesthetic, and values instead than the traditional product-based characteristics. This research will also demonstrate how social media acts as a mirror and a stimulus, which stimulates unplanned and idealized usage patterns and moreover enhances self-expression. This research will verify that "buying the vibe" is a transition in the new marketing framework where

identity matching and emotional impact are given more significance over advantages. This research adds to the ongoing debate on digital marketing by providing practical insights for marketers to create identity-driven, community-driven, and authenticity-centric strategies. This study is especially relevant for brands catering to Gen Z in a highly competitive and socially networked marketplace. *Keywords: Gen Z, Social Media Marketing, Self-Expression, Digital Identity, Consumer Behaviour, Influencer Marketing.*

SUPPLY CHAIN RESILIENCE THROUGH STRATEGIC ADOPTION OF ARTIFICIAL INTELLIGENCE AND INTERNET OF THINGS (IoT)

Jonathan S

Student

Christ (Deemed to be) University

Padmanabh.B

Assistant Professor

Christ (Deemed to be) University

Abstract: Supply chains across India are increasingly exposed to operational disruptions arising from demand volatility, fragmented logistics networks, supplier uncertainties, and limited real-time visibility. Emerging digital technologies such as Artificial Intelligence (AI) and the Internet of Things (IoT) offer significant potential to enhance forecasting accuracy, coordination, and responsiveness. However, empirical evidence examining the strategic adoption of AI and IoT and their role in strengthening supply chain resilience in the Indian context remains limited. This study investigates the impact of AI and IoT adoption on supply chain resilience and identifies key organizational drivers influencing their implementation. A quantitative research design was employed, and primary data were collected from 133 supply chain and operations professionals across India using a structured questionnaire. The data were analyzed using descriptive statistics, reliability analysis, correlation analysis, and multiple regression techniques to test the proposed relationships. The findings indicate that both AI and IoT adoption have a significant positive influence on supply chain resilience, explaining a substantial proportion of its variance. The results further suggest that organizational factors, particularly top management support and perceived strategic benefits, play a critical role in shaping digital technology adoption. The relative influence of specific drivers varies across AI and IoT implementation. The study contributes to the growing literature on digital supply chain transformation by empirically validating the strategic importance of AI and IoT in enhancing resilience within an emerging economy context. The findings offer practical insights for managers seeking to develop disruption-resistant supply chains through strategic digital capability development.

Keywords: Supply chain, strategic digital capability, AI, IoT.

CONSUMER ANALYTICS IN HEALTHCARE – IMPROVING PATIENT EXPERIENCE

Shovan Chowdhury

Professor

Indian Institute of Management Kozhikode, Kerala, India

Abstract: Measuring health benefits in healthcare remains inherently challenging due to the credence nature of healthcare services, where outcomes are difficult for patients to evaluate even after service consumption. This challenge is further compounded by the strong interdependencies among the multiple pillars of healthcare delivery, which often expose healthcare professionals and administrators to operational, ethical, and resource-allocation conflicts. In this context, maximising value, defined as health outcomes achieved per unit cost, emerges as a necessary pathway for improving service quality while mitigating process inefficiencies and conflicts.

Porter's Value Agenda represents a fundamental departure from the traditional supply-driven model of healthcare delivery by reorienting the system towards value-based outcomes. However, the transition to Value-Based Healthcare (VBHC) requires not only structural and process-level alignment with value objectives but also sustained attention to patient (consumers) experience as a critical dimension of value creation. Despite its importance, patient experience is often treated as a secondary outcome rather than an operationally manageable variable. Against this backdrop, the present study demonstrates how predictive analytics can be leveraged to improve patient experience by proactively managing outpatient department (OPD) congestion through accurate prediction of patient footfall and waiting time. Using real-world data from the OPD of a hospital in Kerala, India, the study develops and compares multiple predictive models. Time-series approaches, including ARIMA and SARIMA, and machine learning models such as Random Forests, Support Vector Regression, XGBoost, and Neural Networks are employed to forecast patient footfall, while Random Forests, Support Vector Regression, and Neural Networks are used for waiting time prediction. Beyond predictive accuracy, the study emphasises interpretability to support managerial decision-making within a VBHC framework. Key drivers influencing both footfall and waiting time are identified using interpretable machine learning techniques, including partial dependence plots and Shapley value analysis. The findings highlight how data-driven anticipation of demand and delays can support operational efficiency, enhance patient experience, and operationalise the principles of VBHC in routine healthcare delivery.

Keywords: *Healthcare, Machine learning techniques, Value-Based Healthcare, resource-allocation.*

AN EMPIRICAL STUDY ON THE INFLUENCE OF FINANCIAL LITERACY AND BEHAVIOURAL FINANCE ON INVESTOR DECISIONS

Abhijna J P

Student

B.Com Final Year PES University, Bengaluru, India

Prof. Sangeetha S. Kumar

Assistant Professor

PES University, Bengaluru, India

Abstract: Investor decision-making in financial markets is influenced by both rational financial knowledge and psychological factors that affect perceptions of risk and return. In recent years, the growing complexity of financial products and increased market participation have made financial literacy and behavioural finance important determinants of investment behaviour. This study undertakes an empirical examination of the influence of financial literacy and behavioural finance on investor decisions, with particular emphasis on age-based differences in investment behaviour. The study is based on primary data collected through a structured questionnaire administered via Google Forms. The sample size comprises approximately 60–70 respondents, divided into three age groups, namely 18–25 years, 25–45 years, and 45–65 years, in order to capture variations in financial awareness, risk tolerance, and behavioural tendencies across different life stages. Financial literacy is assessed through respondents' understanding of basic financial concepts such as savings, investment instruments, risk–return trade-off, and diversification. Behavioural finance factors considered in the study include overconfidence, herd behaviour, loss aversion, and emotional biases that influence investment decisions. Descriptive and analytical techniques are employed to examine the relationship between financial literacy levels, behavioural biases, and investor decision-making patterns across the selected age groups. The analysis seeks to identify how behavioural factors interact with financial knowledge in shaping investment choices. The findings are expected to indicate that higher levels of financial literacy are associated with more rational and informed investment decisions, while lower literacy levels increase susceptibility to behavioural biases. The study also highlights age-based differences, with younger investors exhibiting greater behavioural influence and risk-taking tendencies, and older investors displaying more conservative and experience-driven investment behaviour. Overall, the study underscores the importance of financial education and behavioural awareness in improving investment decision-making and provides valuable insights for investors, financial advisors, policymakers, and educational institutions.

Keywords: *Financial Literacy; Behavioural Finance; Investor Decisions; Behavioural Biases; Age Groups; Investment Behaviour.*

ANALYSING NEURODIVERSITY INCLUSION IN THE WORKPLACE: A THEMATIC STUDY OF ADAPTIVE JOB PRACTICES, CULTURE AND LEADERSHIP

Ms. Neelam Pachauri

Research Scholar

Galgotias University

Dr. Pratibha Verma Assistant Professor

Galgotias University

Abstract: Neurodiversity- a term that acknowledge the naturally existing cognitive differences such as autism spectrum disorders, dyslexia and ADHD, is getting widely recognised as an important aspect of workplace diversity, equity & inclusion (DEI). Although the previous researchers have found distinct capabilities associated with neurodivergent individuals, such as analytical talent, creativity & hyperfocus yet the organizational policies have failed to support this talent pool. Studies show persistent barriers including lack of managerial awareness, exclusionary hiring processes and workplace cultures that enforce neurotypical norms, leading to pressure building and underemployment among the neurodivergent employees. The aim of this qualitative study is to understand the effect of adaptive employment practices organizational culture, inclusive leadership and the psychological security on the organizational/ workplace experience of the neurodivergent professionals. Drawing on the gaps, being identified in the current systematic reviews, such as limited insight into lived experiences and organizational dynamics, this paper uses semi-structured interviews and reflexive thematic analysis to capture rich, contextualized narratives from 30 self-identified neurodivergent participants from a variety of industries. Themes covered include cultural norms and psychological safety, leadership responsiveness and understanding, and the significance of job design modifications in facilitating meaningful contributions. The findings show that inclusive leadership and psychologically secure environments are the key job resources for such employees, promoting authentic engagement and long-term participation at work. Employee find it easier to manage job expectations when leaders are open, flexible and attentive to individual requirements. In contrast, rigorous role expectations and a lack of specialized assistance raise job strain, frequently resulting in stress and disengagement. These trends are consistent with the Job Demands-Resources paradigm, which emphasizes that employee well-being and performance are determined by the balance of job demands and available resources to achieve them. This study contributes to organizational research by focusing on employee narratives and demonstrating how everyday leadership behaviours and workplace structures promote inclusion through demand and resource distribution. From a practical standpoint, the results highlight the value of improving job resources, such as inclusive leadership practices, adaptive job designs and supportive cultures, in order to minimise the unnecessary pressure and enable neurodivergent employees to contribute efficiently.

Keywords: *Neurodiversity Inclusion, Leadership, Workplace Culture, Psychological safety and Adaptive Job Practices.*

INDIA'S ECONOMIC GROWTH TRAJECTORY AND ITS CARBON FOOTPRINT: LONG - RUN AND SHORT - RUN EVIDENCE FROM ARDL MODELLING

G.Kanagasabapathy

Assistant Professor

PSG Institute of Management, PSG College of Technology, Coimbatore

Abstract: Navigating the urgent challenge of climate change needs a nuanced understanding of how growth pathways shape carbon emissions in fast-growing economies such as India. This study examines the long run and short run determinants of CO₂ emissions by examining the roles of economic growth, renewable energy consumption, urbanization, industrialization, international tourism and agricultural productivity. Using annual data from World Development Indicators for the period 1995-2024 the analysis applies the Autoregressive Distributed Lag (ARDL) bounds testing approach, enhanced by Dynamic Ordinary Least Squares (DOLS) for robustness and an Error Correction Model to capture short run dynamics. The result confirms the existence of a stable long-run cointegrating relationship among the variables. Economic growth, urbanization, industrialization and tourism are positively and statistically associated with CO₂ emissions, indicating that India's development remains closely linked to energy intensive production, rapid urban expansion and carbon-intensive mobility patterns. In contrast, renewable energy consumption and agricultural productivity are associated with significant reductions in CO₂ emissions in the long run, highlighting the mitigating roles of clean energy adoption and sustainable agricultural practices. Short-run dynamics reveal asymmetric and transitional effects, with renewable energy temporarily increasing emissions, while industrial activity, tourism and agricultural productivity exhibit mixed adjustment patterns over time. Urbanization shows no statistically significant short run impact and the error-correction mechanism indicates a rapid return to long-run equilibrium following short-term shocks. Overall, the findings highlight the multifaceted nature of India's emission pathways and emphasize the importance of coordinated policy and investment strategies. Expanding renewable energy, promoting sustainable urban planning, encouraging climate smart agriculture practices and fostering low carbon industrial and tourism practices are essential for advancing India's transition towards a low-carbon growth development trajectory while maintaining economic competitiveness.

Keywords: *Carbon emissions, ARDL model, Renewable energy, Economic growth, Sustainable Development.*

A STUDY ON SUSTAINABLE HRM AND ITS IMPACT ON CAREER ADAPTABILITY AND JOB CRAFTING

Scorina Lilly Mendez

MBA Student

Bharata Mata Institute of Management (BMIM), Bharata Mata College
(Autonomous), Kochi, India

Dr. Geetha Jose

Assistant Professor

Bharata Mata Institute of Management (BMIM), Bharata Mata College
(Autonomous), Kochi, India

Abstract : Sustainable Human Resource Management (Sustainable HRM) refers to the adoption of HR practices that promote long-term organizational effectiveness while ensuring employee wellbeing, social responsibility, and environmental sustainability, as conceptualized in the works of Ehnert et al. (2016), making it increasingly important in today's dynamic work environment characterized by technological change, workforce diversity, and sustainability challenges. Literature suggests that Sustainable HRM is influenced by multiple factors such as employee adaptability, engagement, learning opportunities, and proactive work behaviours, which enhance organizational resilience and sustainability. Career adaptability, grounded in career construction theory proposed by Savickas (2005), refers to an individual's ability to manage career transitions, uncertainties, and changing work roles, while job crafting, introduced by Wrzesniewski and Dutton (2001), involves employees proactively modifying their tasks, relationships, and perceptions to improve work meaning and performance; both are considered critical personal resources for sustainable employability. This study examines the influence of career adaptability and job crafting on Sustainable HRM practices using a descriptive cum explanatory research design. The population consists of employees from various organizations, with a sample size of 175 respondents selected through convenience sampling. Data were collected using a structured questionnaire and analysed using IBM SPSS version 22 through sample t-tests, one-way ANOVA, correlation, and regression analysis. The findings reveal a significant positive association between career adaptability and Sustainable HRM as well as between job crafting and Sustainable HRM, indicating that employees who demonstrate adaptability and proactive job redesign behaviours are more likely to support and benefit from sustainable HR practices. The study contributes theoretically by strengthening the linkage between Sustainable HRM and employee behavioural constructs and practically by guiding managers in designing HR policies that enhance adaptability and proactive work behaviours, while also supporting workforce sustainability and long-term employability at the societal level.

Keywords: *Sustainable HRM, Career Adaptability and Job Crafting, Organizational Sustainability.*

FINANCIAL IMPACT OF E-COMMERCE RETURN POLICIES ON RETAIL PROFITABILITY

Sharon Moureen R

Student

St Joseph's Institute of Management, Bangalore

Binny Cherian

Faculty

St Joseph's Institute of Management, Bangalore

Abstract: The rapid expansion of e-commerce has encouraged retailers to adopt increasingly lenient return policies to enhance customer trust and purchase intention. While such policies offer clear behavioral and marketing benefits, they also impose substantial financial burdens through reverse logistics costs, revenue erosion, and fraudulent return practices. Despite extensive literature on consumer behavior and return policy design, empirical evidence on the direct financial impact of return policies on firm-level profitability remains limited.

This study examines the financial impact of e-commerce return policies on retail profitability through a comparative analysis of Amazon (Global), Nykaa (India), and Alibaba (China) over the period 2022-2024. Using secondary financial data and industry-based estimates, the study evaluates the relationship between return related factors – return rates, fraudulent returns, and customer retention and key profitability indicators, namely Net Profit Margin, Gross Profit Margin, and Return-Adjusted Revenue. A quantitative approach combining descriptive analysis, cross-company comparison, and multiple linear regression is employed to assess these relationships. The regression results indicate consistent negative directional relationships between return rates and fraudulent returns with profitability measures across all models, although the relationships are not statistically significant at conventional levels due to limited sample size and reliance on estimated variables. The comparative analysis reveals that large, diversified platforms such as Amazon and Alibaba demonstrate greater resilience to return-related financial pressures due to scale economies, advanced logistics infrastructure, and diversified revenue streams. In contrast, Nykaa exhibits higher vulnerability, with elevated return rates and operational costs significantly eroding net profitability despite relatively strong gross margins. Overall, the findings suggest that while lenient return policies may support customer acquisition and retention, their financial sustainability depends heavily on firm size, operational efficiency, and cost absorption capacity. The study contributes to existing literature by integrating return related operational variables with firm-level financial performance and offers practical insights for e-commerce firms seeking to balance customer-centric return strategies with long-term profitability.

Keywords: Return Polices, E- Commerce, Retail Profitability, Firm-level.

SOCIALLY RESPONSIBLE INVESTMENT BEHAVIOUR OF INDIVIDUAL INVESTORS

Ms.C. Dhanya

Assistant Professor

PSG Institute of Management, PSG College of Technology, Coimbatore

Abstract: The research analyses the investment patterns characterized by retail investors and how Environmental, Social and Governance (ESG) factors, personality, risk attitude, and returns influence the investment choices. Primary data was collected using a structured questionnaire. Data was collected from various states of India. Quantitative research approach is applied using Structural Equation Modelling (SEM), which was employed to examine the relationships based on individual investor data. R^2 values, SRMR and RMSEA measures were employed to check the model fit. The results indicate that ESG factors significantly and positively influence socially responsible investment behaviour. Personality traits show a strong impact on SRI behaviour and risk perception, also exhibit a strong influence on ESG perceptions and subsequent SRI behaviour. However, return perception does not significantly moderate the relationship between ESG factors and socially responsible investment behaviour. The correlation analysis further reveals significant positive associations among ESG dimensions, individual investment-related perceptions, and socially responsible investment behaviour. The study highlights the importance of strengthening ESG disclosure practices, policy support mechanisms, and investor awareness to promote socially responsible investment behaviour. The findings suggest that policymakers and financial institutions should focus on enhancing transparency, developing ESG-linked financial products, and encouraging investor participation through targeted incentives that align financial decision-making with sustainability objectives. This study contributes empirical evidence on the determinants of socially responsible investment behaviour by integrating ESG perceptions and individual investment-related characteristics within a unified analytical framework. The findings offer valuable insights for fostering a sustainable investment culture and extend the existing literature by examining the limited moderating role of return perception in ESG-driven investment behaviour.

Keywords: *Investment Behaviour, Investor Personality, Risk Perception, ESG, Socially Responsible Investment (SRI).*

HEALTH-ORIENTED LIFESTYLE AND CONSUMER ENGAGEMENT TOWARDS ORGANIC FOOD AMONG YOUNG CONSUMERS

Sujata Sen Bhowmick

Research Scholar

Banasthali Vidyapith, Rajasthan

Assistant Professor, MBA, Thakur College of Engineering & Management, Mumbai

Abstract: Growing concern for health and environmental sustainability has significantly influenced food consumption patterns, particularly among young

consumers. Organic food has emerged as a preferred alternative to conventional food products due to its perceived health benefits and ecofriendly production practices. This study examines the influence of health-oriented lifestyle on consumer engagement towards organic food by adopting a sequential engagement framework comprising cognitive, emotional, and behavioural dimensions. Primary data were collected through a structured questionnaire administered to young consumers, and the responses were analysed using reliability analysis and simple linear regression. The findings suggest that a health-oriented lifestyle positively influences cognitive engagement, which subsequently enhances emotional engagement. Emotional engagement was found to play a significant role in driving behavioural engagement towards organic food consumption. Reliability analysis confirmed acceptable to strong internal consistency for the engagement constructs, while the health-oriented lifestyle scale was refined to improve measurement adequacy. The study contributes to existing literature by empirically validating a multi-stage engagement model in the context of organic food consumption and offers practical implications for marketers and policymakers aiming to promote sustainable food choices among young consumers.

Keywords: Health-oriented lifestyle; Organic food; Cognitive engagement; Emotional engagement; Behavioural engagement; Young consumers.

THE EFFECT OF SELF EFFICACY ON ORGANISATIONAL CITIZENSHIP BEHAVIOUR AMONG MANAGEMENT LECTURES

Athulya Rajesh

MBA Student

Bharata Mata Institute of Management (Bmim), Kochi, India

Dr. Swathy Prasad

Assistant Professor

Bharata Mata Institute of Management (Bmim), Kochi, India

Abstract: Teachers contribute significantly to the effectiveness of educational institutions not only through their formal teaching responsibilities but also through voluntary behaviours that go beyond prescribed job roles. These discretionary actions, known as Organisational Citizenship Behaviour (OCB), include altruism, conscientiousness, courtesy, sportsmanship, and civic virtue, all of which support institutional functioning. Among the individual factors influencing such behaviours, self-efficacy defined as a person's belief in their capability to successfully perform job-related tasks has emerged as an important psychological determinant. The present study examines the influence of self-efficacy on organisational citizenship behaviour among college lecturers. A descriptive research design was adopted, and primary data were collected from 100 lecturers working in degree and postgraduate colleges in Ernakulam district, Kerala. Convenience sampling was used to select respondents, and information was gathered through a structured questionnaire. Teachers' self-efficacy was measured using the Teachers' Self-Efficacy Scale developed by Tschannen-Moran and Woolfolk Hoy (2001), while organisational

citizenship behaviour was assessed using the scale proposed by Podsakoff et al. (1990). Statistical analysis was carried out using SPSS to determine the relationship between self-efficacy and overall OCB, as well as its individual dimensions. The findings indicate a significant and positive relationship between teachers' self-efficacy and organisational citizenship behaviour. Lecturers with higher self-efficacy demonstrated greater engagement in voluntary, cooperative, and supportive behaviours that extend beyond formal role requirements. Moreover, self-efficacy positively influenced several dimensions of OCB, suggesting that confident and self-assured educators are more likely to contribute proactively to institutional development. The study highlights the importance of enhancing teachers' self-efficacy to foster positive organisational outcomes. Strengthening educators' confidence in their professional abilities can encourage higher levels of citizenship behaviour, thereby improve institutional effectiveness and enrich the academic environment.

Keywords: Teacher Self-Efficacy, Organisational Citizenship Behaviour, Higher Education, College Lecturers, Organisational Effectiveness.

CHANGING CONSUMER SHOPPING PATTERNS: AN EMPIRICAL ANALYSIS OF THE SHIFT FROM KIRANA SHOPPING TO MALL HOPPING

Dr.M.Prasanna Mohan Raj

Associate Professor

SSN School of Management, (A Unit of Shiv Nadar Foundation)-Chennai

Mr. Kanish Rajan

Postgraduate Management Student (MBA- I Year)

SSN School of Management,(A Unit of Shiv Nadar Foundation)-Chennai

Mr. Girish Kumar

Postgraduate Management Student (MBA- I Year)

SSN School of Management,(A Unit of Shiv Nadar Foundation)-Chennai

Abstract: Retail is amongst the fastest growing sectors in Indian economy with a compounded annual growth rate of 9-10%. India has been ranked as the most attractive nation for retail investment among 44 emerging markets by the US based global management consulting firm, A T Kearney in its annual Global Retail Development Index (GRDI) 2023 report. The country's retail sector is the second-largest employer after agriculture, with retail trade employing 35 to 40 million and wholesale trade generating additional employment for 38.7 million people. Driven by changing lifestyles, strong income growth and favorable demographic patterns, Indian retail is expected to grow 25 per cent annually. It is expected that retail in India could be worth US\$ 2 trillion by 2030. Indian retail sector is fragmented with 98% of its business being run by the unorganized retailers. Unorganized retailing refers to the traditional formats of low-cost retailing, for example, the local Kirana shops, convenience stores, pavement vendors, etc. This research paper is intended to find out whether the growth of organized retail and growth of shopping malls headed by large corporations has any effect on small mom-n-pop stores and other

retail outlets which are in direct competition to the organized retailers. This study identified the factors determining customers' preference of retail stores through exploratory factor analysis. The study finds the relationship between customers' demographics and shopping behavior through T test and ANOVA. The paper concludes by providing strategic marketing framework for both organized and unorganized retail to achieve customer satisfaction.

Keywords: Mall Hopping, Organized Retail Revolution, Emerging Economies' Retail and Consumer Insights and Customer satisfaction.

LABOUR LAW REFORM AND ORGANIZATIONAL CHANGE: AN HR PERSPECTIVE ON INDIA'S NEW LABOUR CODES

Jelin Mariya James

Student- MBA

School of Business and Management, CHRIST (Deemed to be University)

Dr. Delma Thaliyan

Assistant Professor

School of Business and Management, CHRIST (Deemed to be University)

Abstract: This study aims to examine how organizations in India are preparing for and adapting to the implementation of the new Labour Codes, with a specific focus on HR preparedness and adaptability at the leadership level. The study proposes a qualitative research design using semi structured interviews with CXO and directorate-level leaders across organizations. Preparedness is examined through dimensions such as policy alignment, compliance integration, change readiness, and digital enablement, while adaptability is explored through strategic flexibility, capacity building, technology adoption, and change management practices. The study intends to use thematic analysis to interpret leadership narratives and organizational responses to regulatory transition. As an exploratory study, the research does not present empirical findings at this stage. However, based on the nature of the inquiry and existing discussions surrounding the Labour Codes, leadership responses are expected to indicate low to moderate levels of organizational preparedness and adaptability, with noticeable variation across organizations and dimensions. The study seeks to surface these readiness gaps, interpretive challenges, and adaptive strategies adopted in anticipation of the Labour Codes. The study is expected to contribute to labour law and HR literature by shifting the focus from statutory and policy analysis to organizational experience, leadership sense-making, and implementation readiness during large-scale regulatory transitions. The research intends to offer actionable insights for HR leaders, senior management, and organizations on strengthening preparedness, building adaptive capacity, and managing workforce transitions in response to evolving labour regulations. By adopting a leadership-centric and organizational perspective, this study addresses a key gap in existing research that largely examines India's Labour Codes from a legal or policy standpoint.

Keywords: Labour Codes, HR Preparedness, Organizational Adaptability, Labour Law Reform, Change Management.

CONTEMPORARY CHALLENGES IN DEVELOPMENT THEORY AND PRACTICE: A CRITICAL ANALYSIS OF THE DEVELOPMENT SPECTRUM IN INDIA

Dr. Shyamali Banerjee

Dr. Abhilasha R

Suhas S Kashyap

Abstract: This research study will focus on rethinking the concept of development while addressing the impediments of under-development or the barriers of ‘unfreedom’ as explained by the economist Dr. Amarta Sen taking into account SDGS Goals: Inequality, Quality Education and Good health. To understand the present-day perspective of development in India and the wider Global South, it is essential to revisit how the concept of ‘development’ was originally constructed by the Western world, and how narratives of development were disseminated—often through state-controlled mass media—particularly in the aftermath of the Second World War. In this context, newly independent nations in Asia and Africa were persuaded to accept the dominant idea of development as modernisation. The belief was instilled that true progress could only be achieved by emulating Western models—through the modernisation of technologies, industries, and economies. Emerging at a critical historical juncture following the devastation of World War II, the modernisation paradigm presented itself as the solution to global underdevelopment. Propagated largely by the USA, UK, Canada, and other industrialised nations, this model equated development with economic growth, measured primarily through indicators such as GDP and GNP. It encouraged underdeveloped societies to abandon traditional values, embrace innovation, and adopt modern cultural practices (Lerner, 1958). At a technocratic level, it promoted reliance on scientific methods; politically, it encouraged democratic governance; economically, it privileged free-market capitalism with minimal state intervention (Freire, 2008).

By the 1950s and 1960s, modernisation had become synonymous with linear progress, based on faith in science, technology, and markets. Yet, critics pointed out its shortcomings: its narrow focus on economics, its insensitivity to cultural diversity, and its methodological inadequacies (Servaes, 1991). Within this paradigm, communication was reduced to one-way, top-down dissemination of information, relying on the persuasive power of mass media to change attitudes (Melkote & Stevens, 2001). Models such as Lasswell’s (1948) reflected this linearity, emphasising persuasion over dialogue. However, the failure of modernisation exposed the limitations of such “hypodermic needle” theories, which exaggerated media influence and overlooked the agency of audiences (Freire, 2008). By the 1970s, strong critiques of modernisation ushered in a second phase of development thinking: dependency theory. This perspective challenged the assumption that economic growth alone constituted development, highlighting instead the structural

inequalities of the international capitalist system (Frank, 1969). It stressed the historical and political roots of underdevelopment, arguing that development and underdevelopment were two sides of the same coin (Freire, 2008). Dependency theorists advocated for national self-reliance, regional alliances among developing countries, and more balanced flows of communication and cultural exchange (McMichael, 1996). While it represented an important corrective to modernisation, dependency theory also faced criticism for its economic determinism and its limited engagement with communication beyond issues of control and flow. The third phase of development discourse emerged in the 1980s, shifting attention towards participation. Unlike its predecessors, this paradigm foregrounded people's agency in shaping development processes, emphasising democracy, choice, and inclusion. Development communication evolved into a dialogic, two-way process aimed at fostering consensus among policymakers, communities, and mediating organisations (Mazud, 2012). Communication here became a tool for knowledge sharing, risk assessment, and collective problem-solving, moving beyond persuasion to participation. In the Indian context, initiatives such as the Five-Year Plans and later on development packages like Skill India Mission launched in August 20, 2014, Make-in India, launched in September 28, 2014, Beti Bachao Beto Padhao launched in January 22, 2015 sought to operationalise this participatory approach by targeting socio-economic empowerment, particularly of the working class and marginalised groups. Mass media, community radio, and television played a crucial role in informing, educating, and mobilising people to engage with development initiatives, thereby enhancing human development outcomes.

During and after Washington Consensus at the G20 Summit, the development narratives had been changed completely. There it was clearly underscored an ideological framework of the mainstream development program giving emphasis on structural adjustment programming and was the key foundation for development narratives for decades. The first Washington Consensus was first articulated in a 1989 article by John Williamson, British economist at the World Bank. Broadly speaking Washington Consensus encompassed a series of policy reforms envisioned by the IMF, the World Bank and the US Treasury Department. All these policy reforms directly rejected the idea of government or state intervention or state protectionism and emphasised the free market-led policies which later became the first prescription of economic development around the world. The Washington Consensus was built on the belief that if-owned enterprises are privatised and government regulation is reduced, inflation is kept in check and the cash flow is kept constant (as part of the controlling inflation) and market prices are set free, foreign investment will automatically surge in and leading to prosperity and economic development. Washington Consensus outlined ten specific discipline which it contended were necessary to secure the conditions under which development could be achieved: i) the need to develop fiscal discipline- economic stability as the foundation for economic growth and price stability is essential for economic growth, ii) Government expenditure should be curtailed, especially education and health sector and when faced popular protest, the idea was reversed backed by the logic

that Government funding should have a rationale that subsidies should be merit based, iii) Tax reform, iv) Interest rate liberalization v) competitive exchange rates vi) Trade liberalization, vii) Liberalization of foreign direct investment, viii) privatization of state enterprises ix) Deregulation of the economy x) protection of private property rights

Amidst all such critical discourses surrounding development strategies in theory and practice, the education sector in the world perspective and more specifically in India, it is quite imperative to develop new critical pedagogies for rethinking development paradigms in the education sector, especially in India. In this regard, this research paper will look into the SDGs 'Quality Education', Inequality, and Good-health will conduct comparative research analysis between different South Asian countries including India and will delve into the 'unfreedom of development' as coined by Dr. Amarta Sen's capability approach and human development'. The research paper will also focus on the critical discourses that attempts to trace the origin of 'development thought in post-colonial era' and how universities shape development narratives given the fact that higher education centres are recognized as a springboard of alternative thoughts and site of resistance. From the perspective of critical pedagogy, New Education Policy 2020 as implemented by the ruling government in 2020 will also be interpreted using discourse analysis Critical pedagogy is a form of education philosophy or social movement which included both political and cultural changes that does not align with the bourgeois system of education where physical and mental divide between the students of the urban sector and the rural population will be legitimized and a sort of echo chamber will be constructed where the similar belief system, values and behavioural practice will be reinforced.

Keywords: development narratives, SDGs, critical pedagogy, decolonization of education, higher education centres as spring of alternative thoughts.

Assessing NGO Interventions in Ecotourism and their Impact on Household Resilience: A Socio-Economic Study in West Bengal

Rima Bose

PhD Research Scholar (Management)

Amity Business School, Amity University, Kolkata

Dr. Nibir Khawash

Assistant Professor

Amity Business School, Amity University, Kolkata

Dr. Prosenjit Ghosh

Associate Professor

Marwadi University

Abstract: This research investigates the transformative role of Non-Governmental Organizations (NGOs) in leveraging ecotourism as a strategic catalyst for strengthening household resilience within the ecologically sensitive and disaster-prone landscapes of West Bengal. As traditional agrarian, silvicultural, and maritime

livelihoods face intensifying pressure from climate-induced fluctuations, resource depletion, and market volatility, NGO-led interventions have emerged as pivotal mechanisms for socio-economic restructuring. These initiatives—encompassing the development of community-managed homestays, specialized vocational training in hospitality, and the establishment of micro-finance self-help groups—are positioned as essential strategies for diversifying rural income streams. This study scrutinizes the efficacy of these external interventions in fostering "household resilience," conceptualized as a multidimensional capacity of rural families to absorb, adapt to, and proactively transform in response to external socio-economic or environmental shocks. Adopting a robust mixed-methods framework, the research quantifies shifts in livelihood capital (natural, physical, human, social, and financial) while qualitatively exploring the power dynamics and sustainability of the NGO-community nexus. By evaluating whether these programs facilitate genuine, long-term self-reliance or inadvertently create new cycles of institutional dependency, the research seeks to provide empirical evidence on the viability of ecotourism as a durable buffer against poverty. The study moves beyond mere income metrics to examine how social cohesion and local agency are bolstered through these partnerships. Ultimately, the findings aim to provide a scalable blueprint for community-led tourism that prioritizes local adaptive capacity and ecological integrity over high-volume commercial growth, offering a roadmap for sustainable regional development.

Keywords: NGO Interventions, Ecotourism, Household Resilience, West Bengal, Socio-Economic Empowerment, Rural Livelihoods, Sustainable Development Goals (SDGs).

IMPACT OF AGRICULTURAL WASTE BASED SUSTAINABILITY PRACTICES IN ORGANIZED RETAIL ON CONSUMER IMPULSE BUYING BEHAVIOUR

Bandikalla Rajesh

Ph.D. Research Scholar

Department of Management Studies, Vignan's Foundation for Science, Technology and Research (VFSTR), Vadlamudi

Dr. Sarita Satpathy

Professor

Department of Management Studies, Vignan's Foundation for Science, Technology and Research (VFSTR), Vadlamudi

Abstract: Sustainability has become an important focus for organized retail as consumers are more aware of environmental issues. One common sustainability practice is the use of agricultural waste-based products such as rice husk and corn husk for packaging, disposable plates, and food service items. These products are environmentally friendly and are increasingly visible in retail stores. However, there is limited quantitative research on how such practices influence consumer impulse buying behaviour. This study aims to examine the impact of agricultural waste-based sustainability practices on consumer impulse buying behaviour in organized retail. The study follows the Stimulus–Organism–Response (S–O–R) framework,

where the use of agricultural waste products acts as a stimulus that shapes consumers' internal perceptions and emotions, leading to impulse buying behaviour. A quantitative research approach is used, and primary data are collected through a structured questionnaire from consumers shopping in organized retail stores that promote eco-friendly products. Measurement scales are used to assess sustainability perception, emotional response, and impulse buying tendency. The data are analysed using statistical methods such as reliability analysis, correlation, and regression analysis. The expected results indicate that the visible use of rice husk and corn husk products improves consumers' perception of retailer sustainability efforts and creates positive emotional responses. These positive perceptions and emotions encourage consumers to make unplanned purchases. The study contributes to digital marketing and consumer insights by providing databased evidence on how sustainability cues in retail influence consumer behaviour. The findings also help retailers understand how sustainability practices can be used as a value-creating marketing strategy to improve customer experience and influence purchase decisions while supporting environmental goals.

Keywords: Sustainability practices, agricultural waste products, organized retail, impulse buying behaviour, consumer perception, quantitative analysis.

IMPACT OF WORKPLACE SPIRITUALITY, EMPOWERMENT AND SUPERVISORY SUPPORT ON INNOVATIVE BEHAVIOR

Malavika Roy

Student

Bharata Mata Institute of Management, Bharata Mata College (Autonomous), Kochi,
Kerala, India

Dr. Geetha Jose

Assistant Professor

Bharata Mata Institute of Management, Bharata Mata College
(Autonomous), Kochi, Kerala, India

Abstract: Innovative Work Behavior (IWB) has emerged as a critical factor for organizational effectiveness, competitiveness, and long-term sustainability in today's rapidly changing business environment. IWB refers to employees' intentional efforts to generate, promote, and implement new ideas, processes, or solutions that improve individual and organizational performance. In contemporary organizations characterized by rapid technological change, uncertainty, digital transformation, and knowledge-based work, innovative behavior is no longer optional but essential for adaptability, agility, and survival. Employees are increasingly expected to proactively respond to complex problems, evolving customer expectations, and dynamic work arrangements such as remote and hybrid models. Despite its importance, research on innovative work behavior has traditionally focused on technical skills, structural factors, and extrinsic rewards. This study addresses this gap by examining the combined impact of workplace

spirituality, empowerment, and supervisory support on innovative work behavior. The novelty of the study lies in integrating intrinsic motivation (workplace spirituality), psychological resources (empowerment), and social-contextual support (supervisory support) to explain innovative behavior. Workplace spirituality emphasizes meaningful work, shared values, and a sense of community, empowering employees to innovate with purpose. Empowerment enhances employees' autonomy, competence, and confidence to transform ideas into action, while supervisory support provides encouragement, feedback, and psychological safety necessary for experimentation and risk-taking. The study adopts a descriptive cum explanatory research design and is conducted among employees working in IT firms in Kerala. Data collected from 165 respondents through convenience sampling were analyzed using IBM SPSS 23, employing t-tests, ANOVA, correlation, and regression analysis. The findings reveal that workplace spirituality, empowerment, and supervisory support each have a positive and significant influence on innovative work behavior, with empowerment showing a strong impact. The study contributes to theory by extending innovation research beyond rational economic models and strengthening empowerment and social exchange perspectives. For managers, it highlights the importance of fostering meaningful work, empowering employees, and supportive supervision to sustain innovation. At a societal level, the study promotes humane, ethical, and value-driven workplaces that enhance employee well-being, employability, and positive social outcomes.

Keywords: Innovative Work Behavior, Support Supervision, Ethical, employability.

NEUROMARKETING DETERMINANTS OF CONSUMER ENGAGEMENT IN DIGITAL MARKETING PLATFORMS

Ms. Ramya John

Assistant Professor

Department of Commerce, Mercy College, Palakkad

Dr. Biju John. M

Professor and Dean

Department of Commerce, St.Thomas College Autonomous

Dr Sreelakshmi K

Assistant Professor

Department of Commerce, Mercy College, Palakkad

Abstract: Neuromarketing has become an influential interdisciplinary methodology in learning more about the subconscious processes that influence consumer interaction in the digital environment. The research question, addressed in this paper, is: Are neural attention and emotional arousal neurophysiological predictors of consumer engagement with digital content and do differences in content design predict a higher or a lower level of consumer engagement? The study conducted correlation and multimedia regression analysis on a sample size of 384 participants to establish the predictive power of the neuromarketing variables and found that neural attention and emotional arousal have a significant role in improving

engagement as opposed to traditional behavioural covariates. The interactive and narrative content formats proved to be much more engaging than informational content, which is why one-way ANOVA showed the significance of emotionally charged and immersive digital designs. Mediation analysis also confirmed the relationship between the ad design vividness and consumer engagement as being partly mediated by emotional arousal, meaning that vivid content improves consumer engagement, in part, by increasing emotional arousal. The results indicate the importance of neuromarketing tools in the decoding of attention, emotion, and cognitive load patterns that induce digital behaviour. The research has theoretical and practical value due to presenting evidence-based information on how to create digital content that is more engaging and supporting the importance of neuroscience-inspired practices in modern marketing strategy design.

Keywords: Neuromarketing, Consumer engagement, Neural attention, Emotional arousal, Content design, Vividness, Mediation analysis, Digital marketing strategies

UNDERSTANDING LEADERSHIP COMMUNICATION THROUGH THE EYES OF GENERATION Z DURING DIGITAL TRANSFORMATION: A SURVEY STUDY

Bhavana BP

BMS College for Women, Bengaluru

Research Scholar at RV University, Bengaluru.

Dr. Vrinda V Nair

School of Business, RV University, Bengaluru

Abstract: In an era defined by rapid digital transformation and the emergence of Work 4.0, this study investigates the crucial role of leadership communication in fostering a sense of belonging among Generation Z employees. As this digitally native generation (born between 1995-2012) increasingly constitutes the global workforce, their unique expectations stemming from their inherent digital fluency, communication styles and desire for authenticity and purpose, necessitate a re-evaluation of traditional leadership approaches. Grounded in an integrated theoretical framework drawing from Authentic Leadership, Leader-Member Exchange, Path-Goal and Transformational Leadership theories, this research specifically examines how leadership communication attributes (such as transparency, empathy, continuous feedback and digital fluency) influence Gen Z's trust and psychological safety. These mediating factors, in turn, are hypothesized to impact their engagement levels, job satisfaction and long-term organizational commitment.

Employing a survey approach, this pilot study will gather perspectives from 30 Gen Z workers (between 18 and 28 years) actively engaged in digitally transforming organizations. It aims to determine the alignment between existing communication practices, which could be termed as the traditional practices and Gen Z's inclination for openness, genuineness and technology-mediated interactions. Through quantitative data from structured surveys and qualitative insights from open-ended questions, the study seeks to identify communication patterns and leadership

styles that enhance psychological safety, inclusion and a strong sense of belonging for this demographic.

The expected findings will underscore the necessity of adaptive and digitally-adept leadership that champions authentic connection while embracing technological advancements. This research offers practical suggestions for leaders to cultivate welcoming and empowering work cultures, ultimately reducing turnover intentions and maximizing Gen Z's potential within the dynamic digital workplace. This study enhances our comprehension of generational dynamics in human capital management, thereby contributing to a crucial framework for maintaining organizational performance in the evolving digital era.

Keywords: Generation Z, Leadership Communication, Digital Transformation, Sense of Belonging, Workplace Engagement, Trust, Psychological Safety.

THE HUMAN SIDE OF HEALTHCARE DIGITAL TRANSFORMATION: A TCCMBASED SYSTEMATIC REVIEW OF STRATEGIC HRM AND NEUROLEADERSHIP

Saphin J Vincent

Research Scholar

Christ (Deemed to be University), Bangalore

Dr. Debora Dhanya A

Assistant Professor

Christ (Deemed to be University), Bangalore

Abstract: Digital transformation is now unavoidable for healthcare organisations seeking to improve efficiency, quality of care, and organisational resilience. Despite substantial investments in technologies such as artificial intelligence and electronic health records, many initiatives fail to produce enduring benefits. Recent studies suggest that these failures are caused less by the technology itself. Instead, these challenges are rooted in human and organisational factors, including leadership capability gaps, employee resistance, limited change readiness, and misaligned organisational cultures. Although prior research has examined technology adoption, leadership, and change management, these strands remain weakly integrated. There has been a lack of significant focus on the strategic role of human resource management (HRM) in integrating leadership, neurocognitive processes, and digital change. Neuro-leadership provides a meaningful understanding of how leaders influence emotion regulation and adaptability in uncertain environments. Its application to healthcare transformation remains underexplored. To study this gap, a PRISMA-guided systematic review was conducted with 114 peer-reviewed articles published between 2000 and 2025. Using the TCCM (Theory–Context–Characteristics–Methodology) framework, the review synthesises interdisciplinary research spanning strategic HRM, leadership, neuro-leadership, and healthcare change. The findings identify employee readiness, resistance, leadership behaviours, and psychological safety as critical determinants of digital transformation success. In contrast, patient-centred and neurocognitive outcomes receive limited empirical attention. Methodologically, the literature is dominated by cross-sectional survey

designs, with few longitudinal or experimental studies capable of assessing causal mechanisms or long-term sustainability. This review positions HR as a strategic architect of transformation, responsible for cultivating neuro-leadership as an organisational capability. By integrating HRM, neuro-leadership, and digital transformation, the study advances a human-centred framework for building adaptive cultures and enabling sustainable digital change in healthcare organisations.

Keywords: Strategic Human Resource Management, Neuro-leadership, Digital Transformation, Adaptive Culture, Change Management, Psychological Safety, Healthcare Leadership.

THE HUMAN SIDE OF HEALTHCARE DIGITAL TRANSFORMATION: A TCCMBASED SYSTEMATIC REVIEW OF STRATEGIC HRM AND NEUROLEADERSHIP

Saphin J Vincent

Research Scholar

Christ (Deemed to be University), Bangalore

Dr. Debora Dhanya A

Assistant Professor

Christ (Deemed to be University), Bangalore

Abstract: Digital transformation is now unavoidable for healthcare organisations seeking to improve efficiency, quality of care, and organisational resilience. Despite substantial investments in technologies such as artificial intelligence and electronic health records, many initiatives fail to produce enduring benefits. Recent studies suggest that these failures are caused less by the technology itself. Instead, these challenges are rooted in human and organisational factors, including leadership capability gaps, employee resistance, limited change readiness, and misaligned organisational cultures. Although prior research has examined technology adoption, leadership, and change management, these strands remain weakly integrated. There has been a lack of significant focus on the strategic role of human resource management (HRM) in integrating leadership, neurocognitive processes, and digital change. Neuro-leadership provides a meaningful understanding of how leaders influence emotion regulation and adaptability in uncertain environments. Its application to healthcare transformation remains underexplored. To study this gap, a PRISMA-guided systematic review was conducted with 114 peer-reviewed articles published between 2000 and 2025. Using the TCCM (Theory– Context– Characteristics–Methodology) framework, the review synthesises interdisciplinary research spanning strategic HRM, leadership, neuro-leadership, and healthcare change. The findings identify employee readiness, resistance, leadership behaviours, and psychological safety as critical determinants of digital transformation success. In contrast, patient-centred and neurocognitive outcomes receive limited empirical attention. Methodologically, the literature is dominated by cross-sectional survey designs, with few longitudinal or experimental studies capable of assessing causal mechanisms or long-term sustainability. This review positions HR as a strategic

architect of transformation, responsible for cultivating neuro-leadership as an organisational capability. By integrating HRM, neuro-leadership, and digital transformation, the study advances a human-centred framework for building adaptive cultures and enabling sustainable digital change in healthcare organisations.

Keywords: Strategic Human Resource Management, Neuro-leadership, Digital Transformation, Adaptive Culture, Change Management, Psychological Safety, Healthcare Leadership.

BARRIERS TO DIGITAL PAYMENT ADOPTION AMONG SENIOR CITIZENS IN RURAL KERALA

Aditya B

Student, Christ (Deemed to be) University

Dr. Justin Joy

Associate Professor

Coordinator LOS, Christ Deemed to be University, Bengaluru

Abstract: The rapid growth of digital payment systems has transformed financial transactions in India. However, the adoption of these technologies among senior citizens in rural areas remains limited. This study examines the barriers to digital payment adoption among elderly individuals in rural Kerala, focusing on technological, psychological, trust-related, and socio-economic factors. The study employed a descriptive and analytical research design using primary data collected through a structured questionnaire. A total of 96 valid responses were obtained from senior citizens aged 60 years and above. The data were analysed using IBM SPSS, applying reliability analysis, descriptive statistics, correlation analysis, multiple regression, and ANOVA. The findings reveal that Technology Acceptance (ease of use and perceived usefulness) is the strongest predictor of adoption intention. Trust in digital platforms also plays a significant role, while barriers such as poor internet connectivity and fear of making mistakes negatively affect usage. Regression analysis shows that intention significantly influences actual usage. Correlation results further support the strong relationship between technology acceptance, trust, and intention. Demographic analysis indicates that educational qualification significantly affects adoption intention, whereas age does not have a significant impact. The study highlights the importance of improving user-friendly interfaces, strengthening security awareness, and enhancing digital literacy among senior citizens. The findings provide valuable insights for policymakers, financial institutions, and technology developers to promote inclusive digital financial services in rural areas.

Keywords: Digital Payments, Senior Citizens, Technology Acceptance, Trust, Rural Kerala.

FINFLUENCERS, FOMO, AND FINANCIAL LITERACY: UNDERSTANDING THEIR EFFECT ON INVESTMENT BEHAVIOR

Ms. Aditi Deshmukh

Student

School of Business, MIT World Peace University, Pune, India

Dr. Vishwanath Karad

Assistant Professor

School of Business, MIT World Peace University, Pune, India

Dr. Anita Kumari

School of Business, MIT World Peace University, Pune, India

Dr. Vishwanath Karad

School of Business, MIT World Peace University, Pune, India

Abstract: This research investigates the combined effects of financial influencers, fear of missing out, and financial literacy on investment behaviour of 298 retail investors in India. Most current literature has examined these variables separately. Very little empirical evidence exists that looks at the simultaneous effects of these variables in one framework. To provide an empirical basis for the previous findings, a quantitative method with structured questionnaires was employed and then analysed using SPSS. Results indicated that finfluencer's have a significant impact on investor behaviour. Financial literacy has both a direct effect on investors and acts as a partial mediator in the relationship between the finfluencer and traders, and in between the FOMO and traders. The final model accounts for 46.5% of the variance in trader behaviour. These results show that finfluencers and psychological factors will have a significant impact on trader decisions and that financial literacy plays an important role in the mediation of trader behaviour by the psychological impacts of finfluencers. The contribution of this research to the understanding of the current digital trader behaviour and how it relates to the provision of financial education and regulatory frameworks for social media related financial advice.

Keywords: *Finfluencers, FOMO, Financial literacy, Investment behavior, Retail investors, Behavioural finance.*

THE ROLE OF EMPLOYEE ATTRIBUTES ON AESTHETIC LABOR BURDEN AND WORK ENGAGEMENT IN THE BEAUTY AND WELLNESS INDUSTRY

Dona Saju

MBA Student

Bharata Mata Institute of Management (BMIM), Kochi, India

Dr. Megha Mary Michael

Assistant Professor

Bharata Mata Institute of Management (BMIM), Kochi, India

Abstract: The beauty and wellness industry requires employees to perform aesthetic labor by adhering to prescribed standards of appearance, behavior, and emotional display as part of service delivery. This study examines the role of employee

attributes in influencing aesthetic labor burden and its impact on work engagement in the beauty and wellness sector. The study also focuses on a gender-based comparison to understand differences in aesthetic labor burden and work engagement between male and female employees. Further, the research recognizes that aesthetic labor burden is closely aligned with emotional labor, as employees are required to regulate emotions while meeting organizational aesthetic expectations. A quantitative research design is adopted, with data collected through structured questionnaires from employees working in salons, spas, and wellness centers. Key employee attributes such as grooming orientation, communication skills, emotional regulation, adaptability, and professional attitude are analyzed in relation to aesthetic labor burden and work engagement using correlation and regression analysis. The study reveals that positive employee attributes help reduce the perceived burden of aesthetic labor and enhance work engagement across genders. However, high aesthetic and emotional labor demands may increase stress when organizational support is inadequate. The findings provide valuable insights for HR professionals to design balanced, gender-inclusive aesthetic labor policies and employee development practices that support well-being while maintaining service quality in the beauty and wellness industry.

Keywords: Aesthetic Labor, Employee Attributes, Emotional Labor, Work Engagement, Gender Comparison.

AI IN MARKETING - A WALK ON TIGHT ROPE BALANCING BETWEEN EFFICIENCY AND ENVIRONMENTAL SUSTAINABILITY

Dr. Shikha Mittal

Associate Professor

Raj Kumar Goel Institute of Technology, Ghaziabad

Ms. Nidhi Gupta

Associate Professor

Raj Kumar Goel Institute of Technology, Ghaziabad

Dr. Shivani Tyagi

Associate Professor

Raj Kumar Goel Institute of Technology, Ghaziabad

Ms. Savita Singh

ABES Engineering College, Ghaziabad

Ms. Shelly Tyagi

Associate Professor

Sanskaar Group of Institutions, Ghaziabad

Abstract: In this paper we will examine correlation between various factor related to use of AI in marketing - AI-driven marketing efficiency (AIME), environmental sustainability cost (ESC), ethical AI practices (EAIP), and sustainable marketing performance (SMP). AI-driven marketing strategies have been predominantly used for resource optimisation, to enhance sustainability, but its environmental impact has not been examined much within the marketing domain yet. AI is majorly driven

by data processing, computations, and digital infrastructure, which in turn is increasing requirement of power consumption, as well as increasing carbon emission. In this research paper, we will study this completely neglected conflict, investigating how AI propels sustainability and poses a challenge as well, within the realm of marketing. Based upon sustainability frameworks especially devoted to research involving technology adoption, the paper constructs a conceptual framework that focuses upon the relationship of AI-driven efficiency for sustainable marketing performance, incorporating environmental sustainability costs as a mediating variable, while also using ethical AI practices as moderation variables. Through a survey methodology involving 350 marketing professionals, structural equation model analysis, the research reveals that AI-driven efficiency is a positive factor for performances, though partially impacted upon by its negative environmental implications, while EAIP is a force that reduces adverse environmental implications.

Keywords: Index Terms, Artificial intelligence, Sustainable marketing, Environmental sustainability, AI efficiency, Ethical AI, Green AI.

AI INTEGRATION IN RETAIL PHARMACY: ENHANCING CONSUMER VALUE AND LOYALTY

Vijaylaxmi V

PhD Scholar

CHRIST (Deemed to be) University

Dr Girish S

Assistant Professor

CHRIST (Deemed to be) University

Abstract: Artificial Intelligence (AI) is revolutionizing the retail pharmacy landscape by automating processes, improving medication safety, and delivering personalized consumer experiences. AI tools such as predictive analytics, robotic dispensing systems, and mobile health applications are enhancing consumer value through faster services, accurate dispensing, and tailored recommendations. Application-based ordering, integrated with AI chatbots, has further streamlined medicine purchases and loyalty programs. However, the use of AI also raises concerns about clinical accuracy, algorithmic bias, and data privacy. This chapter explores the applications, benefits, risks, and future of AI in retail pharmacy, supported by research papers and global market reports, while providing strategies for mitigating ethical and operational risks to ensure consumer trust and loyalty.

Keywords: AI chatbots, Retail pharmacy, Loyalty program, Mobile health application.

AI-BASED PERSONALIZATION AND PURCHASE INTENTION AMONG GEN Z CONSUMERS: EVIDENCE FROM A PILOT STUDY

Alain Monica George

Research Scholar

Research and PG Department of commerce, Marian College Kuttikkanam

Autonomous Idukki, Kerala,

Dr.Rupa.R

Head of the Department

Research and PG Department of commerce, Marian College Kuttikkanam

Autonomous Idukki, Kerala,

Abstract: Digital marketing's evolution toward AI-driven personalization has transformed e-commerce, yet Generation Z consumers—digitally native with projected \$12 trillion global spending power by 2030—remain underexplored. This pilot study addresses this gap by examining Gen Z's (aged 18-28) perceptions of AI personalization on platforms like Amazon and Flipkart, testing its preliminary relationship with purchase intention through mediating roles of trust and perceived usefulness. Employing a quantitative survey design with convenience sampling (n=30 Indian respondents), the study validates robust measurement scales adapted from TAM/UTAUT frameworks (Cronbach's α ranging 0.864-0.912). Descriptive findings reveal moderately favourable attitudes toward AI features (M=3.48 for personalization; M=3.25 for usefulness), though trust registers lowest (M=3.10). Correlation analysis confirms strong interrelationships, with trust ($r=0.795$, $p<0.001$) and usefulness ($r=0.826$, $p<0.001$) as primary purchase intention drivers, positioning personalization as an upstream influence mediated by cognitive evaluations. These results, from semi-urban India where Flipkart dominates (53.3%), highlight trust's primacy amid privacy scepticism, extending SOR and TAM applications to algorithmic commerce. The study contributes pilot-validated instruments, a consumer-centric model integrating personalization-trust-usefulness pathways, and actionable implications: e-commerce firms should prioritize transparent explainability, utility messaging, and ethical data practices to convert Gen Z's moderate acceptance into loyalty. Limitations include small sample size and cross-sectional design. Future research should pursue longitudinal, multi-regional experiments and mixed methods to establish causality and cultural nuances in emerging markets.

Keywords: *AI personalization, Generation Z, e-commerce, purchase intention, consumer trust, perceived usefulness.*

AI-DRIVEN PERSONALIZATION AND CONSUMER DECISION-MAKING: A CONCEPTUAL FRAMEWORK INTEGRATING TRUST, PERCEIVED USEFULNESS, AND PURCHASE INTENTION

Alain Monica George

Research Scholar

Research and PG Department of commerce, Marian College Kuttikkanam
Autonomous Idukki, Kerala

Dr.Rupa.R

Head of the Department

Research and PG Department of commerce, Marian College Kuttikkanam
Autonomous Idukki, Kerala

Abstract: The personalization based on artificial intelligence has transformed e-commerce through a more personalized recommendation that increases consumer interest, but the theoretical knowledge remains incomplete, preventing the best use of the opportunity due to the increasing criticism of the lack of trust and algorithmic obscurity. The proposed conceptual paper fills this gap by suggesting a combined framework that explains the effects of the AI personalization on the purchase intention in terms of the two mediating effects of the perceived usefulness and trust in the AI systems. The model is founded on the Technological Acceptance Model (TAM), Theory of Planned Behaviour (TPB), and trust theory, where AI-driven personalization is viewed as the exogenous antecedent, which influences the perception of usefulness (P1: $b > 0.35$) positively, i.e. the positive belief in the efficiency of AI in making decisions, and trust (P2: $b > 0.28$) that comprises competence, reliability, and transparency aspects. Both mediators directly influence the purchase intention (P3: $b > 0.50$; P4: $b > 0.40$) and both have the bidirectional reinforcement (P5: indirect $b > 0.45$), which has been projected to have better explanatory power ($R^2 > 0.65$) in comparison with siloed methods. The framework generalizes TAM to AI settings, brings trust to consumer analytics, and connects EKB decision phases with personalization dynamics, which provides boundary conditions such as transparency and cultural collectivism (applicable to India). Theoretical contributions bring together the literature streams that are not directly related; managerial implications help to design ethical AI through explainable interventions and green nudges that are in line with SDGs. It is suggested to test it empirically through PLS-SEM in the context of e-commerce, tourism, and sustainability and conduct cross-cultural and longitudinal tests on the moderators such as privacy issues and AI literacy. This framework offers researchers and professionals a unified perspective to guide them in dealing with the dual-sided nature of AI on consumer decision-making.

Keywords: *AI personalization, perceived usefulness, trust in AI, purchase intention, TAM framework.*

FIRE MODEL IMPLEMENTATION FOR GEN Z IN INDIA

Akshaya K

Student

CHRIST (Deemed to be) University

Prof. Aparna Hawaldar

Associate Professor

Assistant Professor

Christ (Deemed to be) University

Abstract: FIRE is an increasingly popular social and economic movement that pushes people to accumulate an adequate corpus even before retirement age. The FIRE model is gaining popularity among Gen Z in India, whereas it has traditionally been based on the stability of developed economies. The article explores the relevance and the conclusions of the FIRE model in the Indian Context, specifically in the Context of the peculiar financial behaviour and macroeconomic reality of Gen Z (born between 1997 and 2012). Even though the movement was introduced in the United States in the 1990s, the dynamic has been gaining momentum in India over the past 10 years. Contrary to past generations that valued job security and conventional wealth acquisition (Real Estate, Gold), Indian Gen Z thinks in a volatile landscape of the gig economy, rising inflation, and a different savings psychology that favours instant gratification and long-term freedom. In this paper, secondary sources are compiled from published surveys, scholarly research, and market reports to determine and analyse Gen Z's saving behaviour, investment preferences, and financial literacy in India. This report indicates that 43 per cent of the Indian population wants to retire before 55, which is a significant issue. There is also high inflation, a lack of social security, and cultural expectations to take care of the family, among other challenges. The study presents the fatal disjuncture between FIRE ambitions and real-world application, where financial literacy, fintech adoption, and behavioural finance are described as means of influencing Gen Z's financial decision-making. The paper concludes that, though Indian Gen Z can achieve FIRE, it would be impossible without overcoming specific issues, such as high inflation rates, family commitments, and a flattening job market. The study presents practical implementation models, key success factors, and establishes that, through proper financial literacy, strategic planning, and persistent implementation, Gen Z can escape orthodox retirement planning and be financially free decades earlier than conventional wisdom would lead them to believe. The paper will conclude with policy recommendations and educational programs to encourage young Indians to conform to the principles of the FIRE movement. However, the economic circumstances in India and cultural goals have to be taken into consideration. The present research paper is an inquiry into the financial viability and behaviours adoption The FIRE model among Gen Z in India, a mixed methods investigation, combining quantitative Monte Carlo simulations to test the 4% rule against Indian Inflation rates (CPI) and market volatility and qualitative surveys (N=1584)

measuring the risk appetite and savings behaviour of the FIRE model among Gen Z in India.

Keywords: Monte Carlo, Gen Z, Market volatility, Financial, literacy.

ALGORITHMIC MORALITY AND ORGANISATIONAL POWER: A QUALITATIVE STUDY OF AI-DRIVEN ETHICAL DECISION SYSTEMS

Devadoss Francis

Doctoral Scholar

School of Human Resource Management, XIM University
Bhubaneswar, India

Abstract: Algorithmic systems are now responsible for facilitating ethical judgement in the workplace as Artificial Intelligence (AI) begins to be used within the decision-making processes undertaken by managers. This qualitative research uses narratives to examine 32 organisational leaders from various industries and their experiences with ethical responsibility when their authority to make decisions is given to an algorithm. The results of this study suggest that AI systems create moral reference points for leaders, providing a feeling of being certain and consistent when making ethical decisions. Therefore, the researchers suggest that there has been a shift in how leaders see themselves as ethical leaders - transitioning from a relational, person-centric style of ethical leadership to a new concept termed 'algorithmic morality'. Leaders are now using algorithms to make moral judgements and diffuse moral responsibility while being distanced from the person making a moral judgement. Lastly, this new way of seeing ethical leadership- algorithmic morality- has consequences for the nature of power, accountability and employees' experiences in organisations. Consequently, this new concept will not only contribute to ethical leadership and algorithmic governance but also needs to bring the centre of human moral agency back into AI-enabled organisations.

Keywords: Algorithmic morality, Ethical leadership, AI-enabled workplaces, Responsibility diffusion, Strategic HRM.

FROM SCAN TO TRUST : THE IMPACT OF QUICK RESPONSE (QR) CODE ENABLED USER GENERATED REVIEWS FOR SMART CHOICES

Dr. Sanuja Shree P N

Assistant Professor

Department of Commerce Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai

Amrith Varshini R

Student III Year B.Com (Honours)

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai

Abstract: This study examines how Quick Response (QR) code-enabled user-generated reviews influence consumer trust and support smarter purchase decisions in digital marketplaces. In an era where consumers increasingly rely on

peer opinions, authentic user voices play a critical role in shaping perceptions of product integrity and brand reliability. QR technology provides instant access to real-time consumer feedback, creating a transparent information ecosystem that empowers buyers. QR-enabled review systems allow consumers to quickly verify product quality, compare experiences, and evaluate authenticity before making purchase decisions. By bridging offline products with online review platforms, these systems enhance information approachability and reduce uncertainty, encouraging informed and confident consumer behaviour. This interactive review environment promotes accountability among brands while strengthening trust between producers and consumers. The study highlights the importance of ethical review management, data validity, and platform transparency to ensure that QR-enabled feedback mechanisms remain reliable and resistant to manipulation. When executed responsibly, such systems can foster a culture of openness and consumer empowerment, ultimately supporting smarter and more rational market choices. Primary data were collected from 250 consumers who actively used QR Code-based review systems through a structured questionnaire administered using a convenience sampling method to evaluate the impact of user-generated reviews on trust formation and purchase decisions. The collected data were analysed using statistical techniques including ANOVA, Confirmatory Factor Analysis (CFA), and the t-test. The findings indicate that QR-enabled consumer reviews significantly enhance trust, reduce perceived purchase risk, and encourage informed decision-making, contributing to a more transparent and consumer-centric marketplace.

Keywords: Consumer Trust, QR Code Technology, User-Generated Reviews, Smart Purchasing Decisions, Digital Marketing, Consumer Decision-Making, Transparency in Marketing, Information Accessibility.

AN EMPIRICAL STUDY OF THE EFFECTS OF APPRAISERS OF PERFORMANCE BASED APPRAISAL SYSTEM (PBAS) ON TEACHER SATISFACTION

Lina Das

Research Scholar

UGC-NET JRF, Department of Management, JIS College of Engineering Affiliated by Maulana Abul Kalam Azad University of Technology (MAKAUT), Kalyani

Dr. Anindya Guha

Assistant Professor

Centre for Management, JIS College of Engineering Affiliated by Maulana Abul Kalam Azad University of Technology (MAKAUT), Kalyani

Abstract: The present study explores the appraisers of performance-based appraisal system (PBAS) and teachers' satisfaction, their interrelationship, and the effect. The total number of college teachers are 416, who are from different colleges, both private and government colleges of the four districts, Kolkata, North 24 Parganas, Nadia, and Hooghly of West Bengal, are taken into consideration for this research. The objectives of this study are: 1. To analyse the association between the appraisers of performance-based appraisal system (PBAS) and teacher satisfaction,

2. To assess the perception of teachers about the appraisers of performance-based appraisal system (PBAS) and teacher satisfaction. 3. To analyse the impact of appraisers of performance-based appraisal system (PBAS) on the satisfaction of teachers. Statistical tools have been used and processed through SPSS 30.0 for examining the primary data. The study reveals that the appraisers of performance-based appraisal system (PBAS) of teachers have a notable consequence on teachers' satisfaction.

Keywords: Helps of Screening Committee, Recognition by Students, Recognition by Screening Committee, Recognition by Colleagues, Systematic Discussion, Self-Inquiry.

AN EMPIRICAL STUDY ON THE IMPACT OF HYBRID WORK MODE ON EMPLOYEE WELL-BEING: CATALYST OF PERFORMANCE AND PRODUCTIVITY

Puppala Harshanya

Assistant Professor

Department of Business Management, St. Pious X Degree & PG College for Women,
Hyderabad

Anitha Parapudi

Assistant Professor

Department of Business Management, St. Pious X Degree & PG College for Women
Hyderabad

Abstract: In the present-day global business scenario, the adoption of the hybrid work has significantly changed the work dynamics necessitating in-depth analysis of their impact on employees and the organizations at large. Though the hybrid work mode enables autonomy and work flexibility, their influence on employee well-being and subsequent productivity and performance remains empirically underexplored. The present study examines the "Impact of hybrid work mode on the employee well-being as a catalyst for performance and productivity" with employee well-being as a mediating variable. A structured questionnaire was designed and administered to 280 employees from select organizations, further the data was analysed through descriptive statistics, correlation and regression analysis. The finding of the study signify that hybrid work mode significantly impacts employee well-being dimensions like job satisfaction, stress levels, work-life balance, mental and physical health. Further the study revealed that enhanced well-being was found positively associated with the performance and productivity of the employee. However, the present study also emphasizes on the cons related with extended work-hours, role ambiguity, and communication gaps which adversely impact the performance and productivity of the employees, if not managed effectively. The results thus highlight the need of managerial trust, aligned and mechanized organizational support and well-designed digital tools & IT enabled infrastructure to support hybrid work mode. The present study aims to provide empirical insights to the organizations to further design a sustainable hybrid-work mode strategies that foster well-being of the employee and performance outcomes

leading to organizational sustenance in this highly competitive business environment.

Keywords: Employee well-being, Productivity, Performance and Hybrid work-mode.

AN INTEGRATIVE REVIEW ON IMMERSIVE TECHNOLOGIES IN EXPERIENTIAL MARKETING

Jefferin Sam Paul J

Research Scholar

Christ (Deemed to be University), Bangalore

Abstract: The contemporary marketing landscape is undergoing a fundamental transformation, driven by the rise of the experience economy. Today's consumers demand immersive, interactive, and emotionally engaging brand encounters rather than mere passive exposure to traditional advertising. Immersive technologies such as Augmented Reality (AR), Virtual Reality (VR), Mixed Reality (MR), and metaverse environments have emerged as powerful tools that enable brands to co-create value by seamlessly blending physical and digital consumption spaces. Despite the rapid technological adoption across various industries, academic research on immersive technologies in experiential marketing has been notably fragmented and methodologically diverse. This study presents a comprehensive integrative review of immersive technologies in experiential marketing, aiming to synthesise existing knowledge, identify prevailing theoretical foundations, map industry applications, and highlight critical research gaps. We used the SPIDER framework to analyse 50 peer-reviewed studies selected from an initial group of 78 articles. These studies covered areas such as marketing, tourism, retail, luxury branding, hospitality, and technology-driven services. Our analysis reveals that VR and AR are at the forefront of current applications, with tourism, hospitality, and retail emerging as the most extensively researched sectors. Key experiential outcomes we identified include an enhanced sense of presence, flow experience, emotional engagement, perceived value, brand attachment, and purchase intentions. Our findings highlight a significant theoretical shift from the traditional 7P marketing mix to an experiential 7E framework that prioritises experience co-creation, empathy capital, and emotional resonance. Key psychological mechanisms such as avatar parasocial relationships, embodiment, and ontological equivalence serve as critical mediators of consumer responses in immersive environments. Additionally, this review addresses vital ethical issues, including data privacy, technostress, digital fatigue, and inclusivity, underscoring the need for responsible and transparent practices in immersive marketing. By consolidating dispersed literature and proposing an integrated conceptual perspective, this study significantly contributes to experiential marketing theory. It offers actionable insights for researchers and practitioners navigating the rapidly evolving phygital marketplace.

Keywords: Immersive Technologies, Experiential Marketing, Virtual Reality, Augmented Reality, Metaverse, Consumer Engagement, Digital Transformation, Experience Economy, Ethical Marketing.

A STUDY ON THE BARRIERS TO IMPLEMENTING BLOCKCHAIN DEVICES IN THE FOOD SUPPLY CHAIN

Anavadya K

Student

Christ (Deemed to be) University

DR. Justin Joy

Assistant Professor

Christ (Deemed to be) University

Abstract: The increasing complexity of food supply chains and rising consumer concerns regarding food safety, authenticity, and transparency have intensified the need for advanced digital traceability solutions. Blockchain technology has emerged as a promising tool for ensuring tamper-proof records, end-to-end visibility, and trust among food supply chain stakeholders. Despite its recognised potential, the adoption of blockchain in India's food supply chain remains limited, fragmented, and largely experimental. The Indian food system continues to face critical challenges such as food adulteration, counterfeit products, safety violations, and frequent export rejections, highlighting the inadequacy of existing traceability mechanisms that rely primarily on conventional barcoding systems. Although regulatory initiatives such as traceability mandates by food safety authorities indicate growing institutional awareness, largescale blockchain implementation is constrained by multiple organisational, technological, and environmental barriers. Existing literature predominantly emphasises the benefits and conceptual applications of blockchain in global food supply chains, while empirical investigations into the barriers affecting its adoption in the Indian context remain scarce. Moreover, prior studies often examine blockchain adoption in isolation without systematically analysing the interrelationships among key barriers such as inadequate digital infrastructure, high implementation costs, low digital literacy, lack of stakeholder trust, and regulatory ambiguity. This gap limits the practical applicability of blockchain solutions for improving transparency and trust in emerging food economies. To address this gap, the present study adopts a quantitative research approach to examine the barriers to implementing blockchain technology in the Indian food supply chain. Data were collected using a structured questionnaire comprising closed-ended questions and seven-point Likert scale items. The target population included supply chain, logistics, IT, and operations professionals working across various stages of the food value chain. Purposive sampling was employed to ensure informed responses, with a sample size of 100 respondents. Statistical analysis was conducted using SPSS to evaluate the influence of identified barriers on blockchain adoption. The findings are expected to provide empirical insights that can support policymakers, practitioners, and food businesses in designing effective strategies for blockchain-enabled transparency and trust.

Keywords: *Blockchain Technology; Food Supply Chain; Traceability; Transparency; Adoption Barriers; India.*

FROM INTENTION TO ACTION: UNDERSTANDING ESG INVESTMENT BEHAVIOUR THROUGH EXTENDED THEORY OF PLANNED BEHAVIOUR- A LITERATURE REVIEW OF ESG INVESTMENT BEHAVIOUR: A PROPOSED CONCEPTUAL FRAMEWORK

Anu C G

Research Scholar

Karunya Institute of Technology and Sciences, Coimbatore, Tamil Nadu

Giri Babu

Assistant Professor

Sahrdaya College of Advanced Studies, Kodakara, Kerala

Dhanya Alex

Assistant Professor

Sahrdaya Institute of Management Studies (SIMS) Kodakara, Kerala

Abstract: Sustainable investing, particularly Environmental, Social, and Governance (ESG) investment, is obtaining attention worldwide as a vehicle to promote responsible financial decisions. Regardless of its growth, investor participation in ESG investments remains inconsistent, and not all investors act on their intentions. Traditional finance research often focuses on financial returns, while behavioural studies suggest that psychological, ethical, and knowledge-based factors play a precarious role in investment decisions. Nevertheless, there is limited research that combines these factors to explain why investors may or may not follow through on their ESG Intentions. This study proposes a conceptual framework based on the Theory of Planned Behaviour (TPB) to understand ESG investment decisions. The framework positions attitude, subjective norms, and perceived behavioural control as core determinants of investors' intention to invest in ESG products. To understand the value-driven and responsible nature of sustainable investment, the model extends TPB by including environmental concern, moral norms, and investor knowledge. The framework also exhibits the intention-behaviour gap in ESG investing by incorporating trust products as a moderating factor; the proposed framework offers a complete explanation of ESG investment behaviour. This model provides valuable insights for academics and practitioners alike, offering assistance to financial institutions, policymakers, and ESG product designers who aim to encourage investor participation in sustainable finance, particularly in emerging markets where awareness is growing but the actual sustainable behaviour is fewer.

Keywords: *ESG investing; Sustainable finance, Theory of Planned Behaviour, Investment intention.*

**LEVERAGING CONSUMER ANALYTICS TO UNDERSTAND PURCHASE INTENTION
TOWARD ECO-LABELLED ENERGY-EFFICIENT APPLIANCES**

Sowmiya r

Research Scholar

School of Management, SASTRA Deemed University - Thanjavur, India

Dr. M. VELAVAN

Associate Professor

School of Management, SASTRA Deemed University - Thanjavur, India

Abstract: Eco-labelled energy-efficient appliances are significantly important for supporting and encouraging eco-friendly consumer behavior among residential consumers; although, there are certain disparities in adoption behavior among consumers, especially in emerging countries. For this study, factors and components affecting purchasing intention towards eco-labeled energy-efficient appliances are investigated from a consumer analytics standpoint, adopting the Theory of Planned Behavior. Using data acquired through surveys among 350 residential consumer respondents, this study employed Partial Least Squares Structural Equation Modeling. Results show that attitude plays a most significant role in predicting purchasing intention, and there is significant augmentation in attitude building and adoption due to eco-label understanding. Since green knowledge and green trust are major factors, their influence largely affects consumer behavior through cognitive mechanisms. Though perceived greenvalue plays an important role in augmenting and building positive attitudes towards eco-label understanding, perceived consumer effectiveness affects attitude only mildly but significantly. The study finds significant implications for digital marketers and policymakers; specifically, data-driven communication approaches are highly effective for enhancing eco-label comprehension, increasing trust among consumers, and stressing importance and creation of consumer value to favourably influence and support green and sustainable buying behavior.

Keywords: *Eco-labels, Consumer analytics, Purchase intention, Attitude, Eco-label understanding, Energy-efficient appliances.*

**EMOTIONAL RESPONSES TO DISGUST APPEALS IN OTT ADVERTISING AND THEIR
INFLUENCE ON ADVERTISEMENT AVOIDANCE**

Joy Grace

Research Scholar, SASTRA Deemed to be University

Dr. V. Vijay Anand

Senior Associate Professor, SASTRA Deemed to be University

Abstract: Over The Top (OTT) media services can be seen as the prevailing trend for consuming digital content in the current scenario. Therefore, advertisements have increasingly become an important source of revenue for OTT media services. However, the power of OTT media services has also given rise to more control by the consumer and more immersive viewing environments that contribute greatly to

advertisement avoidance. The present research paper investigates the role of disgust stimuli in advertisements, specifically visual disgust stimuli, auditory disgust stimuli, or social disgust stimuli in the context of OTT media services, using emotional response as the mediator variable based on the various principles of the S-O-R Model in the quantitative method of the present research paper by using the SPSS tool as part of the analysis of the present research paper by identifying the sample of the present research paper that consists of 310 OTT media service users from the Indian context. The results indicate that there are significant effects of visual disgust and auditory disgust on emotional response and advertisement avoidance, and social disgust on advertisement avoidance but no significant effect on emotional response. The emotional response was found to be the most important predictor of advertisement avoidance, thereby playing a key role in mediation. The significance of this work within the realms of advertising and consumer behaviour studies lies in strengthening the concepts of disgust as a multifaceted source of emotional stimulus within OTT based advertisement marketing. From a practical perspective, this research work provides enormous insights on designing emotionally competent advertisements to minimize advertisement avoidance and improve marketing efficiency.

Keywords: OTT Platforms, Advertisement Avoidance, Disgust Stimuli, Emotional Response.

AUTHENTICITY AS A MARKET SIGNAL: A THEORETICAL EXAMINATION OF GEN Z'S RESPONSES TO SOCIAL MEDIA MARKETING

Nathiya T

Research Scholar

Department of Management

School of Commerce and Business Management

Central university of Tamil Nadu, Thiruvarur, Tamil Nadu.

Dr J Ashokkumar

Assistant Professor

Department of Management, School of Commerce and Business Management

Central university of Tamil Nadu, Thiruvarur, Tamil Nadu.

Abstract: Authenticity is one of the most commonly cited but least well-defined concepts in social media marketing. The lack of definition is especially apparent in the context of Generation Z, a generation of consumers who are often characterized as being very sensitive to inauthentic or commercial forms of communication. Instead of viewing authenticity as a property of brands or content creators, this article proposes that authenticity can be viewed as a market signal that is intentionally produced, interpreted, and assessed in the context of social media. The article presents a theoretical framework that describes how Gen Z consumers interpret authenticity signals in social media marketing, using signaling theory, source credibility studies, and research on algorithmic mediation. According to this framework, authenticity responses are a function of signal interpretation in terms

of cost, consistency, and fit with cultural and platform-specific values. These interpretations are critical in determining key outcomes such as trust, engagement, resistance to persuasion, and purchasing decisions. The article also explores how algorithmic processes on social media platforms and brand-creator partnerships shape the distribution and credibility of authenticity signals, often obscuring the distinction between authentic self-expression and performance. The significance of this paper is that it contributes to the field of digital marketing and consumer studies by conceptualizing authenticity as a contextual and negotiated construct, as opposed to a pre-existing property. This paper can also be considered as a conceptual base for future empirical studies on social media marketing targeting Gen Z.

Keywords: Authenticity, Social Media Marketing, Generation Z (Gen Z), Signaling Theory and Authenticity Cues.

BEHAVIOURAL PERSPECTIVE IN IBC PROCESS: A DIAGNOSTIC STUDY

C. Latha

Research Scholar

Department of GITAM Hyderabad Business School, GITAM (Deemed to be University), Hyderabad Campus. India

Assistant Professor

St. Pious X PG (MBA) College for Women.

Dr. P. Sridhar,

Assistant Professor

Department of GITAM Hyderabad Business School, GITAM (Deemed to be University), Hyderabad Campus. India

Abstract: The IBC is one of the most transformational economic reforms in India, which has put in place a single timeline-bound law to deal with corporate distress and insolvency. Anchored on strong principles of behaviour and strategy, the Code seeks to incentivize financial discipline, improve credit culture, and encourage restructuring rather than liquidation. An analysis of the performance of the IBC up to March 31, 2025, reflects significant forward movement in strengthening the insolvency resolution ecosystem, fostering stakeholder confidence, and nurturing institutional capacity through a widening pool of Insolvency Professionals and sound grievance redress mechanisms. At the same time, many challenges persist: protracted resolution timelines, liquidation as the proverbial tail that wags the dog, growing accumulation of unresolved CIRPs, and the growing liquidation accounts bubbled by delay in distributions. The findings lend weight to the compelling need for continued reforms, hardening of adjudicatory efficiency, and stronger implementation mechanisms to maximize value realization and recovery performance and achieve the long-term goals of IBC.

Keywords : *The Insolvency and Bankruptcy Code, Nudging, corporate distress ,Behavioural Finance, Committee of Creditors (CoC), Corporate Insolvency Resolution Process (CIRP), Financial Distress; Resolution Outcomes*

CELEBRITY ENDORSEMENT EFFECTIVENESS IN PACKAGED FOOD BRANDS: BRAND CREDIBILITY AS A MEDIATOR AND CONSUMER SKEPTICISM AS A MODERATOR IN AN EMERGING MARKET

Jagadish Tulimelli
Research scholar

Department of Management Studies, Vignan's Foundation for Science, Technology and Research, Vadlamudi, Guntur

Dr. Sarita Satpathy
Professor

Department of Management Studies, Vignan's Foundation for Science, Technology and Research, Vadlamudi, Guntur

Dr. S. Milchior Reddy
Associate Professor

Department of Management Studies, Andhra Loyola College, Vijayawada.

Ashok Kumar Samminga
Research scholar

Department of Management Studies, Vignan's Foundation for Science, Technology and Research, Vadlamudi, Guntur

Abstract: The willingness to pay price premium (WTPP) after satisfaction is significant for managers, marketer and customers of products and services. Based on existing literature on the impact of persuasion by credibility and effectiveness of endorsement, the study employs elaboration likelihood model to assess impact of attributes of celebrity endorsement on consumers' willingness to pay price premium through brand credibility (BC) and moderating impact of consumer skepticism towards celebrity endorsement (CS). It has been proposed that celebrity authenticity (CA), celebrity moral credibility (CMC), the fit between celebrity and brand values (CBVC), and celebrity familiarity (CF) combine to enhance brand credibility which positively and directly influences. Data was gathered from 512 individuals. The hypothesis relationship was tested using structural equation modelling. The measurement model's fit results are satisfactory. Specifically, there is a good fit ($\chi^2/df = 2.41$, CFI = 0.942, TLI = 0.934, RMSEA = 0.052, SRMR = 0.041) and reliable measurement (Cronbach's $\alpha = 0.83-0.90$; CR = 0.88-0.93). Furthermore, there is convergent and discriminant validity (AVE = 0.65-0.77; HTMT < 0.85). According to the structural findings, when consumer skepticism is high, $\beta = -0.13$, p. The relationship between brand carbon footprint and willingness to pay a premium weakens due to low situation-specific moral evaluation. It is observed that celebrity endorsement lowers value salience.

Keywords: *Celebrity endorsement, Celebrity-brand congruence; Familiarity; Brand credibility; Willingness to pay premium.*

BEYOND ENJOYMENT: HOW TRUST CONDITIONS THE MEDIATING EFFECT OF PARASOCIAL INTERACTION ON PARASOCIAL RELATIONSHIPS WITH VIRTUAL INFLUENCERS

Sohil Nargundkar
PhD Scholar
TAPMI-MAHE-Manipal
Dr Jayanthi Thanigan
Professor-Marketing
TAPMI-MAHE-Manipal

Abstract: This study investigates how the aesthetic typology of virtual influencers (VIs), specifically human-like versus anime-like, affects the formation of parasocial interactions (PSI) and parasocial relationships (PSR). Through two experiments with 210 participants, the research explores the mediating role of PSI and the moderating influence of trust on these connections. Results indicate that while anime-like VIs spark higher levels of immediate parasocial interaction due to their novelty and entertainment value, human-like VIs are more effective at fostering deeper, long-term parasocial relationships. Trust was identified as a critical moderator for human-like influencers, strengthening the transition from interaction to a stable emotional bond. Furthermore, loneliness significantly predicted the strength of these parasocial bonds. These findings offer strategic guidance for marketers in selecting the appropriate VI type to build stable brand advocacy.

Keywords: Virtual Influencers, Parasocial Interaction, Trust, Parasocial Relationship.

ECONOMIC INSECURITY, SOCIAL TRUST AND DEMOCRATIC SUPPORT: EVIDENCE FROM INDIA

Akansha Anilkumar Agarwal
Student, CHRIST (Deemed to be) University

Abstract: The study depicts how economic insecurity affects interpersonal trust, opinions for state welfare and support for democratic institutions in India. The existing research largely focuses on poverty outcomes; this paper extends to the themes of institutional and behavioural dimensions of economic insecurity in a fragmented country. The study uses nationally representative cross-sectional data from the India sample of World Value Survey (Wave 7). Economic Insecurity is measured using indicators of food and medicine deprivation, while social trust, state welfare policies and democratic support are measured by established survey items. Descriptive analysis and Generalized Ordered Logistic Regression method are adopted with robust standard errors. Non-linear specifications are estimated to capture threshold effects, and urban-rural subsample regressions are employed to examine heterogeneity using baseline OLS. Structural Equation Modelling is also used to estimate the direct and indirect pathways.

The findings signify that economic insecurity is associated with low trust in society, less belief for state welfare policies and weakens support for democratic

institutions. Social Trust emerges as an important mediating channel linking effects of economic insecurity on both welfare preferences and democratic beliefs, with these effects being stronger in rural areas. The results suggest that economic insecurity operates not only as a material constraint but also as a behavioural factor shaping trust and democratic legitimacy. Policies aimed at reducing vulnerability may therefore strengthen both social cohesion and institutional stability. This study provides a diverse behavioural and developmental account of economic insecurity, trust, welfare, and democracy in India, contributing to debates on inclusive growth and democratic resilience.

Keywords: Economic Insecurity, Social Trust, State Welfare, Democratic Support, India.

AI-ENABLED BRAND TRANSFORMATION AND CUSTOMER EXPERIENCE IN DIGITAL MARKETS

Harsh Krishna

Chandragupt Institute of Management Patna, Bihar, India

Anjali

Chandragupt Institute of Management Patna, Bihar, India

Abstract: In the ever-changing digital market environment, artificial intelligence (AI) has come to the forefront as a strategic facilitator of brand change and customer experience enhancement. This research study empirically investigates the use of AI-powered digital marketing tools in influencing consumer perceptions, brand trust, and loyalty intentions in the Indian market. Primary data were gathered from in-depth interviews conducted with 120 digitally engaged consumers, which were then coded for quantitative analysis. The study uses percentage analysis, cross-tabulation, and multiple regression analysis to evaluate the effect of AI-powered personalization, responsiveness, and perceived usefulness on customer experience and brand loyalty. The results show that AI-powered personalization and responsiveness have a significant effect on customer satisfaction and brand trust, which are strong predictors of loyalty intentions. Regression analysis shows that perceived usefulness and experiential personalization are the most significant predictors of brand loyalty, accounting for a large proportion of variance in consumer behavioural intentions. Cross-tabulation analysis also shows the importance of generational differences in AI engagement, with younger generations showing greater acceptance and interaction levels. The study contributes to digital marketing and consumer insight literature by positioning AI not merely as a technological tool but as a transformational branding mechanism that reshapes customer journeys and long-term brand relationships, while offering practical implications for managers seeking to design ethical, experience-centric AI strategies in competitive digital environments.

Keywords: Artificial Intelligence; Digital Marketing; Brand Transformation; Customer Experience.

DO BRICS ECONOMIES MOVE TOGETHER IN HEALTH SPENDING? CONVERGENCE EVIDENCE

Sangeetha Saga
Research Scholar
Pondicherry University

Abstract: The study examines whether disparities in health expenditure across BRICS nations have narrowed by assessing convergence dynamics during the period 2000–2020. Convergence analysis provides a framework to test whether countries with lower initial levels of health expenditure catch up with higher-spending counterparts, thereby reducing cross-country disparities. Using sigma and beta convergence approaches, the study evaluates the evolution of health spending patterns within the BRICS peer group. The empirical results indicate no convergence and instead reveal significant divergence in health expenditure among BRICS countries over the study period. These findings suggest that health spending trajectories across BRICS economies have not moved together. The study highlights the need for lagging countries to strengthen and prioritise health financing in line with advancing peers to promote a more equitable allocation of health expenditures. Such efforts are essential for progressing towards Universal Health Coverage (SDG 3.8) and achieving the broader health-related Sustainable Development Goals, including SDG 3.C.

Keywords: Health, Health Expenditure, Convergence, BRICS.

RISK PERCEPTION AS A MEDIATOR OF BEHAVIOURAL BIASES AND INVESTMENT INTENTIONS: THE EMPIRICAL EVIDENCE FROM RETAIL INVESTORS

Dr.A.Hemalatha
Assistant Professor
Department of Commerce, Bishop Heber College(A), Affiliated to Bharathidasan University, Trichy
Dr.Hannah.B
Assistant Professor
Department of Commerce, Bishop Heber College(A), Affiliated to Bharathidasan University, Trichy

Abstract: The literature on behavioural finance is now realizing that risks are not only determined by rational evaluations on the part of investors; but also, cognitive biases that affect the perception and assessment of risk. Although previous research has focused on the direct impacts of personal behavioural biases on investment behaviour, scanty empirical focus has been given to the cognitive processes under which such biases are transformed into investment intentions in the future. The current paper fills this gap and resolves the research question of the mediating strength of risk perception in the association between behaviour biases and the intention to invest among retail investors. Behavioural biases are also conceptualized based on higher-order behaviour in which overconfidence, herding

behaviour, loss aversion and anchoring bias are considered as primary data variables gathered by a structured questionnaire. Exploratory factor analysis is used to determine the factor structure underlining the items after which confirmatory factor analysis will be done to determine the construct validity and reliability. The hypothesized relationships are tested and a mediating effect of risk perception occurs by using structural equation modelling. The findings reveal that media biases greatly affect risk perception and investment intention of investors. Risk perception is discovered to impact the investment intention significantly and to mediate the relationship between the behavioural biases and investment intention to some extent. These results indicate that the subjective evaluation of risk by investors is a significant cognitive route according to which behavioural biases determine future investment intentions. The behavioural finance research adds value to the literature in the field by independently describing the intervening nature of risk perception through a second-order structural modelling methodology. The results also provide some practical implications to financial advisors and policymakers to develop an investor education and risk communication program to enhance more informed investment decision-making.

Keywords: Risk perception, Behaviour bias, Investors' perception, Intention of Investors and Structural Equation Modelling.

FROM PERSONALIZATION TO IMPULSE: EXPLORING HOW AI-DRIVEN PERSONALIZATION INFLUENCES ONLINE PURCHASE INTENTIONS

Dr.Hannah.B

Assistant Professor

Department of Commerce, Bishop Heber College(A), Affiliated to Bharathidasan University

Dr.A.Hemalatha

Assistant Professor

Department of Commerce, Bishop Heber College(A), Affiliated to Bharathidasan University

Abstract: Artificial intelligence (AI) personalisation is now an inherent characteristic of modern online retail, and it fundamentally changes the behaviour of consumers on the digital shopping platforms. Although the use of personalization technologies is common, little empirical studies describe how AI-based personalization can affect online buying intentions. This research is based on the Stimulus-Organism-Response (SOR) template, hedonic motivation theory, and on the rationale of cognitive load and decision simplification in explaining why AI-driven personalization approaches influence online purchase intentions and impulse buying is considered as a mediating factor and behavioural result. The survey information was gathered among the users that are active on the e-commerce platforms and mobile shopping applications, and the data were processed through structural equation modelling. The idea of AI-mediated personalization is developed on the principle of technological stimulus, which triggers affective and

cognitive responses, such as hedonic motivation, cognitive load, and simplified decision-making. Those organism-level reactions further affect the impulse purchase behaviour and purchase intentions of the consumers. The findings indicate that personalization caused by AI leads to a high level of hedonic motivation and decreases the complexity of the decision-making process and the cognitive effort. The motivations of hedonic motivation, reduction of cognitive load and simplification of the decisions positively affect the impulse buying behaviour. The mediation between online purchase intention and AI-driven personalization partially occurs via impulse buying and poses as a result of personalized online worlds. This paper is a pioneering contribution to the AI-based consumer behaviour research as it incorporates an affective and cognitive process into a single unified SOR framework. The results provide practical suggestions to managers drawing up personalization plans and make the case on responsible human implementation of artificial intelligence and consumer control within algorithm-based marketplaces.
Keywords: AI personalization, Cognitive effects, Hedonic factors, AI retail, Impulse behaviour.

CLOSING THE BELONGING GAP: A FRAMEWORK FOR DISABILITY IN THE MODERN WORKPLACE

Ms. Kripamariya J

Research Scholar

School of Social Work, Marian College Kuttikkanam, Autonomous Peermade, Idukki District, Kerala, India

Dr. Justin P J

Assistant Professor

School of Social Work, Marian College Kuttikkanam Autonomous Peermade, Idukki District, Kerala, India

Abstract: Although the idea of Diversity, Equity, and Inclusion (DEI) is spreading across the world, a revolving door has become the staple of the Persons with Disabilities (PwD) employment market: high employment rates due to the quotas, high turnover and stagnation afterwards. Through the adoption of a conceptual research approach, the study would synthesize literature based on the Social Model of Disability, Organizational Behavior (Psychological Safety) and Critical Management Studies. It presents the 3P Model of Disability Inclusion (Presence, Participation, Power), where the particular barriers and enablers to the organization as it strives to be more inclusive are identified at each point of the inclusion maturity curve. The paper assumes that one of the structural barriers and facilitators is the so-called Integration, which is concerned with reasonable accommodation and numerical representation (Presence). Inclusion, on the contrary, is a socio-psychological mental condition dependent on psychological safety (Participation). But equity in the real sense is realized at the Empowerment stage when PwD are in the decision-making power (Power). To the HR practitioners and organizational leaders, this research will provide a diagnostic roadmap to an

organization that will fail to bridge the gap between Participation and Power and experience loss of neurodiverse talent. It recommends that KPIs should not be focused on the number of people, but rather be based on the share of voice and the designers of talent pipelines should consider non-linear career paths that are more common among persons with disability. The current paper adds value to the existing body of diversity literature by theorizing the decoupling of integration and inclusion. *Keywords: Disability Inclusion, Workplace Integration, Psychological Safety, Strategic HRM, Social Model of Disability, Neurodiversity, Organizational Justice.*

DETERMINANTS OF DIGITAL FINANCIAL SERVICES ADOPTION AND USAGE IN THE UNORGANISED SECTOR: AN EXTENDED UTAUT2 MODEL WITH THE MODERATING ROLE OF AGE

Roshna Roy

Research Scholar

Karunya School of Management, Karunya Institute of Technology and Sciences
(Deemed to be University), Coimbatore

Assistant Professor

Sahrdaya College of Advanced Studies (Autonomous), Kodakara, Thrissur, Kerala.

Dr Bootukuri Giri Babu

Assistant Professor

Karunya School of Management, Karunya Institute of Technology and Sciences
(Deemed to be University), Coimbatore.

Dr Binoy Thomas

Associate Professor

Sahrdaya Institute of Management Studies, Kodakara, Thrissur, Kerala.

Abstract: Digital Financial Services (DFS) have expanded rapidly in developing economies, yet adoption and sustained use remain uneven, particularly among workers in the unorganised sector. This study investigates the determinants of DFS adoption and actual usage behaviour in South India using an extended Unified Theory of Acceptance and Use of Technology (UTAUT2) framework that incorporates trust and perceived risk, and examines the moderating role of age. Primary data were collected from 621 unorganised sector participants through a structured questionnaire administered via face-to-face interviews. The measurement and structural models were assessed using Confirmatory Factor Analysis and Structural Equation Modelling, while moderation effects were tested using PROCESS Macro (Model 1). The results indicate that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and trust have significant positive effects on behavioural intention, whereas perceived risk exerts a significant negative influence. User behaviour is significantly predicted by behavioural intention, facilitating conditions, and habit, with habit emerging as the strongest driver of actual usage. The structural model demonstrates excellent fit, confirming the robustness of the proposed framework. Moderation analysis reveals that age significantly conditions key relationships in the adoption process.

Specifically, the effects of effort expectancy, trust, and perceived risk on behavioural intention, as well as the intention behaviour link, vary across age groups, with both the strength and direction of relationships changing over the life course. These findings highlight that DFS adoption in the unorganised sector is shaped not only by technological and value-related factors but also by age-specific behavioural mechanisms. The study contributes to the digital finance and technology adoption literature by providing evidence from a context that remains underrepresented in prior research and by demonstrating the importance of age as a boundary condition. From a practical perspective, the results suggest that policymakers and service providers should design age-sensitive strategies to promote inclusive and sustained use of digital financial services among unorganised sector workers.

Keywords: Digital Financial Services, UTAUT2, Unorganised Sector, Behavioural Intention, User Behaviour, Trust, Perceived Risk.

DIGITAL MARKETING ANALYTICS AS A DETERMINANT OF CONSUMER PURCHASE BEHAVIOR: EVIDENCE FROM IMPORTED SKIN CARE PRODUCTS

Ms. Supriya A

Research Scholar

Department of Commerce, PSG College of Arts and Science & Assistant Professor,
KPR College of Arts Science and Research, Coimbatore

Dr. Kannammal V

Associate Professor

Department of Commerce (Financial System), PSG College of Arts and Science,
Coimbatore

Abstract: The rapid growth of digital platforms has allowed the firms to use digital marketing analytics to influence the consumer decision making more effectively. For imported skin care products, a highly competitive market, analytics-based advertising, personalization and monitoring reviews have become essential tools. This study analyses how digital marketing analytics affect consumer buying behavior towards imported skin care products. This study mainly focuses on the impact of digital marketing analytics on consumer's purchase behavior. This study uses both primary and secondary data. Primary data was collected through a structured questionnaire and secondary data was collected through various journals and verified online sources to support the theoretical background and literature review. This study uses percentage analysis and chi square analysis to analyze the data. This study highlights the importance of data driven digital strategies in the imported skin care market. Also, it provides a practical insight to the marketers to use analytics effectively, reviews and influencer performance for shaping consumer purchase decision. Even though the sample size is limited this research adds to the existing literature on digital marketing analytics and consumer behavior.

Keywords: Digital marketing analytics, online reviews, influencer analytics, consumer purchase behavior, imported skin care products.

**A CHANGE IN ROLE PORTRAYAL OF WOMEN IN INDIAN ADVERTISEMENTS: A STUDY
AMONG GENZ AND MILLENNIAL CONSUMERS**

Soulina Banerjee
Research Scholar
St. Xavier's University, Kolkata
Dr. Sitangshu Khatua
Dean & Professor
Xavier Business School, St. Xavier's University, Kolkata

Abstract: Over the past few decades, one of the most effective marketing tool has been advertising. The way women are shown in advertisements has evolved recently to match the social changes that are occurring. Therefore, it is important to rebuild women's image in all respects. Since the media is crucial for disseminating information, it is essential that women are portrayed positively in order to elevate their true status in society. Over the past few decades, a large number of studies have been conducted on the roles of women in advertising, including the shift from the position of the homemaker and mother to that of the independent working woman. Numerous theories have portrayed intersectionality, which holds that experiences and results are shaped by the intersections of gender with other social identities like race, class, and sexual orientation. These theories are highly relevant to how women are seen in society. As a result, the stereotypical view of women is no longer acceptable and has vanished. Numerous studies have shown how women are still portrayed in advertisements today as objects of desire or in a sexual setting. Despite continuous changes in both research focus and society perspectives, the representation of women in advertising is nevertheless a crucial topic of study. This research intends to include how women are portrayed in advertisements have changed over the years and how such change has impacted the GenZ and Millennial consumers. The empirical research will be conducted in this paper using both quantitative analysis and qualitative analysis. For quantitative analysis a structured questionnaire will be used to collect the data. The primary data will be collected from the area of Kolkata with a sample size around 159 or more who belong to the age group GenZ (12-27 years) and millennials (28-43 years). Manova will be conducted to conclude the research.

Keywords: *GenZ , Advertising Stereotypical, Gender, social identities .*

**ROLE OF SOCIAL MEDIA MARKETING AND INFLUENCER MARKETING ON CONSUMER
BEHAVIOUR**

Ajay Kumar Yadava
Research scholar
Mahatma Gandhi Kashi Vidyapith, Varanasi(aktu, Lucknow),Uttar Pradesh

Abstract: According to a HubSpot analysis, companies who actively use social media witnessed an 89% increase in website traffic (HubSpot, 2021). This illustrates how social media marketing can significantly increase a company's online presence and

attract more customers to its website. Social media refers to web-based and mobile platforms such as Facebook, Instagram, and TikTok that facilitate user-generated content, engagement, and virtual networking. It enables real-time global sharing of data, photos, and movies. Interactive, user-driven content development, and round-the-clock connectivity are crucial aspects. Common social goals include: Awareness: Increase your brand's visibility and reach. Engagement: Encourage dialogue and foster a feeling of belonging. Conversions: Encourage leads, sales, or sign-ups. Every time someone uses a smartphone, news websites, or social media. This chapter offers an overview of research on social impact in digital media contexts and makes a distinction between user-generated content (such as social media postings and comments) and aggregate user representations (such as the quantity of "likes") from unidentified peers, friends, and opinion leaders. Both user-generated material and aggregate user representations serve as heuristic cues or indications of the opinion climate that may influence people's online content choices, attitudes toward political and societal issues, and willingness to publicly share their opinions. Future research implications are suggested based on the details of digital media formats (sources, message control, algorithms, bots).

Keywords: Social media, Digital influence, Website traffic, Virtual networking, Opinion climate.

DECODING THE DELAY: HOW ECONOMIC INDEPENDENCE THROUGH WORK ALTERS AGE OF MARRIAGE IN INDIA

Smt. Madhulika Varadaraj Bhat

Research Scholar and Assistant Professor

Department of Commerce & Management

Poornaprajna College (Autonomous), Udupi, Karnataka, India

Ms. Preethi

Assistant Professor

Department of Commerce & Management

Poornaprajna College (Autonomous), Udupi, Karnataka, India

Ms. Anusha K

Assistant Professor

Department of Commerce & Management

Poornaprajna College (Autonomous), Udupi, Karnataka, India

Abstract: Early marriage remains a significant barrier to women's holistic development in India, often curtailing educational attainment and limiting long-term economic opportunities. While the link between female education and delayed marriage is well-established in existing literature, the specific relationship between women's engagement in work or service and their age of marriage requires further exploration. This paper aims to bridge this gap by utilizing the latest Demographic and Health Survey (DHS) data from India to analyze how employment status interacts with age to determine the timing of marriage. The study employs a quantitative research design, analyzing cross-sectional data of [1992-93 and 2019-21]

ever-married women. Statistical models are used to assess whether financial independence through work acts as a catalyst for delaying marriage, controlling for other demographic variables. The results demonstrate a positive correlation between workforce participation and a higher age at first marriage. Specifically, women engaged in service or manual work are more likely to marry after the legal age of 18 compared to unemployed women. Additionally, the data highlights that while the overall age of marriage is rising in India, employment remains a key differentiating factor in delaying marital unions.

These findings suggest that integrating women into the economy is not merely a byproduct of development but a driver of social change regarding marriage norms. The paper argues that enhancing employment opportunities for young women could serve as an effective strategy for government programs aiming to eradicate child marriage and promote gender equity.

Keywords: Women's empowerment, Labor force participation, Age of marriage, India DHS, Social Policy.

WORK LIFE BALANCE AND ROLE EFFICACY: STUDY CONDUCTED AMONG NURSING STAFF IN KERALA

Dr. Issac George

Assistant Professor

St.Philomena's College (Autonomous) , Mysore

Dr. Divyashree N

Assistant Professor

St.Philomena's College (Autonomous) , Mysore

Abstract: The study examines the work/life balance and role efficacy -relationship in a sample of nurses working in the government and privately-owned hospitals in the Calicut District of Kerala. The healthcare field, due to the labour-demanding nature of the profession, exposes nurses to work pressure in the form of lengthy working hours, occupational load, and low levels of personal time, thus making work-life balance a critical factor that dictates professional effectiveness. The aim of the research was thus to assess the degree of work-life balance and role efficacy within the nursing personnel and to examine the effect that work-life balance has on role efficacy.

The adopted methodology was a quantitative and descriptive study design, which involved the use of a structured questionnaire, given to the respondents. The efficacy of roles was measured with the help of Role Efficacy Scale, which is validated by Udai Pareek, whereas work-life balance was measured with the help of a scale developed based on existing literature. The kind of sampling was purposive, which resulted in valid responses of 87 members of nursing staff. Data were submitted to descriptive statistical processes, correlation analysis and regression analysis through SPSS.

The results of the empirical studies are statistically significant moderately positive correlation between work-life balance and role efficacy. These findings demonstrate

that the better balance between professional and personal life contributes to the confidence of nurses and enhances their performance in their professional responsibilities. The research, thus, points to the necessity of the institutional policy that should be proactive in promoting the well-being of the employees and organisational success.

Keywords: SPSS, Organisational success, Correlation analysis, Regression analysis.

BUFFERING THE IMPACT OF OCCUPATIONAL STRESS ON NURSES' PSYCHOLOGICAL WELL-BEING: THE ROLE OF CO-WORKER SUPPORT

Seena A. O

Research Scholar

Karunya Institute of Technology and Sciences, Coimbatore, Tamil Nadu 641114

G. Nisha Malini

Professor

Karunya School Of Management

Malakkaran Johny Jino

Executive Director

Sahrdaya Institute of Management Studies (SIMS) Kodakara

Abstract: This study aims to examine the moderating effect of coworker support on the relationship between occupational stress and psychological well-being among nurses. Despite extensive research on occupational stress and employee well-being, the moderating role of coworker support in this relationship has received limited empirical attention. Occupational stress represents a critical job demand in healthcare settings, while coworker support serves as an essential social resource that shapes how nurses cope with work-related pressures. Drawing on Conservation of Resources (COR) theory, this study proposes that coworker support, as a contextual resource, buffers the detrimental effects of occupational stress on nurses' psychological well-being. Data were collected through a questionnaire survey from 820 nurses employed in government and private hospitals across South India and analyzed using Partial Least Squares Structural Equation Modeling (PLSSEM) with SmartPLS 4. The results revealed that occupational stress had a significant negative effect on psychological well-being ($\beta = -0.324$, $p < 0.001$), whereas coworker support was positively associated with well-being ($\beta = 0.286$, $p < 0.001$). More importantly, coworker support significantly moderated the stress-well-being relationship ($\beta = 0.211$, $p < 0.001$), such that the negative impact of occupational stress was weakest at higher levels of coworker support. The model explained 22.7% of the variance in psychological well-being. These findings extend COR theory by empirically demonstrating the stress-buffering role of coworker support and underscore the importance of strengthening collegial support systems to protect nurses' psychological wellbeing and sustain quality patient care.

Keywords: Occupational stress, Psychological well-being, Coworker support, Conservation of Resources theory, Nurses.

ROLE OF SELF INCONGRUENCE ON BRAND DISIDENTIFICATION AMONG GEN Z

Mizhab K

MBA Student

Bharata Mata Institute of Management (BMIM), Bharata Mata
College (Autonomous), Kochi, India

Neethu R Menon

Assistant Professor

Bharata Mata Institute of Management (BMIM), Bharata
Mata College (Autonomous), Kochi, India

Abstract: This research investigates the complex psychological drivers behind brand disidentification among Generation Z, a cohort characterized by high self-awareness and value driven consumption habits. While traditional marketing research often focuses on the precursors to brand loyalty, this study explores the "dark side" of consumer brand relationships by examining how identity misalignment or self-incongruence catalyzes intentional psychological distancing. When a brand's projected image, social stance, or core values diverge significantly from a Gen Z consumer's perceived self-concept, the resulting discord creates a state of significant psychological tension and identity threat. Drawing on an empirical survey of 120 Generation Z respondents, the study utilizes both self-concept and balance theory perspectives to map the intricate cognitive affective dynamics of brand rejection. The findings indicate that self-incongruence serves as a powerful and consistent predictor of brand disidentification. Central to this rejection process is the critical role of emotional valence; the analysis reveals that both intense negative emotions such as anger, betrayal, or disappointment and even lingering positive attachments can paradoxically contribute to the formal disidentification process. This suggests that the transition from brand affinity to active rejection is not merely a passive loss of interest, but rather an active, emotionally charged detachment driven by the need to resolve cognitive dissonance. By integrating these diverse perspectives, the research enriches the theoretical understanding of how young consumers manage identity threats. For brand managers, the results underscore the critical necessity of maintaining identity authenticity and radical transparency. In an era where Gen Z consumers increasingly view brands as symbolic extensions of their personal values, a failure to align identity messaging can trigger profound emotional dissonance, leading to a permanent rupture in the consumer-brand bond.

Keywords: *Self incongruence, Positive emotion, Negative emotion, Brand disidentification, Generation Z.*

DIGITAL MARKETING PRACTICES OF SMALL BUSINESS UNITS IN EMERGING MARKETS

Ms. Saranya S

Research Scholar

Department of commerce, PSG College of Arts and Science,

Dr. M. Venkatraman

Associate Professor

Department of commerce, PSG College of Arts and Science,

Abstract: Small Business Units (SBUs) in emerging markets increasingly employ digital marketing platforms to enhance market visibility, customer engagement, and sales performance. However, despite widespread adoption, many SBUs struggle to convert digital marketing activities into sustained competitive advantage. This limitation arises not from the absence of digital tools but from the inability of firms to interpret customer feedback, respond to market changes, and adapt marketing strategies over time. Anchored in Dynamic Capability Theory, this study examines digital marketing practices as strategic capabilities that enable SBUs to sense, seize, and transform market opportunities.

The study adopts a descriptive and analytical research design using primary data collected from 53 SBUs operating in manufacturing, trading, and service sectors. Statistical techniques, including descriptive analysis, reliability testing, and factor analysis, were employed. The findings reveal a positive perception of digital marketing effectiveness across SBUs, particularly in market sensing and customer engagement functions. Reliability results confirm acceptable internal consistency of the digital marketing practices scale. Factor analysis identifies three core dimensions—market reach and sensing, responsiveness, and strategic adaptability explaining 63.11 per cent of total variance, thereby validating the construct.

The results indicate that digital marketing contributes to SBU performance when it is embedded as a dynamic capability rather than used as a routine promotional mechanism. Service and trading SBUs demonstrate higher levels of digital integration, while manufacturing units exhibit comparatively limited strategic usage. The study contributes empirically by linking digital marketing practices with dynamic capability development in emerging markets. Practically, it highlights the need for SBUs to strengthen digital analytics, feedback utilisation, and adaptive decision-making to maximise performance outcomes.

Keywords: Digital Marketing Practices; Small Business Units; Dynamic Capabilities; Emerging Markets; Business Performance.

BRAND POSITIONING STRATEGIES FOR MANAGED OFFICE SERVICE PROVIDERS IN INDIA: ADAPTING TO NEW-AGE WORKSPACE CULTURE AND CORPORATE REAL ESTATE DYNAMICS

Vignesh S R

Ganesh L

Abstract: The Indian managed office space industry is rapidly evolving due to the

rise of hybrid work models, changing employee expectations, and the growing need for flexible corporate real estate solutions. As companies look for workspaces that offer agility, scalability, and a better employee experience, managed office service providers must rethink how they position their brands and communicate value to clients. This study focuses on understanding customer needs and exploring how value-based marketing strategies can help providers create meaningful differentiation and build strong brand perception in a competitive market. The research examines the key factors that influence customer decision-making, such as service quality, pricing clarity, workspace flexibility, technology support, location benefits, and operational efficiency. It aims to understand how evolving corporate priorities—across startups, SMEs, and large enterprises are reshaping expectations from managed workspace providers. Using a mix of primary research through surveys and industry insights, along with secondary data on market trends and workspace adoption, the study analyses customer behaviour and the drivers behind workspace selection. The findings are expected to highlight the increasing importance of customized solutions, experience-driven workplaces, and service models that focus on measurable business outcomes. The study also emphasizes the role of customer-centric innovation, effective communication, and relationship-based marketing in strengthening brand value and client trust. Ultimately, this research proposes practical strategies for managed office providers to refine their brand positioning in line with India's evolving workspace culture and corporate real estate landscape, enabling them to stay competitive while delivering long-term value to their clients and stakeholders.

Keywords: Brand Position, Innovation, Communication.

INFLUENCE OF SOCIAL MEDIA IN SHAPING SUSTAINABLE CONSUMPTION BEHAVIOUR IN THE CIRCULAR ECONOMY: AN EMPIRICAL INVESTIGATION

Dr. C.V. Lolitha

Assistant Professor,

School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University), Bangalore

Abstract: As global panics over resource depletion, pollution, and climate change intensify, there is a rising emphasis to move away from traditional linear economic models to further sustainable ones. One of the most critical foundations in encouraging environmentally conscious behaviour is sustainable consumption. Currently, the circular economy offers practical approaches to support sustainability by extending a product's life by means of practices such as reuse, refurbish, recycle, and regenerate. In spite of that, the success of any sustainable model principally hinges on how consumers respond to it. While numerous studies have centred on the business perspective of sustainability, the vital role that consumers play is often overlooked. In the context of circular economy, this study empirically examines the influence of social media on sustainable consumption behaviour. Social media not

only facilitates information propagation but also enables peer interaction, social influence, and value creation. The unparalleled reach of social media has the potential to shape its users' perceptions and behaviours toward sustainability. This study tries to examine the Sustainable Consumption Behaviour of social media users and delve into how their actions align with the circular economy due to influencer marketing. By using the Theory of Planned Behaviour, the study seeks to discover how sustainable consumption dimensions align with the basic pillars of the circular economy. An empirical study was conducted to gather data from 104 social media users in Kerala through an online survey, and the data were analyzed using one-way ANOVA and independent sample t-tests. The findings of this study highlight the inevitable role that social media influence play in driving the success of sustainable models that fit into the circular economy paradigm.

Keywords: Social Media Influence, Sustainable Consumption Behaviour , Circular Economy.

ANALYSING BRAND LOYALTY AND CUSTOMER ENGAGEMENT THROUGH SENTIMENT ANALYSIS OF SMARTPHONE REVIEWS

Nandhini Prakash

School of Business and Management, CHRIST University, Bangalore, Karnataka, India

Dr.Sabarmathi G,

School of Business and Management, CHRIST University, Bangalore, Karnataka, India

Abstract: The online customer review has emerged as an important information source shaping the consumer behavior in buying products and the brand image, especially with the swift development of the e-commerce platform. The smartphone market is a very competitive market where business must comprehend customer feelings and interaction via online reviews as a way of improving product strategies and customer satisfaction. This paper will examine the sentiments of customers that are posted on online smartphone reviews gathered in the Flipkart e-commerce site, the top three smartphone companies: Apple iPhone, OnePlus and Redmi Note. The work relies on sentiment analysis models in the classification of the customer reviews to positive, negative, and neutral sentiments. Other than the overall sentiment analysis, aspect-based sentiment analysis has been suggested to quantify the primary product features that influence the buying decision and they include quality of camera, battery life, display quality and overall performance. The dataset is pre-processed by text pre-processing to prepare it to be analyzed such as tokenizing, removing stop-words, and text normalization. The generated scores are sentiment scores that quantify customer opinions. A predictive model on the support vector machine (SVM) is also built to determine the sentiments of the customers and its performance measured against the conventional measures of performance such as accuracy and classification reports. The results provide the information to the consumer preference, brand loyalty and engagement pattern of

different smartphone brands. This paper shows how machine learning and sentiment analysis can be utilized in marketing analytics and provide useful suggestions to marketers, product managers, and e-commerce websites to enhance decision-making and customer-focused approaches.

Keywords: Sentiment analysis, Consumer Behaviour, Predictive model, Support Vector Machine.

THE MISSING LINK BETWEEN URBAN CONSUMPTION AND SUSTAINABLE LIVING: BRIDGING AWARENESS, PERCEPTION, AND ACTION

Kirana Katherine R

Lean Operations & Systems Specialisation

School of Business and Management, Christ (Deemed to be University), Kengeri

Dr. Justin Joy

Lean Operations & Systems Specialisation

School of Business and Management, Christ (Deemed to be University), Kengeri

Abstract: Environmental sustainability has emerged as a pressing global challenge, particularly in urban contexts where rising consumption and waste generation place increasing pressure on natural resources. This study investigates the behavioural and cognitive factors influencing consumers' willingness to adopt sustainable practices by examining the relationships between consumption behaviour, waste disposal habits, sustainability awareness, perception of environmental impact, and willingness toward sustainability. The research proposes perception as a mediating variable that translates knowledge and behaviour into actionable environmental intent. Primary data were collected from 223 urban respondents using a structured questionnaire and analysed through statistical techniques including descriptive analysis, ANOVA, correlation, regression, and structural equation modelling (SEM). The findings reveal that respondents demonstrate moderate sustainability awareness and positive intentions toward sustainable practices; however, a noticeable gap exists between awareness and consistent environmental behaviour, particularly in waste management. Regression results indicate that sustainability awareness is the strongest predictor of environmental perception, while perception significantly influences willingness to adopt sustainable practices. Consumption behaviour shows a smaller but significant effect on perception, whereas waste disposal habits do not exhibit a meaningful relationship. The SEM analysis further confirms a clear pathway in which awareness enhances perception, which subsequently drives willingness, emphasizing the importance of cognitive factors over routine behaviours in promoting sustainability. Overall, the study highlights that improving environmental awareness and strengthening individuals' perception of the consequences of their actions are critical for encouraging long-term sustainable behaviour. The findings offer practical implications for policymakers, organizations, and environmental advocates by identifying awareness-driven strategies as effective leverage points for fostering responsible consumption and supporting broader sustainability goals.

Keywords: Sustainable Consumption, Environmental Responsibility, Consumer Decision Making, Drivers of Sustainability, Consciousness.

IMPACT OF CIRCULAR BUSINESS MODELS ON SUSTAINABILITY IN TEXTILE UNITS THROUGH VALUE CONVERSION MECHANISMS

RICHY RYAN C M

Student-MBA

School of Business Management, CHRIST (Deemed to be University).

Bangalore Kengeri Campus, Kanmanike, Kumbalgodu, Mysore Road, Bangalore,
Karnataka

Dr. JUSTIN JOY

Associate Professor

School of Business Management, CHRIST (Deemed to be University).

Bangalore Kengeri Campus, Kanmanike, Kumbalgodu, Mysore Road, Bangalore,
Karnataka

Abstract: The textile industry is one of the most resource-intensive manufacturing sectors, contributing significantly to environmental pollution and waste generation. Circular business models (CBMs) have emerged as a strategic approach to address these challenges by improving resource efficiency and enabling sustainable value creation. However, empirical evidence explaining how circular practices are converted into measurable economic, environmental, and social value within textile units remains limited, particularly in emerging economies. This study examines the impact of circular business models on sustainability in textile units by focusing on value conversion mechanisms. Specifically, it investigates how operational efficiency and competitiveness enable circular product design and resource management practices, and how these practices generate captured economic value and shared environmental and social value. A quantitative research design was adopted, and primary data were collected through a structured questionnaire from 155 textile industry professionals across Tamil Nadu. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to analyze the proposed relationships. The findings reveal that operational efficiency and competitiveness significantly influence the adoption of circular product design and lifecycle practices. These practices positively affect resource management and environmental performance, which in turn play a crucial role in generating shared value. The results confirm that circular practices act as key value conversion mechanisms linking operational capabilities to sustainability outcomes. The study offers practical insights for textile managers and policymakers by demonstrating how circular business models can be operationalized to achieve sustainability while maintaining competitiveness.

Keywords: Circular business models, Textile industry, Sustainability, Value conversion, Captured value, Shared value.

SUSTAINABILITY VERSUS SPEED: AN ANALYTICAL STUDY OF CONSUMER ADOPTION OF GREEN DELIVERY MODELS IN QUICK COMMERCE

V. GURUPRIYAN

MBA Student

School of Business Management, CHRIST (Deemed to be University). Bangalore Kengeri Campus, Kanmanike, Kumbalgotu, Mysore Road, Bangalore, Karnataka

Dr. JUSTIN JOY

Associate Professor

School of Business Management, CHRIST (Deemed to be University). Bangalore Kengeri Campus, Kanmanike, Kumbalgotu, Mysore Road, Bangalore, Karnataka

Abstract: The rapid expansion of quick commerce (Q-commerce) has fundamentally transformed urban consumption by offering ultra-fast delivery services that prioritize speed and convenience. While this business model enhances customer satisfaction and purchase frequency, it simultaneously raises serious environmental concerns due to increased emissions, packaging waste, and inefficient last-mile logistics. Despite growing awareness of sustainability issues, consumer adoption of eco-friendly delivery options in Q-commerce remains limited, revealing a critical tension between speed-driven consumption and sustainable practices. This study investigates the determinants of consumers' intention to adopt eco-friendly delivery options and their willingness to accept slower delivery in the context of Q-commerce. Using a structured questionnaire, data were collected from active Q-commerce users and analyzed through Structural Equation Modeling (SEM) using SmartPLS. The conceptual framework integrates delivery speed, consumer satisfaction, environmental concern, adoption intention, and willingness to choose eco-friendly delivery options. The findings reveal a significant intention-behavior gap: while adoption intention strongly predicts consumers' willingness to choose eco-friendly delivery, consumer satisfaction with fast delivery does not significantly influence adoption intention. Moreover, environmental concern emerges as a key driver encouraging consumers to consider sustainable delivery alternatives, even when it involves marginal delays. The study contributes to sustainability and consumer behavior literature by empirically demonstrating the trade-off between delivery speed and environmental responsibility in Q-commerce. From a managerial perspective, the results suggest that merely improving service satisfaction is insufficient to drive sustainable adoption. Instead, firms must strategically frame eco-friendly delivery options, emphasize environmental impact, and redesign incentives to bridge the intention-behavior gap. This research provides actionable insights for policymakers and practitioners seeking to balance operational efficiency with environmental sustainability in the evolving Q-commerce ecosystem.

Keywords: *Quick Commerce, Eco-Friendly Delivery, Environmental Sustainability, Consumer Adoption Intention, Delivery Speed Trade-Off.*

CYBERSECURITY RISKS IN THE INVESTMENT LANDSCAPE: PROTECTING DIGITAL ASSETS

Anargya Shastry

Student, B.Com Final Year

PES University, Bengaluru, India

Prof. Sangeetha S. Kumar

Assistant Professor

PES University, Bengaluru, India

Abstract: The rapid growth of digital investment platforms, mobile trading applications, and fintech services has transformed the way individuals and institutions participate in financial markets. These technologies provide faster transactions, greater convenience, and easier access to a wide range of investment opportunities. However, along with these advantages, they also introduce significant cybersecurity risks that threaten the safety of digital assets and sensitive financial information. Cyber incidents such as hacking, phishing, identity theft, and online fraud are no longer only technical concerns; they have become serious financial risks that can lead to monetary losses, reputational damage, and reduced investor confidence in the market. Therefore, cybersecurity must be viewed not only as an IT issue but also as an important financial risk factor. Most previous studies have focused mainly on the technical reasons behind cyberattacks or on individual case examples, with limited attention given to their wider financial impact. This creates a gap in understanding how cybersecurity threats affect financial risk management. To bridge this gap, the present study uses a meta-analysis approach by reviewing and combining evidence from research articles, case studies, and industry reports related to cyber incidents in the investment sector. The selected studies were carefully examined to identify common types of threats, patterns of financial losses, and effective prevention strategies. The findings indicate that cybersecurity risks directly affect capital protection, operational efficiency, and investor trust. Hence, these risks should be managed in the same manner as other financial risks through stronger internal controls, better regulatory frameworks, advanced technologies, and increased investor awareness. The study concludes that integrating cybersecurity into financial risk management practices is essential to safeguard digital assets and ensure the long-term stability and resilience of modern investment markets.

Keywords: *Cybersecurity risk, Digital investments, Financial risk, Digital assets, Online trading.*

CONSUMER WILLINGNESS TO PAY PRICE PREMIUM FOR ORGANIC PRODUCTS: A STUDY OF THE MODERATING ROLES OF TRUST AND CONSUMER SATISFACTION

Dr.Krishna R,
Assistant Professor
St. Joseph's College (Autonomous), Devagiri
Dr.Haneesh. P
Associate Professor
Department of Commerce and Management
2Govt College, Kodanchery
Calicut, Kerala

Abstract: The growing demand for organic food reflects increasing consumer concern for health, environmental sustainability, and food safety. Although India has emerged as a major producer of organic agricultural products, domestic consumption remains limited, largely due to higher prices and persistent uncertainty regarding product authenticity and value. Understanding the factors that influence consumers' willingness to pay a price premium for organic products is therefore essential for strengthening the domestic organic market. This study examines the roles of consumer trust and customer satisfaction in shaping willingness to pay a premium for organic products in Kerala, a state characterised by high literacy levels, health awareness, and an expanding organic movement. Primary data were collected from 385 consumers using a structured questionnaire. Satisfaction with organic product quality and trust in organic certification, labelling, and sourcing were measured using composite indices constructed through Principal Component Analysis. The relationships among satisfaction, trust, and willingness to pay a price premium were analysed using Pearson correlation analysis and Structural Equation Modelling, with particular emphasis on testing the moderating role of trust. The findings indicate that satisfaction with organic product quality has a strong and statistically significant positive effect on consumers' willingness to pay a premium. Trust in certification systems, labelling practices, and seller credibility also independently influences premium-paying behaviour. Importantly, the moderation analysis reveals that trust strengthens the relationship between satisfaction and willingness to pay. Consumers who are satisfied with organic product attributes such as freshness, perceived health benefits, and environmental impact are substantially more willing to pay higher prices when they also have confidence in certification mechanisms and sources. The study contributes to the literature on ethical and value-based consumption by providing region-specific empirical evidence from Kerala, a context that remains underexplored in organic consumption research. The findings highlight that improvements in product quality must be supported by credible certification and transparent communication to translate consumer satisfaction into sustained premium-paying behaviour. Strengthening institutional trust is therefore critical for the long-term growth of organic markets in emerging economies.

Keywords: Organic food consumption, Willingness to pay a price premium, Consumer trust, Customer satisfaction, Organic certification and labelling, Ethical and value-based consumption, Emerging market context.

DIGITAL BANKING INNOVATION AND FINANCIAL INCLUSION: EVIDENCE FROM SEMI-URBAN AND RURAL INDIA

Avinash Panda

Research Scholar

School of Management, KIIT Deemed to be University, Odisha, India,

Jajati kesari Patnaik

Assistant Professor

Department of Business Administration, Roland Institute of Technology,
Berhampur, Odisha, India.

Dr. B.C.M. Patnaik

Professor

School of Management, KIIT Deemed to be University, Odisha, India

Abstract: The speed at which the model of digital banking innovations has spread has fundamentally altered the scene of the provision of financial services in India especially in the semi urban and the rural areas where the very low penetration of the conventional banking activities has been the long-held scenario. The paper discusses the effects of the innovations in digital banking on financial inclusion and provides the empirical data, which is semi-urban and rural India. The authors conduct the analysis based on the primary survey data obtained through the individual users as the sources of information about the use of digital banking tools that imply mobile banking, Unified Payments Interface (UPI), and online payment environments to increase the accessibility, utilization, and quality of financial services. The relationship between the consequences of the financial inclusions and the adoption of online banking will be measured using quantitative methodology, the statistical techniques that will be used are factor analysis, regression models, and descriptive statistics. According to the research, the use of cash reduces, and the increased adoption of formal financial behaviors because digital banking develops in a positive way that affects financial inclusion through ease of transaction completion. Digital literacy and digital infrastructure are the facilitating variables that ensure that this relationship is more effective. Nevertheless, these issues as lack of awareness, security concerns and disproportionate infrastructure still pose a hitch on inclusive deliverables. The literature is related to the study since it offers micro-levels of data about underserved environments and gives policy implications that can be implemented in practice by regulation authorities, banks and fintech firms that aim to establish sustainable and inclusive digital financial ecosystems in the emerging markets.

Keywords: Digital Banking Innovation, Financial Inclusion, UPI and Digital Payments, Rural and Semi-Urban India, Digital Literacy, Financial Technology (FinTech).

DIGITAL DRIFT: THE SUBTLE EROSION OF PARENT–CHILD CONNECTION IN THE SMARTPHONE ERA

Tharani T

Student-Master of Business Administration

Department of Management Studies, Coimbatore Institute of Technology,

Dr J Deepa

Assistant Professor

Department of Management Studies, Coimbatore Institute of technology

Abstract: The increasing ubiquity of smartphones has significantly reshaped patterns of interaction within families, particularly influencing the nature and quality of parent–child relationships. This study examines the phenomenon of digital drift, defined as the gradual and often unnoticed weakening of emotional connection, attentiveness, and meaningful communication between parents and children due to persistent smartphone use. While digital devices provide benefits such as convenience and connectivity, their frequent presence during family interactions can lead to reduced face-to-face engagement, fragmented conversations, and diminished relational closeness. Focusing on perceptions the study explores how both parents and children view changes in emotional distance and communication patterns associated with smartphone use, as well as the specific phone-related behaviours that disrupt bonding. The research is based on primary data collected from 72 respondents through a structured questionnaire. Drawing on supporting literature and observed interaction patterns, the study highlights how everyday digital interruptions may subtly influence family relationships and reveal patterns of smartphone use that are commonly perceived as interfering with shared time and relationship quality within households.

Keywords: Digital Drift, Emotional distance, Family relationship.

DIGITAL MARKETING AND CONSUMER INSIGHTS: CHATBOTS AND CONSUMER INTERACTION IN E-COMMERCE

M. SHANGAMITHRA

Department of commerce,

Bishop Heber College, Tiruchirappalli

R. PRIYANKA

Department of commerce,

Bishop Heber College, Tiruchirappalli

Abstract: Digital marketing has transformed the way businesses understand and interact with consumers, especially in the rapidly growing field of e-commerce. One of the most impactful developments in this space is the use of chatbots to enhance consumer interaction and generate valuable consumer insights. Chatbots are computer-based communication tools that simulate human conversation and provide instant responses to customer queries. In e-commerce platforms, they play a crucial role in improving customer experience by offering real-time assistance, personalized product recommendations, order tracking, and post-purchase support.

From a digital marketing perspective, chatbots act as a bridge between businesses and consumers. Every interaction a consumer has with a chatbot provides data related to preferences, browsing behavior, purchase intentions, and feedback. This data helps companies gain deeper insights into consumer needs and expectations, allowing marketers to design more targeted and effective marketing strategies. Unlike traditional customer service methods, chatbots operate continuously, ensuring quick responses and consistent engagement, which increases customer satisfaction and trust. This paper highlights how chatbots contribute to consumer insights and strengthen consumer interaction in e-commerce. It also emphasizes the role of chatbots in supporting data-driven decision-making and enhancing overall digital marketing performance. The study concludes that chatbots are not just automated tools but strategic assets that shape consumer behavior and redefine digital marketing practices.

Keywords: Digital Marketing, Consumer Insights, Chatbots, E-Commerce, Consumer Interaction.

DIGITAL MARKETING AND CONSUMER INSIGHTS

Evan Benhanaan I

Student

Bishop Heber College Trichy

Hary Clement C

Student

Bishop Heber College Trichy

Abstract: The rapid growth of digital technologies has significantly transformed modern marketing practices, making digital marketing an essential tool for businesses to reach and engage consumers effectively. Digital marketing utilizes online platforms such as search engines, social media, websites, mobile applications, and email to communicate with consumers in a personalized and interactive manner. In this digital environment, consumer insights have become a key driver of successful marketing strategies, enabling organizations to better understand consumer behavior, preferences, attitudes, and purchasing decisions. This study focuses on the role of consumer insights in enhancing digital marketing effectiveness. Consumer insights are derived from the analysis of data collected through various digital touchpoints, including browsing behavior, social media engagement, online reviews, and transaction history. By analyzing this data, marketers can identify patterns, predict consumer needs, and develop targeted marketing campaigns that improve customer engagement and satisfaction. The integration of analytics tools, artificial intelligence, and machine learning has further strengthened the ability of businesses to generate accurate and actionable insights in real time. The paper also examines the impact of consumer insights on key digital marketing outcomes such as brand awareness, customer loyalty, conversion rates, and overall business performance. It highlights how insight-driven strategies enable marketers to deliver relevant content, personalized

recommendations, and timely communication, thereby enhancing the customer experience. Additionally, the study discusses challenges related to data privacy, ethical use of consumer information, and the increasing complexity of managing large volumes of digital data. In conclusion, the effective use of consumer insights is crucial for the success of digital marketing in today's competitive landscape. Organizations that strategically leverage consumer data while maintaining transparency and ethical standards are more likely to build strong customer relationships and achieve long-term growth. The study emphasizes the need for businesses to continuously adapt their digital marketing strategies in response to evolving consumer behavior and technological advancements.

Keywords: Digital data, Consumer data, Complexity.

DOES THE STOCK MARKET EXHIBIT ASYMMETRIC SPILLOVER EFFECTS ACROSS SECTORS? EVIDENCE FROM INDIA

Praseedha S J

Research Scholar

Department of Commerce, University of Kerala, Thiruvananthapuram, Kerala, India.

Adwaith Gopan

Research Scholar

Government College Attingal, Thiruvananthapuram, Kerala, India.

Emmanuval J

Research scholar

Department of Commerce Fatima Mata National College, Thiruvananthapuram, Kerala, India.

Harikumar P N

Professor

Department of Commerce, University of Kerala, Thiruvananthapuram, Kerala, India.

Abstract: This paper examines the sectoral interconnectedness among nine major sectoral indices of the Indian stock market, namely IT, Metals, Financial Services, Media, Oil and Gas, Consumer Durables, FMCG, Automobiles, and Healthcare, using daily data from April 2013 to March 2024. We employed the asymmetric TVP-VAR methodology to identify the interconnectedness among the sectors, which can accommodate the impact of spillover based on positive as well as negative information. The results found that spillovers have asymmetric effects, as negative shocks would increase the total connectedness index over positive shocks. Moreover, cyclical sectors such as Oil and Gas and financial services would receive shocks from defensive sectors, revealing shifts in the roles of the transmitter and receiver over time. Sectors with inelastic demand, such as FMCG, and Healthcare, as well as sectors sensitive to global economic movements, such as IT, had lower connectedness and correlations than those with elastic demand and higher domestic market interactions. Through this study, we provide evidence of how negative shocks change the nature of the relationship among sectors and the contagion effect in Indian financial markets, which is useful for investors in

constructing risk-free portfolios. Policymakers can use these results to identify sectors vulnerable to shocks and design targeted interventions and decisions during a downturn.

Keywords: Asymmetric TVP-VAR, Connectedness, Contagion effect, India, NSE, Spillover, Asymmetry.

SUSTAINABLE FINANCE AND LONG-TERM VALUE CREATION: IMPLICATIONS FOR CORPORATE STRATEGY

Dr. Katikela Rajendra Prasad

Assistant Professor

School of Management Studies, Jawaharlal Nehru Technological University,
Anantapur, Andhra Pradesh.

Dr B. Nagarjuna

Securities Market Trainer – SEBI

Abstract: Sustainable finance has increasingly emerged as a significant issue within the international financial context as firms increasingly respond to rising environmental, social, and governance (ESG) issues in the face of existing economic uncertainty. The traditional finance model, which focuses on the short-term maximization of profits, does not adequately address long-term risks and expectations. This paper moves forward with a conceptual framework that incorporates ESG considerations into financial management to enhance long-term value creation through corporate strategy. Based on theories such as stakeholder theory and agency theory, the paper conceptualizes sustainable finance as a strategic enabler rather than a mere compliance-driven process. It emphasizes the importance of corporate strategy in unlocking sustainable finance into concrete financial and non-financial gains, such as improved innovation, reputation, and stakeholder trust. Furthermore, the framework specifies the two-way relationship between sustainability performance and financial performance, whereby improvements in financial performance can facilitate further sustainability investments, thus creating a virtuous cycle of value creation. The implications of the framework for corporate managers, policymakers, and financial institutions are also explored, emphasizing the applicability of sustainable finance to both developed and emerging economies. In general, the paper makes a contribution to the existing body of knowledge by providing a comprehensive outlook on the relationships between finance, sustainability, and strategic planning, thus forming a basis for future empirical research.

Keywords: Sustainable Finance, Long-Term Value Creation, Corporate Strategy, ESG Integration, Sustainability Performance Measurement.

A STUDY ON EMPLOYEE MOTIVATION ON ORGANISATION GROWTH IN PRINTING INDUSTRY WITH SPECIAL REFERENCE TO CHENNAI CITY

Dr.R.M. Duraiarasan

Assistant Professor & Research Supervisor

PG & Research Department of Commerce

Patrician College of Arts and Science

Adyar, Chennai

Abstract: Motivation is vital to be significant, angle to be significant on each worker for their self-improvement as well concerning the association and advancement. The readiness of the workers in taking your specific undertaking and the association and making themselves engaged with such an action with the excitement can be accomplished exclusively through proper motivation. Consequently it the motivation is considered as one of the significant mental way of behaving of workers, and it is personally connected with their presentation. It is a mental peculiarity which generally stepped inside the worker's brain and furthermore drives them to make an important move to strengthen their exercises in the associations. Motivations are additionally viewed as an internal energy of the workers and guide them to accomplish their authoritative or individual objectives. Motivation is arisen as a vital requirement for the workers, to esteem the hierarchical objectives, to get positive goals and to obtain the normal outcomes. Motivation is additionally addressing as workers' incredible assets to show that energy and energy in satisfying the hierarchical objectives. Thus, this study clearly exhibit to identify the employee motivation on organization growth and also the various factors which influence on organization growth in printing industry.

Keywords: *Employee Motivation, Organizational Growth, Printing Industry, Employee Involvement etc.*

ETHICAL LEADERSHIP AS A CATALYST FOR ORGANIZATIONAL EXCELLENCE IN HIGHER EDUCATION INSTITUTIONS A CONCEPTUAL INTEGRATION AND CRITICAL REVIEW OF THEORETICAL MODELS

Sowmya C U

Assistant professor

Department of Management Studies JSSATE – Bengaluru

Dr. Smitha V Shenoy

Associate Professor

Department of Management Studies & Research Centre, BMSCE, Bengaluru

Dr. Chandrakala V G

Associate professor

Dr.HN National College Of Engineering, Bangalore

Abstract: Ethical leadership has gained prominence as higher education institutions (HEIs) confront increasing governance complexity, heightened accountability, and intensifying stakeholder expectations. While prior research acknowledges the

importance of ethical leadership, existing studies remain theoretically fragmented, predominantly rooted in Western contexts, and weakly integrated with organizational excellence frameworks relevant to higher education. Addressing this gap, the present study develops a high-impact conceptual synthesis of ethical leadership and organizational excellence within HEIs. Drawing exclusively on established theoretical models including Social Learning Theory, Social Exchange Theory, Transformational and Servant Leadership, Stakeholder Theory, and Uncertainty Reduction Theory alongside Indian philosophical perspectives such as Karma theory, Gunas, and Nurturant Task Leadership, the paper advances an integrative framework explaining how ethical leadership fosters organizational excellence. Organizational excellence is examined through global and contextual models including EFQM, Total Quality Management, Resource-Based View, systems theory, and stakeholder-oriented approaches. Through critical review and theoretical integration, the paper identifies trust, ethical climate, employee engagement, innovation capacity, and stakeholder legitimacy as key explanatory mechanisms. The study contributes to leadership and higher education scholarship by offering a culturally grounded conceptual framework and articulating a structured future research agenda to guide empirical inquiry and institutional practice in HEIs.

Keywords: Ethical leadership, organizational excellence, higher education institutions, ethical climate, Indian leadership models, conceptual framework.

EMPIRICAL EXAMINATION OF DIGITAL MARKETING PRACTICES AND FIRM PERFORMANCE AMONG SMALL BUSINESSES

Mr. Shabeerali Pulikkalakath

Research Scholar

Department of Commerce

PSMO College Tirurangadi (Affiliated to University of Calicut)

Dr. Ayooob C.P

Research Supervisor

Department of Commerce

PSMO College Tirurangadi (Affiliated to University of Calicut)

Mr Muhammed Shabeer MP

Department of Commerce

WMO Arts and Science College Muttil

Abstract: In the present investigation, the influence of digital marketing practices on the marketing performance of small enterprises is examined by especially focusing on mediating role of digital marketing capabilities. Concentrating on small and medium enterprises in North Kerala, the study focuses on the extent to which social media marketing, search engine optimization, email marketing, and paid advertising led to better marketing performance and growth of the business. Adopting quantitative research design, data were collected from crucial decision makers involved in digital marketing activities. Findings suggest that the digital marketing

practices have a much stronger impact on the visibility of businesses, customer engagement and competitive advantage as well as digital marketing capabilities being a critical mechanism linking the practices to improved performance. The research generates a need to develop strong digital competencies to prove long term viability in the changing digital landscape. It also recognizes limitations that relate to its geographic focus and focus on limited digital practices. Future studies should broaden the scope of the study to more regions and accommodate emerging digital tools and technologies to enhance knowledge on digital transformation among small enterprises.

Keywords: Social Media Marketing, Search Engine Optimization, Email Marketing, And Paid Advertising, Digital Marketing Capabilities And Marketing Performance.

ENHANCING THE CREDIBILITY OF ESG ASSESSMENTS THROUGH BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

Shaheera Banu Z

Ph.D. Research Scholar and Junior Research Fellow

Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore

Dr. V. Vimala

Assistant Professor (SG)

Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore

Abstract: Heightened global concern for sustainability and climate change has compelled corporations to acknowledge their responsibility in adopting Environmental, Social, and Governance (ESG) principles. In reaction to mounting demands on companies to address environmental and social issues, there has been an increasing trend of voluntary sustainability reporting by companies to showcase their alignment with the Sustainable Development Goals (SDGs). At the same time, ESG factors have become a critical component of investment decisions, and this has led to the rise of ESG Rating Providers (ERPs) to assess the ESG performance of companies. However, the absence of standardization, transparency, and regulatory oversight in the ERP industry has led to concerns about the credibility and comparability of ESG ratings. In this scenario, Business Responsibility and Sustainability Reporting (BRSR) has become a critical tool to improve the quality, accountability, and credibility of sustainability reporting. This paper presents a conceptual framework to emphasize the importance of BRSR in standardizing ESG factors in sustainability reporting to track economic development on the SDGs. It also discusses the difficulties faced by companies in aligning ESG initiatives with the SDG goals and emphasizes the importance of the mandatory BRSR framework issued by the Securities and Exchange Board of India.

Keywords: BRSR, Corporate Sustainability, Sustainability Reporting, ESG Framework, India.

EXPLORING THE DRIVERS OF ETHICAL DIGITAL BANKING ADOPTION: THE MEDIATING INFLUENCE OF TRUST AMONG INDIAN CONSUMERS

Lalitha

Research Scholar

Jain-Deemed to be University, Bengaluru, Karnataka, India

Dr. Renu Rathi

Professor

Department of commerce, Jain-Deemed to be University, Bengaluru, Karnataka, India

Abstract: The banking sector's rapid digital revolution has changed customer behaviour and financial service delivery. This study looks into the factors that effect the adoption of digital banking services in India, specifically the direct and mediating effects of Cyber Security Awareness (CSA), Facilitating Condition (FC), Personal Innovativeness (PI), and Access to Finance (AF) through the mediating role of Bank Trust (BT). A standardised questionnaire was distributed to 300 respondents, and 264 valid replies were analysed using SPSS software. The model was evaluated using reliability and multiple regression analysis. The results indicate that Cyber Security Awareness, Facilitating Condition, and Access to Finance significantly contribute to the increased acceptance of digital banking services, while Personal Innovativeness has an insignificant direct effect. However, by Incorporating Bank Trust as a mediating variable improves model fit ($R^2 = 0.652$) and strengthens the link between independent factors and digital banking adoption. The findings emphasise the significance of increasing customer trust, boosting cybersecurity education, and providing accessible digital infrastructure in order to drive digital banking adoption in India.

Keywords: *Digital Banking, Bank Trust, Technology Adoption, Digital Transformation.*

TAIL RISK RELATIONSHIP AND EXTREME SPILLOVERS ACROSS ASIA-PACIFIC AND GLOBAL MARKETS

Devesh Sahjwani

Associate Professor

School of Business of Management

Christ (Deemed to be University), Bangalore

Dr. B.S Arjun

Associate Professor

School of Business of Management

Christ (Deemed to be University), Bangalore

Abstract: This investigation focuses on the two-way systemic risk spillovers between the Indian equity market (NIFTY) and key global and regional financial indices such as the S&P 500, Brent Crude and the Major Asia indices. Solving this problem by using a sophisticated GARCH-EVT-Copula-CoVaR model together with the Diebold-Yilmaz variance decomposition protocol enables the modelling of both extreme tail

dependence and overall system connectedness. Empirical findings obtained from the Delta CoVaR analysis reveal a highly asymmetric corridor of risk, where the index of Singapore (STI) is revealed as the main regional transmitter of risk India, thereby augmenting the systemic risk by 76.3% in the episodes of extreme stress. Concurrently, Quantile Regression results confirm that NIFTY's sensitivity to global shocks, underscored by the S&P 500 and Brent Crude from the US, and more importantly, increase by more than 33 per cent in tail events, which highlights a nonlinear amplification of the risk. Moreover, the Diebold-Yilmaz scrutiny marks an Indian market as a major systemic center, which is confirmed by TO score of 116.11 indicating its development as a key net transmitter of volatility for the Asia-Pacific region. The Self-Contribution assessment further contributes to India's growing structural independence, as evidenced by quite a high level of idiosyncratic resilience in spite of the fact that it acts as a driver of regional volatility. These insights provide key insights for macro-prudential regulators and international investors concerned with optimising portfolio diversification and risk reduction strategies in the context of an increasingly interlinked global financial architecture. *Keywords: Self-Contribution, Regional volatility, Assessment.*

ELECTRIC VEHICLE ADOPTION BEHAVIOUR: STUDY OF GENERATION Z OF INDIAN HIGHER EDUCATION

Anmol Joshua Budden
Student

Christ (Deemed to be) University
Dr. Abhinav P. Tripathi
Professor

Christ (Deemed to be) University
Dr Smriti Mathur
Assistant Professor
Christ (Deemed to be) University

Abstract: The increasing adoption of electric vehicles (EVs) has emerged as an important response to environmental challenges and the need to reduce carbon emissions. Despite technological advancements, the widespread diffusion of EVs largely depends on consumer acceptance, especially among Generation Z, who represent the future consumer base. This study examines the electric vehicle adoption behaviour of Generation Z students in Indian higher education institutions by identifying the key factors influencing their adoption intentions.

This study follows a quantitative research approach. Primary data were collected using a structured questionnaire administered to Generation Z students pursuing higher education across India. The survey captured respondents' perceptions of environmental concern, perceived cost, technological awareness, availability of charging infrastructure, social influence, and the perceived usefulness of electric vehicles. The collected data were analysed using descriptive statistics, reliability analysis, correlation, and regression techniques to test the proposed relationships.

The results indicate that environmental concern, technological awareness, and social influence have a significant positive impact on Generation Z's intention to adopt electric vehicles. In contrast, high initial costs and insufficient charging infrastructure were identified as key barriers to adoption. The findings also suggest that peer influence and exposure to digital media play an important role in shaping favourable attitudes toward EV adoption among higher education students. The study is confined to Generation Z students enrolled in Indian higher education institutions, which may limit the applicability of the findings to other demographic groups. Future research could expand the scope by including diverse age groups, non-student populations, or comparative studies across different regions or countries. The study provides useful insights for policymakers, EV manufacturers, and educational institutions to develop targeted awareness initiatives, strengthen charging infrastructure, and introduce cost-effective EV solutions aimed at young consumers. Strategic use of social media and influencer-driven campaigns may further enhance EV adoption among Generation Z. This research adds to the limited empirical literature on electric vehicle adoption behaviour among Generation Z in the Indian context. It emphasises the role of environmental awareness and social influence in shaping sustainable mobility choices, thereby supporting India's transition toward greener transportation systems.

Keywords: Electric Vehicles, Generation Z, Adoption Behaviour, Sustainable Mobility, Higher Education Students, India.

FROM ARTISTS TO ARTREPRENEURS: REFRAMING SOCIAL MEDIA AS ENTREPRENEURIAL INFRASTRUCTURE FOR CREATIVE ENTREPRENEURIAL SUCCESS

Maria Susan Mathew

Research Scholar

Department of Commerce, Marian College Kuttikkanam Autonomous, Kerala, India

Abstract: The social media has facilitated even greater entrepreneurial activity in the creative industries since artists have been empowered by the digital transformation of the industry. Although it is true that the emphasis of social media as a means of visibility, marketing, and market access has been perceived in the previous studies, the conceptualization of these platforms as functionalities as opposed to environments that define the behaviour of the entrepreneur has prevailed. The perspective paper states that social media can be reformulated as an entrepreneurial infrastructure that facilitates and organizes the creative entrepreneurship. The paper builds on the Social Exchange Theory, Social Cognitive Theory, and the Technology Acceptance Model to formulate an integrative conceptual framework of how creative entrepreneurship can be achieved through the influence of social media infrastructure, which promotes relational exchange process, agentic learning and self-efficacy, and technology acceptance and strategic engagement. Creative entrepreneurial success is theorised as a hybrid concept which includes tangible (income stability and market reach) and intangible (artistic identity reinforcement, legitimacy and creative fulfilment) outcome. This paper can

act as a contribution to the literature of entrepreneurship and digital innovation by providing a theoretically informed re-conceptualization of social media in the context of entrepreneurship and offer a base in future empirical research on how creative enterprises can develop using platforms.

Keywords: Artrepreneurship; Social Media; Entrepreneurial Infrastructure; Creative Entrepreneurial Success; Social Exchange Theory; Social Cognitive Theory; Technology Acceptance Model.

FROM VILLAGE TO METAVERSE: AI-DRIVEN META-MARKETING PATHWAYS FOR RURAL WOMEN ENTREPRENEURS

Ms. MEGHANA G A

Research Scholar,

Department of Management Studies, Visvesvaraya Technological University -
Belagavi, Center for Post Graduate Studies-Bangalore

Dr. ROOPADARSHINI S

Assistant Professor & Research Supervisor,

Department of Master of Business Administration, Visvesvaraya Technological
University-Belagavi, Center for Post Graduate Studies-Bangalore

Abstract: This paper proposes a conceptual framework for guiding rural women entrepreneurs “From village to metaverse” using AI-driven meta-marketing. Although AI, immersive media, and metaverse platforms are transforming marketing into personalised, experience-rich engagement spaces, rural women continue to face structural barriers in connectivity, devices, skills, language, and institutional support, restricting their participation in higher-value digital markets. Drawing on meta-marketing and metaverse scholarship, technology adoption theories (Diffusion of Innovations, TAM, UTAUT), and empowerment and capability perspectives, the study undertakes a strategic dimension analysis that identifies eight interdependent dimensions—Integration, Pathways, Toolscape, Enablers, Convergence, Design, Determinants, and Policy—represented through a radar chart. A systems-thinking-oriented network flow diagram then models the causal progression from foundational enablers and contextual determinants, through design, technology, and policy, to structured pathways and, ultimately, integration and convergence between village economies and metaverse environments. The framework provides managers, policymakers, and development actors with a gender-responsive, context-aware roadmap for building inclusive AI-driven meta-marketing systems and outlines a research agenda for future empirical testing in rural settings.

Keywords: Meta-marketing, metaverse, Rural women entrepreneurs, AI-driven marketing, digital inclusion, empowerment, Systems thinking.

WORKFORCE DIVERSITY AS A STRATEGIC ASSET: A SYSTEMATIC REVIEW OF GLOBAL EVIDENCE

Dr Shaji Thomas
Assistant Professor
Pavanatma College Murickassery

Abstract: This systematic review examined the relationship between workplace diversity and organisational performance across various global contexts. The studies included in this review span 2010 to 2024 and reflect a diverse range of industries and geographical regions. The selected research employed qualitative and quantitative methodologies, offering a multidimensional view of the impact of diversity on business performance. The results reveal a positive correlation between workforce diversity and organisational outcomes, primarily when inclusive policies and leadership practices exist. However, the review also identifies challenges, such as cultural resistance, tokenism, and lack of management training, which can diminish the potential outcomes of diversity. The findings of the study underscore the importance of strategic diversity management and an inclusive organisational culture in leveraging workforce heterogeneity. This review contributes to academic discourse and offers practical implications for organisations and policymakers aiming to foster more diverse and effective workplaces.

Keywords: *Diversity, Human Resource, Organisational Performance, Global Workforce.*

TEST OF FAMA-FRENCH FIVE FACTOR MODEL IN EMERGING STOCK MARKETS: FURTHER EVIDENCE

Nirakar Barik
Assistant Professor
Department of Commerce, School of Social Science and Languages
Vellore Institute of Technology, India
Lipsa Priyadarshani
Research Scholar
Department of Commerce
School of Social Science and Languages
Vellore Institute of Technology, India

Abstract :The article investigates the existence of mean excess returns within the stock markets of emerging economies like India, China and Brazil. Further, the study tries to evaluate whether “Fama-French Five Factor Model (FFFM)” is able to explain these returns on portfolios constructed with firm characteristics such as “size-value, size-profitability and size-investment”. The empirical findings of the study suggest the prevalence of mean excess return in the case of all the three economies by underscoring a strong size, value, profitability and investment effect. It is found that FFFM is able to explain the mean excess returns in the case of Indian, and Brazilian stock market. Interestingly, it is also found that the explanatory power of FFFM is

very low in the case of Chinese stock market. Furthermore, the findings of the study depict, FFFM provides a superior explanation of average return in the case of India in comparison to Brazil.

Keywords: Asset Pricing, Portfolio Returns, Firm Characteristics, Fama-French Five Factor Model, Financial Market, Emerging Economies.

EMPLOYEE WELLBEING AND WORK PLACE CULTURE

Shivapriya SR

Student

Bishop Heber College Trichy

Rishita V

Student

Bishop Heber College Trichy

Abstract: Employee wellbeing and workplace culture are increasingly recognized as critical factors in achieving organizational effectiveness, employee satisfaction, and long-term business success. Employee wellbeing encompasses physical, mental, and emotional health, as well as job satisfaction and work-life balance, while workplace culture refers to the shared values, beliefs, behaviors, and practices that define how employees interact within an organization. The interplay between these two elements has a profound impact on productivity, engagement, retention, and overall organizational performance. This study explores the relationship between workplace culture and employee wellbeing, emphasizing how positive cultural practices can enhance employee motivation, reduce stress, and foster a supportive work environment. Organizations that prioritize open communication, trust, recognition, inclusivity, and professional growth tend to experience higher levels of employee satisfaction and loyalty. Conversely, negative workplace cultures characterized by high stress, poor leadership, lack of recognition, and unhealthy competition can lead to burnout, absenteeism, and decreased organizational performance. The research methodology combines both qualitative and quantitative approaches, including surveys, interviews, and secondary data from organizational reports and scholarly literature. Findings indicate that workplaces with a strong, employee-centered culture not only improve wellbeing outcomes but also contribute to higher productivity, creativity, and innovation. Additionally, the study highlights the role of leadership, managerial practices, and HR policies in shaping culture and supporting employee wellbeing. Technology, flexible work arrangements, and wellness programs are also found to enhance employee health and satisfaction. The study underscores the ethical and practical importance of fostering a positive workplace culture that aligns with employee needs and organizational objectives. Organizations that invest in wellbeing initiatives, transparent communication, recognition programs, and inclusive practices are more likely to retain talent, improve morale, and achieve sustainable success. In conclusion, the research emphasizes that employee wellbeing and workplace

culture are mutually reinforcing elements that together form the foundation of a healthy, productive, and resilient organization.

CHALLENGES AND INSIGHTS: IMPLEMENTING ACCOUNTING STANDARD 4 IN NON-CORPORATE ENTITIES

Dr Shyni Thankachan,
PDF scholar

University of Kerala

Dr John Britto J,

Assistant Professor

Fatima Mata National College (Autonomous), Kollam.

Dr Devi Krishna V,

Assistant Professor (Contract, S N College, Chempazhanthy.

Abstract: This study investigates the challenges faced by non-corporate entities in implementing Accounting Standard 4 (AS-4), which governs the treatment of contingencies and events occurring after the balance sheet date. The research focuses on comparing the experiences of Level III and Level IV non-corporate entities and examining the impact of accountants' educational backgrounds on their perceptions of these challenges. Data were collected from 120 entities, with a focus on identifying key difficulties in compliance, such as the complexity of differentiating between adjusting and non-adjusting events, estimating financial impacts, and the cost of compliance. Analysis through the Mann-Whitney U test and Kruskal-Wallis H test revealed significant differences in challenges faced by Level III versus Level IV entities and among accountants with varying educational levels. Level III entities reported higher mean ranks in facing challenges, suggesting that their more streamlined operations contribute to increased adherence in implementing AS-4. Similarly, graduate-professionals identified more comfortable compared to graduates and post-graduates, reflecting their deeper engagement with the standard's complexities. The study concludes with recommendations for simplifying guidelines, enhancing training, and improving support resources to aid non-corporate entities in effective AS-4 implementation. These findings offer valuable insights into the specific barriers faced by non-corporate entities and provide a basis for developing targeted strategies to improve compliance with AS-4.
Keywords: *Non corporate entities, Accounting standard.*

ROLE OF ARTIFICIAL INTELLIGENCE AND CONSUMER ANALYTICS IN SHAPING DIGITAL MARKETING STRATEGIES

Prathap R

Assistant Professor, REVA University, India

Research Scholar, Department of MBA (Marketing)

Sri Venkateshwara College of Engineering, Visvesvaraya Technological University
(VTU)Bengaluru

Sindu M

Assistant Professor

REVA University, India

Nimit Sharma

Assistant Professor

REVA University, India

Abstract: The rapid adoption of artificial intelligence (AI) in automotive service workshops is bringing significant changes to both sustainable operational practices and employee work experiences. This study examines AI implementation through four key themes: AI-enabled waste minimisation, reverse logistics efficiency, workplace culture, and employee well-being. While existing research has mainly focused on efficiency and cost reduction, limited attention has been given to how AI-driven sustainability practices affect human aspects of work. Drawing on the Job Demands–Resources theory and the organisational culture framework, this study investigates how AI-supported waste reduction and reverse logistics act as job resources that influence employee stress levels, engagement, and workplace relationships. A systematic literature review is combined with a survey based qualitative research approach, with data collected from technicians, service supervisors, and logistics personnel in both authorised and independent automobile service workshops. The findings are expected to reveal that AI-enabled sustainability initiatives contribute to supportive workplace cultures, reduced occupational stress, and improved employee engagement. This study contributes to supply chain and human resource literature by highlighting human sustainability as a key outcome of AI-enabled reverse logistics systems and offers practical insights for managers seeking to balance sustainability goals with employee well-being.

Keywords: *Digital Marketing, Consumer Analytics, Artificial Intelligence, Consumer Behaviour, Data-Driven Marketing, Digital Platforms.*

DETERMINANTS OF PROACTIVE DIGITAL FRAUD PREVENTIVE BEHAVIOUR AMONG DIGITAL BANKING USERS

Dr Binoy Thomas

Associate Professor

Sahrdaya Institute of Management Studies, Kodakara

Sreehari V S

Student

Xavier's Institute of Management & Entrepreneurship

Abstract: The growth of digital banking has increased convenience but has also heightened the risk of digital fraud for customers. Although banks invest heavily in technological security measures, fraud incidents continue due to limited customer awareness and preparedness. This study adopts a behavioural perspective, drawing on Protection Motivation Theory (PMT), to examine the factors influencing Proactive Digital Fraud Preventive Behaviour (PPB) among digital banking users. Using a descriptive research design, primary data were collected from 217 digital banking users in India through a structured questionnaire and judgmental sampling. The study analyses the effects of customer awareness, prior fraud victimization, reporting behaviour, confidence in handling suspicious transactions, and perceived security on proactive fraud prevention. Multiple regression analysis indicates that all five factors have a positive influence on PPB, with customer awareness and confidence emerging as the most significant predictors. The findings provide empirical support for PMT and highlight the importance of customer empowerment in strengthening digital fraud prevention strategies.

Keywords: *Proactive Digital Fraud Preventive Behaviour, Digital Banking, Digital Fraud, Protection Motivation Theory, Customer Awareness, Fraud Victimization, Self-Efficacy, Reporting Behaviour, Perceived Security, Cybersecurity Behaviour.*

E- RUPEE AND ITS IMPLEMENTATION IN THE INDIAN ECONOMY: A MACRO PERSPECTIVE

Prachi Beriwala

Associate Professor

Presidency University

Bhupinder Singh Kirola

2nd Year MBA, Christ University, Bangalore, India

Piyali Roy Chowdhury

Assistant Professor*Corresponding Author

School of Business and Management, Christ University Bangalore, India

Sujith KS

Associate Professor

School of Business and Management, Christ University, Bangalore, India

Abstract: In this system, the Indian Government plans to replace the existing payment systems of UPI, Cards, Netbanking and hard cash with the e-rupee (digital

cash). E-Rupee is digital cash issued centrally and controlled by the Reserve Bank of India, in the form of the country's official currency. This is also called Central Bank Digital Currency (CBDC). This is valued equally to physical currency and accepted as legal tender. E-Rupee is the digital form of Indian currency that will replace existing hard cash, with the same value as the digital rupee. E-rupee can be operated through an e-wallet. For this personal bank account and internet services may not be mandatory requirements, as and when the system is entirely in place. There will no longer be a role for banks as intermediaries for the transfer of money between persons. To enhance the Indian digital economy, the Govt has introduced e-rupee, India's Central Bank Digital Currency (CBDC). This will be issued and regulated by the Reserve Bank of India (RBI) to promote a cashless India. E-rupee will be used for citizens, businesses, banks, and financial institutions. This will help the people with limited access to banking through digital wallets. And also, this will minimise dependence on private payment systems. E-rupee, as legal tender in the Indian economy, is associated with CBDC (Central Bank Digital Currency), which is directly operated, regulated, and controlled by the Reserve Bank of India (RBI). e-Rupee represents India's sovereign digital currency. Money transfers can also be used for secure digital payments to foreign countries. This system will benefit the Indian Government, banks, businesses, and citizens. The Indian Rupee's recent performance highlights critical issues in the current payment ecosystem that e-Rupee is positioned to address. In 2025, the INR saw a notable drop, declining 5.5% against the US Dollar and hitting a record low of 91 per USD in December. This fluctuation shows the need for better monetary policy tools that e-Rupee can offer through real-time tracking and management of digital currency.

Keywords: E-Rupee, CBDC, Indian Economy, Digital Cash.

EMPLOYEE WELL-BEING AND ORGANISATIONAL CULTURE AS DRIVERS OF BUSINESS TRANSFORMATION

Manasa P

Assistant Professor

Garden City University

Abstract: To be competitive in the rapidly evolving business landscape of today, companies must consistently implement business transformation projects including digitalization, process enhancements, and strategic renewal. Many transformation initiatives fail because of cultural and human issues rather than technical constraints, even with technological breakthroughs. The effectiveness and longevity of change programs are frequently diminished by employee resistance, cultural mismatch, and a lack of attention to employee well-being. In Bangalore's multi-sector corporate environment, this study looks at how organizational culture and employee well-being affect the effectiveness of company transformation. The study conceptualizes culture and well-being as proactive drivers of transformation results, drawing on organizational culture theory and the Job Demands–Resources model. Data were gathered from 106 workers and HR specialists in the manufacturing, FMCG,

IT/ITeS, and service sectors using a cross-sectional survey design. Regression analysis, moderation analysis, Pearson correlation, and reliability testing were among the statistical methods used. Employee well-being and company transformation performance were found to be strongly positively correlated ($r = 0.794$, $p < 0.001$), with well-being accounting for 63% of the variation in transformation outcomes. 75.4% of the variance was explained by organizational culture, which showed an even greater influence ($r = 0.868$, $p < 0.001$). Transformation effectiveness was considerably and favorably predicted by both variables. The association between employee well-being and transformation success, however, was not significantly moderated by organizational culture, according to moderation analysis, suggesting that the two factors contribute to outcomes on their own rather than in concert. All things considered, the results show that companies looking to successfully adapt should put employee welfare first and cultivate a positive workplace culture. Organizations may improve employee engagement, flexibility, and the long-term sustainability of change projects by bolstering these human and cultural variables.

Keywords: Employee well-being, organisational culture, business transformation, digital transformation, organisational change, moderation analysis, employee engagement, Bangalore industries.

AN EMPIRICAL ANALYSIS OF CUSTOMER EXPECTATION VS. CUSTOMER REALITY IN ELECTRIC VEHICLES(EVS):EVIDENCE FROM KERALA, INDIA

Jacob Saji

Student

Xavier's Institute of Management & Entrepreneurship

Adheemkhan M S

Student

Xavier's Institute of Management & Entrepreneurship

N. Ananda Krishna

Student

Xavier's Institute of Management & Entrepreneurship

Dr. Bijith George Abraham

Senior Assistant Professor

XIME, Kochi

Abstract: Electric vehicles (EVs) have witnessed rapid adoption in India, largely driven by customer expectations related to cost efficiency, enhanced performance, convenience, and environmental sustainability, supported by strong government initiatives and policy incentives. Despite these positive drivers, post-purchase experiences often diverge from initial expectations, leading to concerns regarding customer satisfaction and the long-term sustainability of EV adoption. This study aims to examine the expectation–reality gap among EV owners in Kerala, with specific focus on key dimensions such as operating costs, vehicle performance, charging infrastructure, maintenance, battery life, and after-sales service. The study

is descriptive in nature and adopts a mixed-method research design. Primary data were collected through structured questionnaires and in-depth interviews with EV users from the southern, central, and northern regions of Kerala. A total sample size of 120 respondents was selected using convenience sampling and snowball sampling techniques. The collected data were analyzed using factor analysis to identify the underlying dimensions of customer expectations and actual usage experiences. Further, regression analysis was employed to examine the impact of expectation–reality gaps on overall customer satisfaction and behavioral intentions, including repurchase decisions and word-of-mouth recommendations. The findings reveal significant discrepancies between customer expectations and actual experiences, particularly in areas related to charging convenience, battery replacement costs, and service quality. These gaps were found to have a strong negative influence on overall customer satisfaction and significantly reduced customers’ willingness to recommend EVs or consider future purchases. The study highlights the urgent need for manufacturers, service providers, and policymakers to address these critical gaps in order to improve customer experience, strengthen consumer trust, and accelerate sustainable EV adoption in India. Bridging the expectation–reality gap is essential to ensuring the long-term viability of electric vehicles as a credible alternative to internal combustion engine vehicles.

Keywords: Electric vehicles, customer satisfaction, expectation–reality gap, charging infrastructure, India.

FEAR OF MISSING OUT (FOMO) AS A PERSUASION TRIGGER IN CONSUMER DECISION-MAKING

Shivam Singh

Post Graduation Student

Chandigarh University

Abstract: According to Fear of Missing Out (FOMO), this has presented a great force in consumer behaviour in online shopping platforms. Marketers can make things appear urgent and perceived to be scarce by using tactics of limited-time offers, flash sales, and cues of social proof, which trigger quick action to buy. This paper explores FOMO as a persuasion technique in online advertising and its influence on the buying behaviour of consumers. The descriptive and analytical research design is utilized to collect primary data in the form of a structured questionnaire using online shoppers and maintaining the secondary data based on academic and industry sources. The studies examine the effect of FOMO-based and measures on consumer attitude, impulsive purchasing, and purchase intention as well as the ethical issues on manipulation and trust. It also takes a look at how over dependence on FOMO can impact on after-sale satisfaction and brand image holdings. The results are meant to guide the marketers in establishing responsible persuasion techniques that would remain consistent between the immediate sales returns and the future sustainability in consumer relations.

Keywords: Fear of Missing Out (FOMO), Consumer Decision-Making, Digital Marketing.

DIGITAL INCLUSION: THE ROLE OF DIGITAL PLATFORMS IN FINANCIAL INCLUSION

Mr. Anand G Thadani
Assistant Professor and Vice Principal
M Com, M.Phil, M(Eco, Socio)BED,PHD
Dada Ramchand Bakhru Sindhu Mahaviyalaya Nagpur
Mr.Roshan Sadnani

Abstract: Digital financial inclusion can prove a master stroke in reaching the unserved and underserved population, especially to low income groups. With the aim of reaching such population banking and non-banking sectors have started to render digital financial services to excluded people. The approach to digital channels and usage of financial services in formal way by the debarred and underserved population is termed as Digital Financial Inclusion. One of most important drivers that included majority of population in formal financial sector was Pradhan Mantri Jan Dhan Yojna initiated by the Indian Government. Under this scheme the bank accounts of majority of the Indian citizens have been opened to provide the benefits of direct benefit transfer. If the digital financial services could be provided in an effective manner by the service providers it may bridge the gap in the way of financial inclusion by providing convenience, ease of use, time saving and low cost transaction features etc. Various digital banking channels have been introduced by the financial institutions and Government such as Automatic teller machines (ATMs), Cash dispensing machines, Internet banking, Mobile banking, Point of sales (POS) terminals, Unified payment interface (UPI) and Business correspondents etc. which made the banking easily accessible. In spite of presence of enormous digital banking platforms, still there are quite a few lacunas ingrained in the system that act as roadblock in the way of digital financial inclusion. Hence we cannot ignore the adverse factors and the risk associated with digital transactions.

Keywords: *Point of Sale*, Unified payment interface, Internet banking, Mobile banking .

WORKPLACE BULLYING AND ITS IMPACT ON THE MORALE OF WORKERS IN THE ORGANIZATION

Kankana Sinha

Abstract: Workplace bullying has become a significant concern in organizational research, particularly within manufacturing industries characterized by rigid hierarchies, authoritarian supervision, and high production pressures. Blue-collar employees, who often possess limited bargaining power and job security, are particularly susceptible to persistent negative behaviours, including verbal abuse, unfair workload allocation, social exclusion, and humiliation. These experiences not only undermine employee morale, motivation, and engagement but also adversely affect teamwork, productivity, and organizational culture. The present study seeks to examine the forms of workplace bullying among blue-collar employees, assess

its impact on employee morale, and evaluate the effectiveness of organizational measures in addressing and mitigating bullying within manufacturing environments. A qualitative descriptive research design was adopted. Data were collected through semi-structured interviews with 12 blue-collar workers from labour intensive manufacturing units, selected through convenience sampling, interviews were conducted in person or telephonically recorded with consent, and transcribed for analysis. Thematic analysis was employed to identify recurring patterns, codes, and themes, with verbatim quotes used to highlight participants lived experiences. The study revealed frequent workplace bullying in manufacturing, mainly from supervisors and senior workers. It caused stress, loss of confidence, reduced teamwork and declining morale, while existing policies were seen as ineffective. Bullying severely undermines morale and productivity. Stronger reporting systems, leadership accountability and a culture of respect are essential to improve worker well-being and organizational outcomes.

Keywords: Workplace Bullying, Employee Morale, Blue-Collar Workers, Manufacturing Industry, Job Satisfaction, Organizational Culture, Coping Strategies, Employee Well-being, Motivation, Grievance Redressal.

FROM PIN-BASED UPI TO BIOMETRIC PAYMENTS: AN EMPIRICAL STUDY OF AADHAAR-ENABLED PAYMENT ADOPTION IN INDIA

Jeswin Johny

MBA

LOS (Christ Deemed To Be University, Bangalore)

Dr. Justin Joy

Associate professor

Christ Deemed To Be University, Bangalore

Abstract: The Unified Payments Interface (UPI) has significantly transformed India's digital payment ecosystem by enabling fast and convenient cashless transactions. However, despite its widespread adoption, users continue to face challenges such as PIN dependency, transaction failures, usability issues, and security concerns, particularly among elderly users and individuals with low digital literacy. These limitations reduce the accessibility and inclusiveness of existing UPI systems. With recent advancements in Aadhaar-based biometric authentication, biometric UPI payments using fingerprint or facial recognition have emerged as a potential alternative by eliminating the need for PINs, OTPs, and complex smartphone interactions. While several studies focus on the technical architecture of biometric payment systems, limited empirical evidence exists on how behavioral and readiness factors collectively influence user acceptance of Aadhaar-enabled biometric UPI payments in the Indian context. This study aims to bridge this gap by examining the determinants of acceptance of biometric UPI payments, with specific emphasis on perceived usefulness, privacy and security risk, trust, and digital readiness. The study adopts a quantitative research design using a structured questionnaire administered to 100 respondents. Data were collected through an

online survey and analysed using SPSS. Reliability analysis using Cronbach's Alpha confirmed acceptable internal consistency across all constructs. Descriptive statistics were employed to assess overall perceptions toward biometric UPI payments. Pearson correlation and multiple regression analyses were conducted to evaluate the influence of key behavioural factors on acceptance. Simple regression and demographic comparison tests, including independent samples t-tests and one-way ANOVA, were applied to examine the role of digital readiness and demographic characteristics. The findings reveal that trust and perceived usefulness exhibit significant positive relationships with acceptance of biometric UPI payments, with trust emerging as the strongest predictor. Digital readiness also shows a positive influence on acceptance, while privacy and security risk do not demonstrate a statistically significant impact. Demographic variables such as age, education, and place of residence were not found to significantly affect acceptance, indicating broad applicability across user segments. This study contributes to the existing digital payment literature by providing an integrated behavioural perspective on biometric UPI adoption in India. The findings offer practical implications for policymakers and payment service providers by highlighting the importance of strengthening user trust, enhancing perceived functional benefits, and promoting inclusive design strategies to support wider adoption of Aadhaar-enabled biometric payment systems.

Keywords: Aadhaar-Based Biometric Payments, Unified Payments Interface (UPI), Technology Acceptance, Trust in Digital Payments, and Digital Readiness.

**GREEN FINANCE AND SUSTAINABLE FARMER BEHAVIOUR: EXAMINING
THE ROLE OF FINANCIAL LITERACY AND DIGITAL FINANCIAL INCLUSION
IN INDIA'S GREEN REVOLUTION 2.0**

Annie Issac

Research Scholar

School of Commerce, Finance and Accountancy
Christ (Deemed to be University), Bangalore, India

Antony Francis

Research Scholar

Department of Commerce,
St. Joseph's College (Autonomous), Tiruchirappalli, India.
Affiliated to Bharathidasan University

Abstract: Green finance has emerged as a key policy instrument for promoting sustainable agricultural transformation aligned with the objectives of Green Revolution 2.0. However, its effectiveness varies substantially across farmers, suggesting that access to finance alone may be insufficient to induce sustainable behavioural change. This study examines whether financial literacy and digital financial inclusion condition the effectiveness of green finance in shaping sustainable farmer behaviour. Drawing on a capability-contingent perspective, the study argues that farmers' financial and digital capacities determine when and for

whom green finance translates into sustainable agricultural practices. Primary data were collected from 346 smallholder farmers in Kerala, India. Measurement reliability and validity were established using confirmatory factor analysis. Hypotheses were tested through hierarchical multiple regression analysis, with moderation effects examined using interaction terms and interpreted via the Johnson–Neyman technique. The findings indicate that access to green finance has a positive and significant effect on sustainable farmer behaviour, encompassing organic farming, soil and water conservation, climate-smart practices, and renewable energy adoption. Both financial literacy and digital financial inclusion significantly moderate this relationship. The moderating effect of financial literacy is stronger, particularly at higher levels, indicating that farmers with greater financial capability are better able to evaluate, utilize, and sustain green financial investments. Digital financial inclusion also enhances the behavioural impact of green finance, though its moderating influence is comparatively weaker. Johnson–Neyman analysis reveals that the positive effect of green finance is significant for the majority of the sample once minimum thresholds of financial literacy and digital inclusion are attained. The study contributes to the sustainable finance and agricultural development literature by demonstrating that the behavioural effectiveness of green finance is capability-dependent rather than uniform. By integrating insights from agricultural finance, financial literacy, and digital inclusion research, the findings highlight the need for bundled policy interventions that combine financial access with capability-building initiatives. For Green Revolution 2.0 contexts, sustainable agricultural transformation requires not only expanded financing but also strategic investments in farmer capabilities to enable effective and enduring adoption of climate-smart and environmentally regenerative practices.

Keywords: Green finance, Financial literacy, Digital financial inclusion, Sustainable agriculture, Farmer behaviour, Moderation analysis, Green Revolution 2.0.

NON-CORE ASSET DIVESTITURES AND FIRM PERFORMANCE: EVIDENCE FROM INDIA

Prajakata Patil

Research scholar

Swarnim university

Dr.Bharti Vidhani

Head of Department - Management Commerce & Liberal Arts

Swarnim university

Abstract: This study examines whether corporate asset divestitures, particularly the divestiture of non-core assets, lead to improvements in firm profitability and market valuation in the context of large Indian listed firms. While prior research often suggests that non-core divestitures enhance strategic focus and create shareholder value, empirical evidence remains mixed and context dependent, especially in emerging markets. Using a cross-sectional sample of major Indian companies that undertook divestitures between 2019 and 2025, this study analyses changes in

Return on Equity (ROE) and Price-to-Book (P/B) ratios before and after divestiture events. Ordinary Least Squares regression is employed to test whether non-core divestitures are associated with greater improvements in profitability and valuation, and whether changes in profitability act as the primary channel through which divestitures affect market valuation. The results show that non-core divestitures do not have a statistically significant direct effect on either profitability or valuation. Instead, improvements in profitability are found to be the key driver of valuation gains, with changes in ROE having a strong positive and significant relationship with changes in P/B multiples. Additionally, reductions in leverage are associated with improvements in profitability, highlighting the importance of financial restructuring in post divestiture performance. Overall, the findings suggest that divestitures create value only when they lead to meaningful improvements in firm fundamentals, rather than through asset type alone. These results have important implications for managers considering divestitures as a strategic tool and for investors evaluating the value impact of such corporate actions.

Keywords: Corporate divestiture, Non-core assets, Profitability, Firm Performance.

THE SYNTHETIC AUTHENTICITY PARADOX: NAVIGATING THE POWER SHIFT TO AI-GENERATED INFLUENCERS IN THE AGE OF DIGITAL TRUST

Dr. Sangeeta Mehroliya

Assistant Professor

School of Business and Management, Christ (Deemed to be) University, India

Dr. Barkathunissa A

Assistant Professor

School of Business and Management, Christ (Deemed to be) University, India

Moumita Ghosh

Student

School of Business and Management, Christ (Deemed to be) University, India

Abstract: The era of the “Intelligent Enterprise” is experiencing a dynamic “Power Shift” in Marketing where biological creators are substituted by algorithmically generated entities. This research paper explores the sub-theme, "Influencers, Communities and the Democratisation of Marketing" in the 2026 environment of digital trust and world change. As the virtual influencer (VI) industry is set to reach USD 45.88 billion by 2030, with a CAGR of 40.8, this paper deals with the concept of the essential authenticity paradox of global brands. The paper uses a systematic meta-analysis methodologically, which synthesises quantitative and qualitative data of 90 different academic articles, market reports, and legal frameworks (N=90). The study critically examines the economic feasibility of Vis, finding a 50 percent decrease in operational expenses and engagement levels up to 30 percent greater than human ones. Outside of economics, it also deconstructs the psychological dynamics of the ‘parasocial interaction’ that motivates 60 percent of Gen Z to follow synthetic personas. The study offers a practical comparative analysis of Western benchmarks (Spain’s Aitana Lopez) versus Eastern adaptations (India’s Kyra),

creating a "Glocalisation" roadmap for marketers. More importantly, it suggests the 'Trust-Transparency Adoption Matrix', which is a strategic approach for navigating the governance minefield of ASCI guidelines and the EU AI Act. This is because the findings suggest that it is not concealing AI that is the key to achieving sustainable competitive advantage but understanding how to create an alternate reality of Synthetic Authenticity in a balancing digital avatars and brand values to establish transparent and resilient communities. The paper is a blueprint of the 'Hybrid Human-AI Workspace', which will empower marketers to use the scalability of AI without alienating the sacredness of human connection.

Keywords: Virtual Influencers, Synthetic Authenticity, Digital Trust, Generative AI Marketing, Algorithmic Governance.

INTERACTION-BASED AND SPLIT SAMPLE EVIDENCE OF ESG PRICING IN NORMAL AND STRESS PERIODS: A FAMA-FRENCH ASSET PRICING FRAMEWORK FOR INDIAN GREEN, YELLOW AND RED PORTFOLIOS

Khadeeja Farhana C P M

Research Scholar

PG & Research Department of Commerce, Farook College (Autonomous),
Kozhikode, University of Calicut, Kerala.

Dr. Abdul Azees P

Professor

PG & Research Department of Commerce, Farook College (Autonomous),
Kozhikode, University of Calicut, Kerala.

Abstract: Using ESG-sorted Green, Yellow, and Red portfolios, the paper employs Fama-French three-factor and five-factor models to analyze return dynamics under normal and stress periods negative market returns- through interaction -based (with dummy) and split-sample base (without dummy). This study investigates how sustainability-linked characteristics influence asset pricing dynamics in Indian equity market by integrating environmental performance signals that express the environmental intensity in the form of ESG-stratified buckets as Red, Yellow, Green- into the Fama-French Three Factor (FF3) and Five Factor (FF5). In an emerging market, market stress shape ESG-related risk premia, demonstrating regime-dependent sustainability pricing. Portfolio returns are regressed on the FF3 and FF5 factor sets to estimate factor loadings, alphas, and explanatory power on a period of January 2014 to December 2025. The results indicate that green portfolio shows lower exposure to market and profitability risks but exhibit significant sensitivity to investment and size factors and display moderate returns. The red portfolios show higher risk adjusted returns but are more responsive to value and market risk premium. The FF5 model outperforms the FF3 in explaining cross-sectional returns. Including ESG signals improves explanatory power, particularly for green and red portfolios. Size and value factors are significant across all portfolios and profitability and Investment factors are more relevant for green portfolios through factor loadings. Although ESG effects are more noticeable under stress, systemic risk

factors account for the majority of these effects, suggesting that sustainability increases resilience rather than generating alpha particular to a crisis. Investors, asset managers, and policymakers seeking to integrate environmental performance into financial decision making. This research bridges the gap between traditional asset pricing and the ESG-driven investing paradigm by being one of the first to use Fama-French multifactor modeling to sustainability-classified portfolios during normal and stress period in an Indian context.

Keywords: ESG Pricing, Fama-French Five Factor Model, Fama-French Three Factor Model, Indian equities.

EMPIRICAL ANALYSIS OF REMITTANCE TRANSACTION COSTS ACROSS TRADITIONAL AND FINTECH CHANNELS: AN ARDL APPROACH

Ratnam Mishra

Assistant Professor

University School of Management and Entrepreneurship, Delhi Technological University

Manvi Kukreja

University School of Management and Entrepreneurship, Delhi Technological University

Abstract: United Nation's Sustainable Development Goal (SDG-10.c) not only targets reducing the cost of remitting to under 3 percent by 2030, but also aims to make it possible to send remittances to home countries for a total cost of 5 percent or lower in any given country-to-country corridor. This study examines the impact on remittance transaction costs from the United States to India (the largest remittance corridor globally), with foreign exchange rate and interbank exchange rate as key drivers with other additional control variables. It uses quarterly Remittance Prices Worldwide (RPW) dataset from the time period 2011Q1 to 2024Q2. An ARDL analysis is estimated using the time series data along with a bounds testing approach. We find that transaction costs respond immediately when using FinTech channels whereas traditional channels adjust only in the long run, indicating a sustained relationship between the lags of transaction costs of remittances and lags of foreign exchange rates and interbank exchange rates on the remittance costs of transactions. This association is robust in advancing the SDG target of 3 percent and policy implications during the presence of uncertainty shocks, as FinTech channels demonstrate transitional effects, thereby underscoring their suitability as an efficient remittance mechanism during periods of economic and financial uncertainty.

Keywords: Remittances, transaction costs, foreign exchange rates, interbank exchange rates, Auto-Regressive Distributed Lag, SDG.

THE EFFECT OF INCLUSIVE LEADERSHIP ON EMPLOYEE WELLBEING AND ORGANIZATIONAL PERFORMANCE

Ms. Megha Baby

HR Student at Bhavan's Royal Institute of Management

Dr. Smitha Rajesh

Professor (Hr &OB) Bhavan's Royal Institute of Management

Abstract: Introduction- In today's dynamic and competitive business environment, organizations are increasingly emphasizing leadership practices rooted in inclusivity, openness, and empowerment to foster a motivated and high-performing workforce. This study based on the social exchange theory, examines the impact of inclusive leadership on employee well-being and organizational performance among employees of a Market research firm. A descriptive research design was adopted for the study. Primary data were collected through a structured questionnaire administered to 100 employees of a market research firm and the collected data were analyzed using statistical tools such as SPSS and Smart PLS- 4 to assess the strength and direction of relationships among the study variables. The results showed that inclusive leadership has a significant positive relationship employee well-being. ($\beta = 0.85$, $p < 0.01$), ($R^2=0.724$) Employees who perceived their leaders as supportive, respectful, and open to diverse perspectives reported higher levels of psychological comfort, engagement, and overall well-being. Enhanced employee well-being was further found to positively influence organizational performance, ($R^2=0.621$) ($\beta = 0.788$, $p < 0.01$), including service quality, teamwork, and overall effectiveness. The study highlights the importance of inclusive leadership behaviors, transparent communication, and a supportive work culture in promoting employee satisfaction and sustained organizational performance. It concludes that strengthening inclusive leadership practices can significantly contribute to long-term organizational success, innovation, and competitive advantage.

Keywords: *Organizational Performance, Inclusive leadership, well-being, Engagement.*

WHEN AI MEETS EXPERIENCE: DESIGNING CUSTOMER JOURNEYS THROUGH INTELLIGENT MARKETING

Dr. Syed Ajaz Ahmad

Professor

Asian Business School, Noida UP

Abstract: In today's business environment, customer experiences are no longer shaped mainly by human marketers. They are increasingly designed and guided by artificial intelligence systems. These systems enable marketers to offer personalization at a level that was not possible earlier. They influence what people see through influencers and social platforms. They also coordinate interactions across online channels and offline touchpoints. As a result, artificial intelligence tools have become some of the most powerful resources available to marketers.

These tools allow firms to influence how consumers think feel and behave during their decision-making process. However, the field is still evolving. Marketers need a deeper understanding of how these technologies work together to shape customer outcomes. At present marketers have limited insight into how AI enabled marketing influencer-driven social commerce and omnichannel integration jointly influence customer experience and trust. Most existing studies still examine these elements in isolation. This fragmented approach limits understanding and weakens practical application. This study is a sincere attempt to bring these elements together. It develops and tests a unified framework to better understand their combined effects. The framework explains how AI-enabled marketing operates alongside influencer-driven social commerce and omnichannel or phygital integration. Together these forces shape customer experience trust and business performance. Data was collected from digitally active consumers in Delhi and NCR. The model was tested using structural equation modeling and analysis reveals that the integrated use of AI-enabled marketing, influencer-driven social commerce and phygital integration significantly enhances customer experience. When these elements work together, they create smoother, more connected and more meaningful customer journeys across touchpoints. The study also highlights the importance of ethics and purpose in AI-driven marketing. Ethical data practices play a critical role in shaping customer responses. When data use is transparent and fair, the positive impact of AI on customer experience becomes stronger. Marketing initiatives linked to purpose-oriented marketing further enhance this effect. Together, ethical data use and purpose-driven marketing increase the influence of customer experience on overall business success. Thus, the main contribution and novelty of this research lie in how it integrates artificial intelligence with marketing practices and customer experience design. Instead of treating AI as just a technical or marketing tool, the study views it as a system that organizes and connects customer experiences. It brings together personalization, social influence and omnichannel journeys into a single and coherent experience. By including ethical data practices and a focus on purposive marketing, the study extends customer experience theory and offers a clearer understanding of how AI-driven marketing builds trust and supports long-term business success.

Keywords: Artificial Intelligence, Customer Experience, Marketing Technologies, Social Commerce, Omnichannel Integration, Customer Trust, Ethical Data Practices, Phygital Integration.

WHEN POLICY PROGRESS STALLS: LEADERSHIP LEGITIMACY CHALLENGES FOR WOMEN LEADERS IN INDIAN TECHNOLOGY AND FINANCE FIRMS

M.J. Anu

Research Scholar

School of Business and Management, Christ University, India

Dr. Arti Arun Kumar

Associate Professor

School of Business and Management, Christ University, India

Abstract: Recent global evidence indicates a troubling shift in organisational commitment to gender equity. Leading industry reports show that many organisations are scaling back bias training, sponsorship initiatives, and targeted career-development efforts, alongside persistent underrepresentation of women in senior leadership roles. While prior research has focused on access and pipeline barriers, less is known about how such organisational rollbacks affect women who already occupy leadership positions. This study addresses this gap by examining how declining institutional support shapes women's ability to exercise authority and sustain leadership roles. Drawing on a qualitative comparative study of 12 women leaders from the Technology and Finance sectors in India, this paper investigates leadership experiences across first generation and next-generation cohorts. Semi-structured interviews were analysed using reflexive thematic analysis to identify individual-level patterns in leadership authority and career progression. The findings reveal three interrelated challenges that undermine leadership leverage: fragile leadership legitimacy, restricted personal access to informal power networks, and disproportionate relational accountability. These challenges persist even in organisations with formal diversity policies and are intensified when sponsorship and development mechanisms are deprioritised. The study contributes to gender and leadership scholarship by reframing women's advancement challenges as a problem of leadership leverage rather than access alone. Practically, it offers a problem-solution framework for organisations, highlighting authority reinforcing interventions such as sponsor backed role legitimisation, formalised sponsorship accountability, and recognition of relational labour in performance systems. The paper provides timely, actionable insights for organisations seeking to prevent regression in women's leadership outcomes amid shifting DEI priorities.

Keywords: *Leadership Legitimacy, Policy Rollback, Women Leaders, Informal Power Networks, Indian Corporates.*

A DIGITAL TWIN-DRIVEN HR FRAMEWORK FOR LEARNING AND INNOVATION

Seethalakshmi B

SRMIST, Kattankulathur

Dr.K.Santhanalakshmi

SRM Institute of Science and Technology, Kattankulathur

Abstract: The modern world has seen companies employing improved and

innovative technologies in an attempt to improve productivity, creativity and competitiveness within Human Resource Management. The study focuses on analyzing how the Digital Twin strategy is disruptive to the HR process innovation and organizational learning capacity that mediates it. The quantitative explanatory design is utilized in the study and the data is gathered among 210 IT professionals employed in medium and large IT/ITES firms in India. The descriptive statistics, confirmatory factor analysis, and structural equation modelling are used to analyze the direct and indirect effects between the variables. The results also indicate that the five dimensions of Digital Twin that include: simulation design, predictive modeling, strategic alignment, workforce personalization, and change readiness influence the innovation of HR processes positively. The most influential of them are predictive modeling, workforce personalization, and simulation design. The capacity of the organization to learn also enhances the preexisting relationships, and this is the reason why that is essential to enhance the relation between digital adoption and innovative outputs. Further analysis reveals that the personnel that has been working in the organization more than seven years is more willing to innovate and the female professionals score higher in perception of digital and innovation-related factors. The paper notes that the Digital Twin strategies and a mature learning culture can be used to ensure organizations achieve inclusive innovation by balancing technology and people.

Keywords: Digital Twin Strategy, HR Process Innovation, Predictive Modeling, Workforce Personalization, Organizational Learning Capability.

FINANCIAL INNOVATION IN HYDROPOWER UTILITIES: ESG BENCHMARKING AND HYDRO-CLIMATE BONDS FOR REVENUE OPTIMIZATION IN ODISHA

Swagat Kishore Mishra

Ph.D. Research Scholar (External)

Centurion University of Technology & Management

Bibhunandini Das

Professor

Centurion University of Technology & Management

Pramod Kumar Patjoshi

Professor

Centurion University of Technology & Management

Abstract :Odisha's hydropower policy faces the dual challenge of maximizing financial returns while ensuring environmental sustainability. This study introduces a novel integration of Random Walk Forest modelling for revenue optimization with the Analytical Hierarchy Process (AHP) under the ESG framework, applied to five major hydropower plants Burla, Chiplima, Rengali, Upper Indravati, and Upper Kolab. The methodological contribution lies in combining advanced econometric forecasting with structured multi-criteria decision-making, enabling a holistic evaluation of hydropower utilities. The analysis benchmarks the Odisha Hydro Power Corporation Limited (OHPCL) against ESG standards, positioning it within the

emerging landscape of Hydroclimate bonds and green investment instruments. Results highlight Energy Security as the most critical factor driving economic viability, while Environmental Resilience ranks lowest, revealing a strategic gap in ecological safeguards. The findings underscore the need for policy realignment to strengthen Odisha's hydropower sector's contribution to Sustainable Development Goal 7 (SDG 7) ensuring affordable, reliable, and sustainable energy access by 2030. Key contributions of the study include establishing a financial innovation framework that links hydropower revenue optimization with ESG-based investment strategies. And demonstrating the role of Hydroclimate bonds as a benchmarking tool for aligning hydropower financing with global sustainability standards with provision a replicable model for green investment evaluation in developing economies, bridging the gap between financial performance and environmental responsibility. By embedding ESG metrics into strategic economics, the research advances a policy-relevant blueprint for hydropower utilities in Odisha, offering pathways for sustainable financing, investor confidence, and climate-resilient energy governance.

Keywords Random Walk Forest, Analytical Hierarchy Process (AHP), Hydropower Projects, ESG, Strategy Economics, Sustainable Development Goal 7, Odisha.

FINANCIAL FACTORS CONTRIBUTING TO START-UP FAILURES: LITERATURE REVIEW AND GLOBAL TREND

Paresh Padwalkar

Student

Christ (Deemed to be) University

Abstract: In this paper we have studied the financial factors contributing to the early businesses and startups to fail, the major such factors such as lack of successive funding, poor cash flow management or revenue generation, weak or unrealistic revenue models, over dependence on external capital (no proper revenue model), and incorrect pricing (high discount or offers to tackle the competition) decisions, etc. Along with identifying this kind of financial issues and challenges, the paper also provides the practical solutions, practices, and strategies to reduce risks and improve the business sustainability. The goal of this paper is to identify the key financial issues a startup faces, analyze why these startups fail, and provide practical guidelines and suggestions to reduce these startup failure rates. According to this research paper, startups frequently overestimate their incoming revenue generation, underestimate the operational and overhead expenses, and lack in creating the financial backup plans in case of non-availability of funds, it may be due non clearance of receivable or non-selling of finished goods, etc. which can make growth of such firms significantly difficult to handle. This study highlights the necessity of diversifying the funding sources, regularly monitoring and controlling the expenses, and organizing the revenue generation and collection correctly. It gives best advice to the startup business owners, investors, and policy makers, highlighting the value of early financial education, budgeting, and expenses

monitoring and controlling, revenue planning, making backup plans for funds, etc . By reviewing many of the already published articles. Which majorly combined the insights from 10 academic peer reviewed published article papers, along with reports and publications from well recognised organisation in the world from the year 2015 to 2025, to explain the financial challenges faced by startups or early businesses, and the common financial mistakes made by startups which cause their failure. Along with that the paper also offers strategies to help the startups to strengthen their financial practices and lower the risk of their failures. In addition to the literature review, this study also uses case studies of 10 Indian companies to understand real world causes of failure and mistakes made by those startups.

Keywords: Financial mistakes, Financial challenges, Startups.

**REIMAGINING STRATEGIC HR AND ORGANIZATIONAL TRANSFORMATION:
INTEGRATING ANCIENT ETHICAL GOVERNANCE INTO CONTEMPORARY HR PRACTICES**

Haripriya Rengarajan

Independent Researcher/ Professor

CHRIST (Deemed to be University) School of Business and Management

Abstract: Contemporary organizations navigating digitalisation and structural transformation continue to encounter enduring challenges in sustaining ethical coherence, cultivating adaptive cultures, and designing performance management systems that are both effective and meaningful. Although Strategic Human Resource Management (SHRM) scholarship increasingly foregrounds agility, continuous learning, and culture-driven performance, dominant models remain largely instrumental in orientation—privileging metrics, technological efficiency, and short-term outcomes while insufficiently engaging with the normative foundations that shape human conduct and collective behaviour during periods of change. This conceptual paper addresses this lacuna by revisiting insights from the 1Manu DharmaŚāstra, approached not as a prescriptive juridical text but as an early and sophisticated framework of ethical governance rooted in role-based responsibility, proportional accountability, self-regulation, and an orientation toward collective well-being. Employing a thematic–interpretive methodology, the study examines how principles of ancient ethical governance can meaningfully inform contemporary HR domains, particularly performance management systems(PMS), organizational learning, and culture-building in transformation contexts. A critical synthesis of literature across SHRM, organizational change, and ethical leadership reveals persistent shortcomings in prevailing HR practices, including value dilution during transformation initiatives, mechanistic and compliance-driven PMS architectures, and fragmented learning systems that remain weakly integrated with organizational culture and ethical intent. In response, the paper advances an Ethical–Adaptive Strategic HR Framework that integrates normative values with strategic HR systems to cultivate self-regulating cultures, reinforce trust, and enable sustainable performance. The proposed framework demonstrates how integrating normative role-based ethics within HR architecture can enhance organizational

adaptability without eroding ethical consistency. By bridging ancient ethical governance with contemporary HR imperatives, this study contributes culturally grounded yet globally relevant perspective to strategic HR and organizational transformation scholarship, offering actionable insights for emerging HR strategies in increasingly complex and dynamic organizational environments.

Keywords : HR Strategies, HR system, HR architecture.

IMPACT OF ORGANIZATIONAL CLIMATE ON THE EMPLOYEE'S WORK PASSION IN A HOSPITALITY INDUSTRY: A PILOT STUDY

Tulika Chatterjee

Associate Professor

Pratibha Institute of Business Management, Affiliated to Savitribai Phule Pune University

Dr. Sushama Choudhary

HOD-HR

NIA, Affiliated to Savitribai Phule Pune University

Abstract: The hospitality industry is highly people-intensive, where employee attitudes, emotions, and engagement play a crucial role in delivering service quality and ensuring customer satisfaction. In this context, employee work passion has gained increasing attention as a key psychological state that drives discretionary effort, service excellence, and organizational commitment. Organizational climate, reflecting employees shared perceptions of organizational policies, practices, and work environment, is considered a critical antecedent influencing employees' work-related attitude. This pilot study examines the impact of organizational climate on employees' work passion in the hospitality industry, with the objective of generating preliminary empirical evidence and refining the research framework for a larger empirical investigation. The study adopts a quantitative research design using a structured questionnaire administered to employees working in selected hospitality organizations, including hotels and service units. Organizational climate is assessed through dimensions such as leadership support, communication, role clarity, autonomy, recognition, teamwork, and work environment. Employee work passion is conceptualized in terms of harmonious and obsessive passion, capturing employees' intrinsic motivation and emotional attachment to their work roles. Data obtained from the pilot sample were analysed using descriptive statistics, reliability analysis, and correlation techniques to examine the relationships between organizational climate variables and work passion. The findings of the pilot study reveal a positive and meaningful association between a supportive organizational climate and higher levels of harmonious work passion among hospitality employees. Leadership support, effective communication, teamwork, and recognition were found to significantly enhance employees' enthusiasm, dedication, and sense of purpose at work. In contrast, unfavourable climate conditions were associated with lower levels of work passion and emotional disengagement. The results provide preliminary support for the proposed relationship between organizational climate

and employee work passion in the hospitality sector. This pilot study contributes to hospitality management literature by highlighting the importance of fostering a positive organizational climate to enhance employee work passion. The findings offer valuable insights for hospitality managers and provide a foundation for refining measurement instruments and conducting future large-scale studies aimed at improving employee engagement, service quality, and organizational performance.

Keywords : Organizational Climate, Work Passion , Hospitality Industry.

IDENTIFYING LEADERSHIP COMPETENCIES FOR FUTURE-READY WORKFORCES: AN INDUSTRY PROFESSIONALS' PERSPECTIVE FOR MANAGEMENT EDUCATION

Seema Nagaraj

Research Scholar

CMS Business School, JAIN (Deemed-to-be University)

Dr. Dinesh

Professor-OB & HRM FOM

CMS Business School, JAIN (Deemed - to - be University)

Vidya A R

Research Scholar

Assistant Professor(Law), Christ Academy Institute of Law

Abstract: In today's complex and rapidly evolving business environment, a leader should be competent at recognising the diverse skills and talents of their team members to create a positive workplace. The increasing gap between academia and industry skill needs remains a significant challenge in preparing graduates for the competitive labour market. The responsibility of higher education is to develop job-ready graduates with the knowledge and competencies essential for effective performance in organisations. As Leadership competencies are increasingly recognised as a critical factor in achieving project success. This study would identify 'leadership competencies' to manage the existing talent within the organisations through existing literature and through a structured questionnaire; responses of industrial professionals in different sectors would be collected to explore the leadership competencies that are needed in today's organisations. The results underscore the value of leadership education in preparing students for careers in an industry by emphasising interdisciplinary learning and experiential learning through Management education.

Keywords: Talent Management, Leadership Competencies, Experiential Learning.

VOICE FIRST, CLICK LATER: IMPACT OF VOICE SEARCH OPTIMIZATION ON USER PERCEPTION ON DIGITAL PLATFORMS

Dr. SANUJA SHREE P N

Assistant Professor

Department of Commerce Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai

Kaviya V

Student-III Year B.Com (Honours)

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai

Abstract: The purpose of this article is to consider the impact of Voice Search Optimization (VSO) upon the perception of users as well as the behavioural decisions of users within the digital platform. The advent of voice search assistants has enabled by the popularity of search engines, thus creating a rapid growth of interest among users towards the concept of voice search, as compared to conventional text search engines. The emerging experience of search results through the lens of voice search is critical, as the optimized results can impact the perception of users significantly. Voice search optimization helps build an accessible information platform because the responses offered are undeniably direct, concise, and context-aware, mostly through the presentation of featured snippets and voice answers. This moves from the 'click-first' world to the 'voice-first' world has eased search processes, reduced the load on the human brain, and aided quicker decision-making. This VSO thereby encourages user engagement and builds trust with virtual platforms. The study has also touched upon the importance of data accuracy, fair optimization processes, and the transparency of algorithms.

The primary data was collected from 250 active voice-enabled digital platforms users using a structured questionnaire with the help of convenience sampling. The study investigated the user perception, trust, and satisfaction in relation to voice-optimized search experience. Statistical instruments like ANOVA, Confirmatory Factor Analysis (CFA), and the t-test were used to analyse the data. The study indicated that when voice search is optimally implemented in digital platforms, user perception is highly impacted. It increases user trust in digital platforms and assists in quick and well-informed decisions. The study demonstrated the vital role played by VSO to create user-centric and trustworthy digital spaces and how voice interactions are going to lead future digital engagement.

Keywords: Voice search technology, trust formation, Digital decision-making, Search Engine Optimization (SEO), AI driven search.

MICROFINANCE AND ITS IMPACT ON ECONOMIC DEVELOPMENT IN INDIA

Khush Sawansukha

Student

Christ University, Bangalore

Abstract: In developing countries such as India, microfinance is essential for tackling

poverty and promoting financial inclusion. Despite notable economic progress, poverty persists in many regions, necessitating a deeper understanding of financial interventions. This study employs the Poverty Rate and other factors to evaluate the impact of microfinance and the credit system, represented by loan disbursement and credit by the microfinance model called SHG (self-help groups), on poverty reduction in India and its majorly impacted states like Bihar, West Bengal, and Uttar Pradesh. It emphasizes the importance of targeted credit disbursements focusing on housing, social infrastructure, education, and agriculture and their role in uplifting marginalized communities. To analyse how these elements influence the effectiveness of microfinance initiatives, the study examines credit flows alongside demographic and socioeconomic factors, unemployment rates, literacy rates, electricity generation, GDP per capita, health expenditure, and more. This study offers a comprehensive view of how microfinance impacts poverty alleviation by employing quantitative methods like regression analysis and descriptive analysis and integrating broader indicators. It explores the intricate relationship between socioeconomic factors and financial inclusion. This research highlights significant barriers to microfinance usage, including high debt levels and unequal access, and proposes strategies to enhance its sustainability. The findings aim to assist financial institutions and policymakers in tailoring credit delivery systems to meet the needs of specific regions better and help understand the functions of such institutions and how they contribute to economic development. This paper seeks permission to share these insights and provide an in-depth evaluation of microfinance to foster inclusive economic growth and reduce poverty in India.

Keywords: Microfinance, Policymakers, Sustainability, High Debt.

AN EMPIRICAL COMPARISON OF ACCOUNTING BOOK VALUE AND MARKET-BASED VALUATION

Nama Sree Vishnu
Student, PES University

Abstract: Corporate finance and investment decision-making depend extensively on a company's valuation. Accounting book value has frequently been considered a crucial measure of a company's value. However, the importance of book value in understanding market valuation has been highly debated due to the growing dominance of knowledge-based and service-oriented businesses. This study examines at the relationship between the market value and accounting book value of selected Indian businesses in various industries. Using secondary data, the study takes a descriptive and analytical approach over a period of five years, from FY 2020 to FY 2024. Ratio analysis, trend analysis, and comparison analysis were used to examine key financial variables, including Book Value per Share, Market Price per Share, Price-to-Book Ratio, Earnings per Share, and Return on Equity. The results show that, although there is significant variation between industries, market value always surpasses book value for all businesses. Because of the existence of intangible assets and growth aspirations, book value is less significant on its own

for technology and telecom companies, even though it is still significant for banking corporations.

Keywords: Book Value, Market Value, Corporate Valuation, Price-to-Book Ratio, Financial Performance.

VARYING CONSUMER BEHAVIOR IN THE DIGITAL ERA: IMPLICATIONS FOR BRAND STRATEGY

Dr. Christopher Raj D
Professor

Dept. of MBA, Ballari Institute of Technology and Management, Ballari, India

Abstract: The rapid development of digital platforms has profoundly redesigned consumer behavior and compelled brands to reconsideration traditional strategic approaches. The explosion of e-commerce, social media platforms, and applications in mobile has transformed the way consumers search for information, evaluate alternatives, and created brand relationships. In this situation, insights on changing consumer behavior in the digital era has become vital for sustainable brand success. The current study aims to observe key changes in digital consumer behavior and investigate their implications for brand strategy, with specific emphasis on online reviews, digital engagement, brand trust, brand loyalty and personalization. The research study adopts a quantitative research design employs primary data collected through a well structured questionnaire administered to 300 active digital consumers in Karnataka, South India. Validated scales for measurements were deployed and data were analyzed using descriptive statistics, correlation analysis, reliability analysis, multiple regression, and mediation analysis. The findings disclose that digital online reviews (electronic word-of-mouth), consumer engagement, and personalization have a significant positive impression on brand loyalty. Brand trust surfaces as a critical mediating variable, reinforcing the relationship between brand loyalty and digital consumer behavior. The regression model enlightens a large proportion of variance in brand loyalty, indicating strong explanatory power. The research study contributes to the prevailing literature by providing an cohesive understanding of in a manner that evolving digital consumer behaviors effect strategic brand outcomes. From a managerial perspective, the conclusions highlight the significance of personalized, building trust-driven, and engagement-focused digital brand strategies to increase long-term brand equity in competitive digital markets.

Keywords: Digital Engagement, Digital Consumer Behavior, (e-WOM) Online Reviews, Brand Strategy, Personalization, Brand Trust, Brand Loyalty.

UNVEILING THE KEY ATTRIBUTES OF VIRTUAL INFLUENCERS: A TISM APPROACH

Dr. Manish Kumar Srivastava
CHRIST (Deemed to be University)

Abstract : This study's goal is to explore and systematically examine the principal

attributes of virtual influencers and to create a hierarchy model outlining the relationships between virtual influencers key attributes using Total Interpretive Structural Modelling (TISM) that considers how the different attributes of virtual influencers interconnect and interchangeably influence one another, ultimately providing a greater understanding to the dynamism of virtual influencers effectiveness. A Preferred Reporting Items for Systematic Reviews and MetaAnalyses (PRISMA) framework provided application rigor in the identification and screening of studies, which established a systematic review based on the stated inclusion and exclusion criteria referenced in the study. The main findings signified three crucial attributes of virtual influencers that impact audiences' engagement and perceptions with virtual influencers: these dimensions includes trustworthiness, attractiveness, and autonomy. These attributes play a crucial role in how audiences perceive and engage with virtual influencers. The contribution of this study is both theoretical through the development of the relationships described in the model and practical as it offers marketers and researchers a way to strategically conceive and employ virtual influencers in their digital marketing campaigns.

Keywords: Attractiveness, autonomy, Prisma, trustworthiness, TISM.

HOW AWE SHAPES SUSTAINABLE CONSUMPTION BEHAVIOUR: A SYSTEMATIC LITERATURE REVIEW

Ardra T Dayanand

Department of Management Studies, Christ University
Mudita Sinha

Department of Management Studies, Christ University

Abstract: The aim of this study is to systematically review the existing literature on the role of awe in green purchasing behaviour by synthesising studies from 2019 to 2025 in this domain. It seeks to understand how awe acts as a driver or mediator in influencing sustainable consumer behaviour. This study adopts a hybrid review, integrating a structured literature review and lexicometric analysis. The structured review identifies the key studies from peer-reviewed journals, while the lexicometric approach examines the evolution of themes, terminology and the conceptual linkage over time. Combining systematic literature review along with Lexicometric analysis enhances rigor by pairing transparent data selection with data driven identification of dominant themes and conceptual relationships. The review shows that awe is a powerful emotion that can encourage people to make more environmentally friendly choices. It is often triggered by experiences with nature, inspiring stories, or meaningful messages. Awe makes people feel more connected to nature, less focused on material things, and more willing to act for the greater good. It influences green purchasing behaviour by working through emotional processes like feeling small in a vast world ("small self") or developing a deeper sense of care for the environment. The impact of awe can also depend on factors like culture, personality, and how people manage their emotions. However, current research on this topic is scattered across different fields and lacks a common

framework. This review helps to bring the findings together and proposes a model that explains what triggers awe, how it works, and what outcomes it leads to in the context of green purchase behaviour. This review offers practical insights for marketers, policy makers, and sustainability communicators on how to effectively use awe in promoting green behaviour. It shows that awe-inspiring content, such as powerful nature visuals, emotionally moving stories, or messages that highlight the human-nature connection, can deeply engage consumers and motivate them to choose environmentally friendly products. By identifying the specific triggers that evoke awe (like natural landscapes, moral acts, or environmental challenges) and the psychological conditions that make it more effective (such as cultural context or emotional mindset), this study helps professionals design campaigns that go beyond facts and statistics. Instead, it encourages strategies that emotionally connect with audiences, making sustainability feel meaningful, urgent, and personally relevant. This emotional approach can increase the impact of green marketing and public awareness efforts. This paper is one of the first systematic literature reviews that consolidates and analyses the role of awe in green purchase behaviour. This offers an interdisciplinary perspective and also proposes future research directions, including underexplored antecedents, cultural considerations, and methodological variety necessary to advance this area of study.

Keywords: Awe, Green purchase behaviour, Sustainable consumption, Systematic literature review, Lexicometric Analysis, Environmental Psychology.

TALENT MANAGEMENT AS A STRATEGIC TOOL FOR DEVELOPING ACADEMIC LEADERSHIP IN EDUCATIONAL INSTITUTIONS

Shreeti Manish Prasad

Datta Meghe Institute of Higher Education And Research, Wardha, Maharashtra
India

Dr. Deepak Sharma

Datta Meghe Institute of Higher Education And Research, Wardha, Maharashtra
India

Abstract: In an era marked by increasing competition, accountability, and heightened quality expectations in the education sector, the development of effective academic leadership has become a strategic priority for educational institutions. This study examines talent management as a strategic mechanism for developing academic leadership, with a specific focus on talent acquisition, training and development, performance management, and succession planning. A descriptive and analytical research design was adopted, and primary data were collected from 50 faculty members and academic administrators using a structured questionnaire. Secondary data were sourced from scholarly journals, institutional reports, and relevant publications. Statistical tools such as descriptive analysis, reliability testing using Cronbach's alpha, and multiple regression analysis were employed to examine the relationship between talent management practices and leadership effectiveness. The findings reveal that systematic talent management

practices exert a significant and positive influence on academic leadership competencies, including strategic thinking, decision-making ability, and institutional commitment. The study highlights the importance of aligning talent management strategies with institutional objectives to ensure leadership continuity and organizational effectiveness. While the findings provide valuable insights for policymakers and educational administrators. The results are limited to educational institutions in Nagpur city and may not be fully generalizable to other geographical or institutional contexts

Keywords: Talent management, training & development, performance management, succession planning, and leadership.

THE INVISIBLE HANDS OF AI: ETHICS AND SOCIAL MEDIA MANIPULATION

Ms. Rasika Chaudhari

School of Business, Dr. Vishwanath Karad MIT World Peace University, Pune, India

Dr. Anita Kumari

School of Business, Dr. Vishwanath Karad MIT World Peace University, Pune, India

Abstract : AI influences social media experiences in terms of personalized content, targeted advertising, and moderated content, among others, which benefit both the user and the social media platform. The widespread use of such systems not only increases user engagement but also raises ethical issues concerning privacy, bias, manipulation, transparency, and autonomy, particularly among young users. In this regard, this paper investigates how young social media users view the AI-driven influence and how these views influence their ethical concerns and trust in social media platforms. A structured questionnaire and qualitative data were gathered from 100 participants aged 18-30 years using a mixed-methods approach. The major predictors of ethical concerns were determined using descriptive statistics, correlation analysis, and regression analysis, aided by thematic analysis. Knowledge of AI algorithms and perceived bias are identified as the strongest predictors of ethical concerns, followed by support for AI regulation. Conversely, superficial knowledge of AI and perceived manipulation are found to have little influence. Qualitative findings support concerns about privacy, misinformation, autonomy loss, and the need for transparency and accountability. This research underscores the need for ethical, more transparent, and user-centric AI systems in social media.

Keywords: artificial Intelligence in social media, algorithmic bias, algorithmic personalization, data privacy, ethical concerns of AI, users trust, transparency, youth's perception of AI.

EFFECT OF DIGITAL TRANSFORMATION ON COMPETITIVE ADVANTAGE IN RETAIL

Ratakonda Sucharitha

Student

MBA PES University

Abstract : This study examines the effect of digital transformation on competitive

advantage in Indian retailing through comparative time series analysis between two leading retail organizations Trent Ltd. and Shoppers Stop. The study uses monthly share price data ranging from January 2019 through December 2024 as the proxy for performance and uses ARIMA models for forecasting trends and analyzing the underlying momentum. Additionally, multiple linear regression analysis is used to explore the effect of some digital transformation measures Commission on Online Sales and WestStyleClub Members (Millions) on Trent Ltd.'s share performance. The findings confirm that Trent Ltd., characterized by its aggressive and integrated digital policies, follows a stronger growth pattern that is reflected appropriately by the ARIMA(0,2,1) model. Shoppers Stop, with its relatively conservative approach towards digital adoption, is reflected in the ARIMA(0,1,1) model, representing a trend of more linear and less flexible performance. Moreover, regression analysis also confirms that both selected digital measures have a considerable influence on the stock price of Trent, thus reflecting an observable relationship between digital transformation and organizational performance. This research contributes to the literature by providing empirical evidence of how digital transformation initiatives build competitive edges in the retail industry. It also provides strategic suggestions for managers who want to balance digital investments with shareholder value and long-term growth.

Keywords: Digital Transformation; Competitive Advantage; Indian Retail Industry; Time Series Analysis; ARIMA Model; Share Price Performance; Multiple Linear Regression; Trent Ltd.; Shoppers Stop; Digital Strategy

AN INVESTIGATION ON THE VARIABLES INFLUENCING YOUNG INVESTORS' INVESTING CHOICES

Nishchitha s

Department of management and commerce

Abstract : This study examines the factors influencing the investment decisions of young investors. The research is based on primary data collected through a structured questionnaire using a five-point Likert scale. A total of 220 responses were collected from students and young working professionals. The study focuses on factors such as financial knowledge, risk tolerance, income level, savings capacity, market awareness, social influence, and trust in digital investment platforms. Correlation and regression analysis were used to analyse the data. The findings show that financial knowledge and trust in digital investment platforms have a strong influence on investment decisions, while other factors have a moderate impact. The study highlights the importance of financial awareness and reliable digital platforms in shaping the investment behaviour of young investors.

Keywords: Young investor, Social influence, Likert scale.

TOWARDS FINDING A SUSTAINABLE TAX STRUCTURE: A ROLE OF GROSS NATIONAL INCOME AND OFFICIAL EXCHANGE RATE FOR THE INDIAN ECONOMY

Rashmi.S

Assistant professor

Commerce and Management-Dayananda Sagar College of Arts Science and
Commerce Kumar Swamy layout- Bangalore Bangalore India

Sudhan S

2 ND Year MBA, Dayananda Sagar Academy of Technology and Management

Piyali Roy Chowdhury

Assistant Professor

School of Business and Management Christ University Bangalore India

Abstract: A country's growth can well be formulated with strategizing proper macroeconomic policies, such as, regulations in taxation rate, adjusting the level of inflation. Reaching targeted growth by national income, and primarily by adjusting the exchange rates. Out of these variables, proper taxation policy places a crucial part in shaping the growth of the country. Also, the role of the national income and its growth act as a major contributor in deciding the revenues of a country. Considering this, the current study focuses on finding the impact of official exchange rate and gross national income on the taxation revenue of India. The study considers data from 1980 to 2022 to cover the period before and after liberalization in India. It finds that the depreciation in rupees is favorable for taxation revenue as enhances the export revenue earning capacity of the domestic industries. Also, the short run classification shows that if growth is increasing, the gross national income will also enhance but the revenue earned through taxation will reduce. Hence, the study suggests the policies such as to formalize the informal sectors that contribute to the taxation calculation of the country. Finally, widening tax base, rationalizing tax incentives and enhancing fiscal federalism are few of the prominent policy recommendations that can be suggested to formulate taxation system effectively in India.

Keywords: *National Income, Taxation, Revenue.*

A STUDY ON GEN Z CONSUMERS' RESPONSE TO DIGITAL ADVERTISING IN FAST MOVING GOODS INDUSTRY: A BEHAVIORAL STUDY IN BANGALORE

Ms. Suhani Sharma

Assistant Professor

Sir M Visvesvaraya Institute of Technology

Dr. Shilpa Ajay

Associate Professor

Nitte Institute of Technology

Abstract: The expansion of digital platforms has brought substantial changes to advertising strategies within the Fast-Moving Consumer Goods (FMCG) industry, especially in metropolitan regions. Generation Z (Gen Z) represents a vital consumer

group due to their constant exposure to digital media, high technological awareness, and shifting buying preferences. This study explores the behavioral responses of Gen Z consumers toward digital advertising in the FMCG sector in Bangalore city, aiming to understand the influence of digital advertisements on their attitudes, engagement levels, and purchasing decisions.

The study is grounded in a behavioral framework, incorporating both psychological and technology-based factors to examine consumer reactions to different digital advertising formats, including social media promotions, influencer marketing, video-based advertisements, and customized content. A quantitative research methodology is adopted, with primary data collected through structured questionnaires from Gen Z respondents residing in Bangalore. Statistical techniques are applied to analyze the relationship between exposure to digital advertising, consumer engagement, emotional appeal, brand perception, and purchase intention.

The study anticipates that digital advertisements characterized by interactivity, personalization, and influencer involvement significantly enhance engagement and positively affect purchase intentions among Gen Z consumers in the FMCG sector. By providing city-specific empirical evidence, the research adds value to existing literature on digital advertising and consumer behavior. The findings offer meaningful insights for FMCG marketers to develop effective, engaging, and authentic digital advertising strategies tailored to Gen Z consumers in urban markets such as Bangalore.

Keywords: Generation Z, Digital Advertising, FMCG Sector, Digital Advertising, Consumer Behavior, Engagement, Bangalore City

SUSTAINABLE TRANSFORMATION AND FINANCIAL MARKETS: THE ROLE OF IBC IN GREEN TECHNOLOGY FIRMS

C. Latha

Research Scholar

Department of GITAM Hyderabad Business School, GITAM (Deemed to be University), Hyderabad Campus. India

Assistant Professor

St. Pious X PG (MBA) College for Women.

Dr. P. Sridhar

Assistant Professor

Department of GITAM Hyderabad Business School, GITAM (Deemed to be University), Hyderabad Campus. India

Abstract: The present study focuses on the role of the Insolvency and Bankruptcy Code in driving sustainable transformation for green technology firms and its ensuing consequences for financial market outcomes. Based on this approach, this study integrates secondary stock market data with primary survey data from investors and financial analysts. The results reveal that IBC improves corporate governance and transparency, thereby reducing information asymmetry and hence

stabilizing stock market volatility of green technology firms. The study hence contributes to sustainable finance and institutional theory by identifying that insolvency reforms can act as a catalyst for sustainable transformation and market efficiency.

Keywords: Sustainable transformation, green technology, IBC, information asymmetry, trading volume volatility, financial markets.

SKILL GAP ANALYSIS AND PREDICTIVE WORKFORCE PLANNING FOR GEN Z IN INDIAN IT: USING HYBRID SARIMAX-PROPHET FORECASTING APPROACH

M.S.S.V.Prasada Rao

Research Scholar

Vignan Foundation for Science, Technology and Research

M.Bhaskara Babu

Research Scholar

Vignan Foundation for Science, Technology and Research

Dr.P.Lakshmi Narayanamma

Associate Professor

Vignan Foundation for Science, Technology and Research

Abstract : This paper addresses the critical skill gap faced by Generation Z in the Indian IT sector, caused by rising demand for emerging technology skills such as AI, cloud computing, and cybersecurity. Using national graduate and industry datasets, we quantify this gap and deploy a hybrid SARIMAX-Prophet forecasting model to predict workforce supply and demand through 2030. The study offers actionable insights and data-driven recommendations to HR practitioners and policymakers for strategic workforce planning and effective talent pipeline development.

Keywords: Generation Z, SARIMAX-Prophet, Cloud Computing.

VISIBILITY WITHOUT VALUE: A DIGITAL MARKETING DILEMMA

Pranjali

Abstract: The case study examines the issue of JarpX Realty India to deal with digital real estate advertisement using the Meta platforms such as Facebook and Instagram. The issue that the organization has been facing is that the quality of lead has continued to go down with the price per inquiry going up over time even though the amount of money spent on advertisement has remained the same. This was the problem that the interns had to work on and this case explores the impact of repetitive targeting, creative burnout, and post-click management in general with regard to overall marketing returns on investment and user experience. Based on quantitative data and qualitative feedback gathered in the course of a two-month internship, this research project will provide the actionable solutions aimed at the better qualification of leads, the better accuracy of ad targeting, and the better streamlining the workflows after a click through CRM automation and content refinements. Its results provide a critical understanding of changing trends in the

real estate sector as regards digital marketing and how the use of data-driven decision-making can change the performance of campaigns.

Complexity/academic level – This case is appropriate for an undergraduate or graduate-level programme in marketing management and allows students to engage with classical marketing techniques of branding, SEO, digital media, marketing metrics and communications decisions within a management curriculum. The case serves as an example to a problem that does not have a specific solution but then the effect of it can be reduced through solutions/techniques.

Keywords: Marketing metrics, Communications decisions, Meta platforms.

EMPLOYEE WELL-BEING & WORKPLACE CULTURE: HEALTH, MORALE, AND CULTURE-BUILDING PRACTICES THAT IMPROVE EMPLOYEE PERFORMANCE

Shobana R

Research Scholar

School of Business and Management, Christ University, Bangalore

Abstract: Workplace culture, comprising shared values, norms, leadership behaviours, and informal practices plays a pivotal role in shaping employees' daily experiences and influencing their health, morale, and performance outcomes. The study contributes to the growing discourse on digital workforce management and provides insights for organizations seeking to build sustainable, future-ready well-being practices. Well-being is defined in all dimensions as physical and mental which leads to right alignment of practises in which employees are culturally bound within the organisation. With the advancement in technology and future oriented workforce, matching the expectations of employees and company performance must go hand in hand. Resolution is possible only when the Organization contemplates work flexibility, define meaningful work, psychological well-being along with physical health, emotional balance, and psychological resilience. This paper emphasizes on employee performance alongside employee well-being as it has become one of the crucial factors in determining the Company's overall performance viz-a-viz employee performance. Based on a review of existing literature and emerging workplace trends, the study examines the role of artificial intelligence, hybrid work models, ethical use of technology, and digitally competent leadership in supporting holistic employee well-being which increases morale and right shift in Organisation cultural practices. The paper emphasizes a shift from traditional, reactive wellbeing practices toward proactive, personalized, and human-centered digital well-being strategies to evolving customised parameters which would help employees and the Organisation holistically. It highlights the importance of integrating mental health support, flexibility, continuous learning, and purpose-driven work into organizational well-being frameworks.

Keywords: Mental health support, Flexibility, Continuous learning, Digital well-being.

FOSTERING STUDENTS' METACOGNITIVE SKILLS THROUGH AN ARTIFICIAL INTELLIGENCE-DRIVEN LEARNING ECOSYSTEM

Dr. SANUJA SHREE P N

Assistant Professor

Department of Commerce Shrimathi Devkunvar Nanalal Bhatt Vaishnav

College for Women, Chennai

Abhinaya S M

Student I Year B.Com (Honours)

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai.

Abstract: This study explores the potential of Artificial General Intelligence (AGI) to enhance students' metacognitive skills in educational settings. Metacognition, the ability to understand, monitor, and regulate one's own learning, is vital for academic success and lifelong learning. AGI, an advanced form of AI capable of reasoning and applying knowledge across multiple domains, offers new opportunities to support these skills. AGI-based systems can provide personalized learning experiences by analyzing students' behaviors, identifying strengths and weaknesses, and delivering timely, relevant feedback. This support encourages learners to plan tasks effectively, monitor progress, evaluate understanding, and adjust strategies, fostering greater self-awareness and independent learning. The study emphasizes the importance of responsible AGI integration, emphasizing ethical implementation, data privacy, and the positioning of AGI as a supportive tool. By promoting reflective learning, critical thinking, and problem-solving, AGI can help create student-centered environments that support meaningful educational development. The primary data were collected from 250 students participating in an artificial intelligence-driven learning ecosystem using a structured questionnaire administered through a convenience sampling technique with the aim of examining the effectiveness of artificial intelligence in enhancing students' metacognitive skills. The collected data were analysed using statistical tools such as ANOVA, Confirmatory Factor Analysis (CFA), and the t-test. Overall, the findings suggest that AGI has significant potential to cultivate metacognitive growth, enabling learners to become more self-directed, adaptable, and effective in both academic and lifelong learning contexts.

Keywords: *Artificial General Intelligence (AGI), Metacognitive Skills, AI-Driven Learning Ecosystem, Personalized Learning, Self-Regulated Learning, Educational Technology.*

SHAPING GREEN FINANCE: THE ROLE OF UNIVERSITY STUDENTS IN DRIVING CHANGE – A SURVEY-BASED ANALYSIS

Meera K L

Associate Professor, Christ Academy Institute for Advanced Studies

Dr Mohini Bhat

Associate Professor, Christ Academy Institute for Advanced Studies

Abstract : This paper investigates university students awareness, attitudes, and

behaviour of university students in India with regards to green finance, environmental, social and governance (ESG) investing, and green bonds. The study examines the level at which management students of BBA, BCom, MBA, MCom and MFA programs are conversant with these concepts and their perception on how they can contribute to the future of sustainable finance. A questionnaire survey on 521 students of various universities in India was done on the topic of awareness on green finance, ESG requirements, and green bonds and their perceptions and behaviors concerning their investments. The results indicate that there is an increased awareness of the students concerning the significance of sustainable finance, and a significant number of them indicated that they are interested in considering ESG factors when making investment decisions. Nevertheless, they still do not have sufficient insights into certain financial instruments such as green bonds. The paper highlights the problem of insufficient education on sustainable finance in university programs to equip him or her with the future practice of sustainable investment. The paper gives suggestions on the use of green finance in academic curricula and the contribution that students can make on the direction of investments in the future to be more sustainable.

Keywords: Green Finance, ESG Investing, Green Bonds, Sustainable Finance, University Students, Investment Behavior

IMPACT OF DIGITAL MARKETING ON CONSUMER BUYING BEHAVIOUR IN CHENNAI

Rony Hehrman Nivete J
Research Scholar (IFT)

Department of Commerce, School of Social Sciences and languages
Vellore Institute of Technology, Vellore

Dr Subbalakshmi A V V S

Associate Professor, Department of Commerce, School of Social Sciences and Languages, Vellore Institute of Technology

Abstract: In India's largest cities, digital marketing has drastically changed how consumers make purchases. This study examines how digital marketing affects consumer purchasing decisions in Chennai, a well-known city with a wide range of consumer demographics. 200 respondents from a variety of demographic backgrounds in urban, semi-urban, and rural-urban residential zones were given structured questionnaires using exploratory analysis and primary research methodology. With notable differences across age groups, income levels, educational backgrounds, and professional sectors, demographic factors have a substantial impact on digital consumer behavior. The results show that 63.7% of participants prefer online shopping over traditional retail methods, and 67% of participants use the internet several times a day for product research. With 32.5% of respondents spending more than 20 hours online each week and 21.8% spending 16–20 hours, internet usage patterns demonstrate significant engagement. The most common reason people use the internet is for e-commerce (74%), followed by information gathering (10.5%) and entertainment (7.4%). With 74% male and 26%

female respondents, 56% graduates and 28% post-graduates, the sample represents a knowledgeable group that can offer trustworthy insights. Residential location and internet engagement patterns are significantly correlated, according to cross-tabulation analysis, with urban respondents showing higher levels of engagement than their semi-urban and rural-urban counterparts. For digital marketers looking to comprehend consumer preferences, trust factors, and purchase intention drivers in the Chennai metropolitan context, the research offers practical insights. Improving digital marketing effectiveness and promoting long-term customer engagement require addressing consumer concerns about digital security, website dependability, and product authenticity.

Keywords: Digital Marketing, Consumer Behaviour, E-commerce, Chennai, Online Purchasing, Consumer Demographics, Metropolitan Consumer Insights.

DETERMINING THE PERSON-ORGANIZATIONS FIT IN A CREATIVE JOB: MODERATING ROLE OF EMPLOYEE NARCISSISM AND COGNITIVELY DIVERSIFIED TEAM

Kavya R

Student

Christ University

Dr Jain Mathew

Christ University

Dr Rekha Hitha Aranha

Christ University

Abstract: This study examined the effect of person-organization fit (P-O fit) on employee creativity, with a moderating role of narcissism and cognitively diversified team. The person-organization fit theory is being used to create a conceptual model. An empirical and quantitative methodology was adopted, and the proposed hypotheses were tested using a sample of 354 employees from Indian e-commerce industry. The findings revealed that utilization of specific skills, job crafting and organizational support P-O fit. Consequently, P-O fit influences employee creativity. In addition, employee narcissism and cognitively diversified team are essential to achieve employee creativity. The study provides empirical evidence on the influence of P-O fit on the creativity of e-commerce employees.

Keywords: Employee creativity, organizational support, e-commerce.

ASSESSING THE IMPACT OF US EMPLOYMENT NEWS ON SHORT-TERM GOLD (XAU/USD) PRICE VOLATILITY: A LOGISTIC REGRESSION APPROACH

Nishanth panda

Student

NSB Academy

Abstract : This paper investigates the impact of U.S. Non-Farm Payroll (NFP) surprises on the short-term movements of gold (XAU/USD).

Design/methodology/approach-We use 43 monthly observations of NFP announcements from 2021 to 2025. NFP surprise is measured as the difference between actual and forecasted payroll numbers. A binary dependent variable captures whether gold prices experienced a significant jump within five minutes after the release. Logistic regression, estimated via maximum likelihood in EViews, is used to analyse the relationship.

Findings-Results show a negative and statistically significant relationship: stronger-than-expected job data decreases the probability of upward gold jumps, while weaker-than-expected data increases it. The model achieves a McFadden R^2 of 0.478, suggesting meaningful explanatory power.

Research limitations/implications-The study is limited by sample size (43 events) and exclusion of other macroeconomic factors (CPI, Fed rate expectations, bond yields). Future work should include additional predictors and intraday high-frequency data.

Originality/value-This study contributes to event study literature by demonstrating that a simple logistic regression model using only NFP surprise has strong explanatory power in predicting gold's short-term reaction, consistent with the safe-haven hypothesis.

Keywords: *Non-Farm Payrolls, Gold Price, Logistic Regression, Event Study, Safe-Haven Asset.*

SOCIAL MEDIA AND INFLUENCER MARKETING: THE EFFECT OF DIGITAL COMMUNITY AND CONTENTDRIVEN MARKETING

Dr. Shilpa S. Chadichal
Associate Professor

Alliance School of Business Alliance University, India, Bengaluru, Karnataka
Yalamandala Navyasree
Student-MBA

Marketing Alliance Ascent College, Alliance University India, Bangalore, Karnataka,

Abstract : The nature of digital and social media is that it has completely changed the way a brand talks to the consumers and consequently, influencer marketing and content-based marketing strategies have become the key aspect of the current brand marketing practice. There is peer-to-peer interaction that is facilitated by digital communities that have a significant impact on formation of trust, brand perceptions, and purchase intention. Influencers are opinion leaders who can interpret brand messages into relatable stories to make them more credible and engaging to niche audiences. Nevertheless, the success of this kind of strategies is conditional on their systematically assessment with the help of proper performance measures. The paper will analyse how social media and influencer marketing influence the consumer behaviour and discuss major performance indicators applied in the creative and digital industries to evaluate the effectiveness of the marketing. Based on the literature review and industry experience, the research outlines the benefits of engagement measures, conversion measures, and brand

impact measures as actionable information about campaign performance. The paper also highlights that it is desirable to combine qualitative data of sentiment and authenticity with quantitative data in order to capture the full-scale of digital influence. The dynamics are important to be understood by advertisers aiming at maximizing digital investments and attaining sustainable competitive advantage in a market that is getting more content driven.

Keywords: Social Media, Digital, Brand Messages, Purchase intention.

UN-SKIPPABLE YOUTUBE ADS: AN IMPACT STUDY ON CONSUMER PURCHASE PRACTICE

Ms. K Ramya

MBA 4th Semester, Department of Management Studies, NIST University,
Berhampur- 761008, Ganjam, Odisha, India

Mr. Durgamadhab Padhy

Assistant Professor

Department of Management Studies, NIST University, Berhampur- 761008, Ganjam,
Odisha, India

Abstract: Un-skippable YouTube advertising has become a dominant marketing channel, yet the mechanisms through which these advertisements translate into consumer purchasing practices remain inadequately understood. This study examines how un-skippable YouTube advertising influences purchase practice through the mediating roles of financial budget and family interference. Using quantitative research, all hypotheses were statistically supported, demonstrating that un-skippable ads significantly influence purchase practice, financial budget, and family interference. Both financial budget and family interference functioned as full mediators, with family interference emerging as the dominant pathway. The findings demonstrate that un-skippable YouTube advertising operates primarily through indirect mechanisms rather than direct persuasion. Marketers should prioritize messaging that addresses budget concerns and facilitates family discussion rather than direct conversion appeals.

Keywords: Un-skippable YouTube advertising, purchase practice, financial budget, family interference, mediation analysis, consumer behavior.

THE EFFECT OF ARTIFICIAL INTELLIGENCE ON BEHAVIORAL BIASES IN FINANCIAL DECISION MAKING

Dr Abilasha N

Assistant Professor

Department of Management Studies Mulund College of commerce (Autonomous)
MCC Marg, Mulund West, Mumbai

Abstract: This study investigates the influence of behavioral biases and the moderating role of artificial intelligence (AI) on investors' intentions and financial decision-making in Mumbai's financial sector. A total of 192 responses were analyzed using SmartPLS to assess the structural relationships among anchoring bias,

overconfidence bias, risk aversion, herding, disposition, and representativeness biases. Results reveal that among the behavioral factors, only anchoring bias exhibited a significant positive effect on investors' intention, while other biases showed no substantial impact. Furthermore, investors' intention did not significantly predict financial decision-making, and the moderating role of AI in strengthening this relationship was not supported. These findings suggest that cognitive anchoring remains a dominant driver of investment choices, even in technologically advanced environments. The study highlights the need for investor education and behavioral awareness programs to improve decision-making quality and minimize irrational biases.

MENTAL ACCOUNTING BIAS AND BNPL OVERLEVERAGING BEHAVIOUR AMONG GEN Z AND MILLENNIAL CONSUMERS IN INDIA: A BEHAVIORAL HOUSEHOLD FINANCE PERSPECTIVE

Piyush Verma

Student

School of Business and Management, CHRIST(Deemed to be University), Bangalore.

Dr. Elangovan

Professor

School of Business and Management, CHRIST(Deemed to be University), Bangalore.

Dr. Joseph Durai Selvam

Associate Professor

School of Business and Management, CHRIST(Deemed to be University), Bangalore.

Dr. Nagendra B.V

Associate Professor

School of Business and Management, CHRIST(Deemed to be University), Bangalore

Abstract: The rapid expansion of Buy Now Pay Later (BNPL) services has transformed short-term consumer credit by offering instant, instalment-based payment options, particularly among younger, digitally active consumers. While BNPL enhances consumption flexibility and short-term liquidity management, it has also raised concerns regarding excessive borrowing and hidden debt accumulation. This study examines the behavioural determinants of BNPL overleveraging risk among Gen Z and Millennial consumers in India, with a specific focus on mental accounting bias, perceived debt illusion, financial literacy, and selected demographic factors.

Using primary survey data collected from respondents actively using BNPL services, the study adopts a quantitative empirical framework incorporating univariate analysis, bivariate correlation analysis, and multivariate Robust Least Squares regression. Robust regression using M-estimation is employed to account for the behavioural nature of the data, small sample size, and potential outliers. An overleveraging risk score is constructed to capture respondents' exposure to cumulative BNPL repayment obligations.

The empirical results indicate that mental accounting bias has a strong and statistically significant positive impact on BNPL overleveraging risk, highlighting the

role of cognitive segregation and instalment framing in distorting consumers' perception of debt. Perceived debt illusion also significantly influences overleveraging behaviour, while financial literacy exhibits no statistically significant protective effect. Among demographic factors, credit history is found to significantly increase overleveraging risk, whereas income and age show limited influence. Overall, the findings demonstrate that BNPL overleveraging is primarily driven by behavioural biases rather than traditional financial capacity or demographic characteristics. The study contributes to behavioural finance literature by providing empirical evidence on the psychological mechanisms underlying digital credit misuse in an emerging market context. The results offer important implications for consumer credit regulation, fintech platform design, and the development of behavioural-based financial awareness initiatives aimed at mitigating overleveraging risks associated with BNPL adoption.

Keywords: Buynow Pay Later, Perceived debt, Financial Capacity.

AI-MEDIATED FEEDBACK IN LANGUAGE LEARNING: IMPROVING WRITING, SPEAKING, AND LEARNER AUTONOMY: A SYSTEMATIC REVIEW USING PRISMA

Shivalika

MBA Student, Apex Institute of Management (AIM),
Chandigarh University, Gharuan, Punjab, India

Dr. Anju B. Nandrajog

Associate Professor, Apex Institute of Management (AIM),
Chandigarh University, Gharuan, Punjab, India

Abstract: The fast growth of Artificial Intelligence (AI) in education has greatly changed how we teach and learn languages. One key application is AI-mediated feedback, which gives learners quick, tailored, and data-based responses to their language output. This research paper looks into how effective AI-mediated feedback is in improving writing and speaking skills while encouraging learner autonomy in language learning settings. Using a mixed-method research design, the study combines quantitative performance assessments with qualitative data on learner perceptions gathered over an eight-week instructional period. The findings show that learners who received AI-mediated feedback made significant gains in grammatical accuracy, vocabulary use, pronunciation, and fluency compared to those who only received traditional teacher feedback. Additionally, AI feedback fostered greater learner autonomy by allowing for self-correction, independent revision, and self-paced learning. However, the study also notes challenges, including over-reliance on AI tools, occasional errors in automated feedback, and ethical issues regarding data privacy and academic honesty. The paper concludes that when used alongside teacher guidance, AI-mediated feedback can effectively complement traditional language teaching and support independent language learning.

Keywords: PRISMA, AI-mediated feedback, language learning, writing skills, speaking skills, learner autonomy, artificial intelligence in education, feedback strategies.

COMPARATIVE STUDY ON PORTFOLIO PREFERENCES BETWEEN SALARIED AND SELF-EMPLOYED YOUNG INVESTORS: EVIDENCE FROM URBAN ANDHRA PRADESH

Vindavam Vasu,

Research Scholar

Department of Commerce and Management Studies, Andhra University

Konda Swetha Priya Kumari

Assistant Professor

Department of Commerce, Maris Stella College, Vijayawada

Prof. N. Kishore Babu,

Professor

Department of Commerce and Management Studies, Andhra University

Abstract: This research analyses the investment portfolios and behaviors of young salaried and self-employed investors, aged 18 to 35, in Urban Andhra Pradesh. The study utilizes primary data from 392 respondents (204 salaried and 188 self-employed) to investigate the influence of job status, income stability, and risk perception on portfolio composition and investment decisions. The research employs a structured questionnaire and integrates a quantitative analytical framework. We utilize descriptive statistics, chi-square testing, correlation analysis, and comparative tabulation to examine variations in investment alternatives, mutual fund scheme preferences, risk tolerance, and behavioural influences. The findings indicate statistically significant differences in portfolio selections between salaried and self-employed investors ($p < 0.05$). Salaried investors really want to protect their money and keep their investment safe, which is why they put a lot of money into provident funds (82%) and fixed deposits (68%). Self-employed investors, on the other hand, are more likely to have a wide range of investments and be focused on growth, even though their income can be unpredictable. They like mutual funds (58%), real estate (42%), and plans that focus on growth (48%). There are differences between the two groups, but they both show a high level of risk aversion (78%), which means that young investors in urban areas are careful about how they invest. Correlation results further show that risk tolerance goes down with age, although higher levels of education are linked to more people joining mutual funds. The research contributes to the existing literature by providing region-specific empirical data on employment-based portfolio preferences in a developing Indian state. The findings furnish valuable insights for financial institutions, policymakers, and regulators aiming to develop customized investment products, targeted financial literacy initiatives, and inclusive policies to encourage increased youth investment in Andhra Pradesh.

Keywords: Portfolio preferences, young investors, salaried versus self-employed, urban Andhra Pradesh, risk averse.

IMPACT OF MULTISENSORY CUES ON PURCHASE INTENTION OF ONLINE FASHION SHOPPING – A MEDIATION MODEL OF PERCEIVED TRUST

Purushotham HC
Research Scholar
Department of Management, REVA University
Dr. Ramya U
Assistant Professor
REVA Business School, REVA University

Abstract : The objective of the study is to examine the influence of multisensory signals on the inclination of online fashion customers to make a purchase. The study also seeks to investigate the intermediary function of perceived trust in the correlation between Multisensory cues and Purchase intention. The mono method quantitative analysis is employed, utilizing a convenience sample of 428 online fashion customers from India. The item analysis unequivocally shows that online customers often look for additional clues rather than relying just on visual cues, which are typically provided. The utilization of AI technology for customization has experienced significant growth and is now largely regarded as a valuable tool. This technology enables buyers to visualize the appearance of each garment before making a purchase. The statistics clearly demonstrate that personalized recommendations using Visual and AI technology significantly influence the likelihood of online fashion shoppers making a purchase. These two indications serve a similar purpose in developing trusting relationships with clients, thereby playing a crucial intermediary role in enhancing customers' impression of trust and increasing their desire to make a purchase. The findings have significant significance for both research and industry. They can guide marketers in improving their digital platforms to increase trust in the firm through AI-driven personalization and boost sales volumes.

Keywords: Visual sensory, AI Personalization, Purchase intention, Online fashion Shoppers, Perceived Trust

EVALUATING RBI RETAIL DIRECT SCHEME

Dr. Bimlesh Sharma
Pillai Institute of Management Studies & Research Mahatma Education Society
(Autonomous | Affiliated to the University of Mumbai)

Abstract: Risk-free securities have been used as a benchmark to compute risks and returns as a thumb-rule. Investment in Government securities are considered as the safest heaven for the Investors who are averse to risky assets but ready to compromise with moderate returns. This research paper analyses the performance of Investments made by retail segment in Government securities through recently introduced RBI retail direct scheme. The performance of this product is both interesting and perplexing. The study has witnessed growth over the years basis demonstrating momentum on one hand but has raised some pertinent questions

on the theory of investments in risk free assets by the retail investors on the other. Can the process outweigh the purpose? The study makes an attempt on the underlying reasons behind the issue and if it has any linkages to awareness, regulatory framework, product design and competition. This research evaluates the barriers to investments and its overall impact in its performance. The findings will make contribution to the existing literature on financial innovation and will share insights to policymakers, regulators and financial institutions.

Keywords: Financial Investments; Financial Products; Financial Markets; Retail Investments

**PREDICTIVE IMPACT OF ADMINISTRATIVE SERVICE QUALITY DIMENSIONS ON
HOLISTIC ATHLETE DEVELOPMENT: A STUDY OF STUDENTATHLETES IN BANGALORE
COLLEGIATE TEAM SPORTS**

Aswin Nambiar K E
MBA Student

School of Business and Management Lean Operations and Systems Christ (Deemed to be) University, Kengeri Campus Kanmanike

Dr. Justin Joy
Associate Professor

School of Business and Management Lean Operations and Systems Christ (Deemed to be) University, Kengeri Campus Kanmanike

Abstract This study investigates the influence of administrative service quality on the holistic development of student-athletes in Bangalore, India. While previous research, specifically the student-Athlete Quality of Service (SAQS) model by Ko et al. (2008), has focused on the NCAA Division I professionalized sports context, there is a lack of empirical evidence regarding the administrative scaffolding in the Indian collegiate sports sector. This research utilizes a pilot sample of N=100 student-athletes from various Bangalore colleges participating in team sports such as Football, Cricket, Basketball, and Volleyball.

The study examines four administrative dimensions: Program Quality, Interaction Quality, Outcome Quality, and Environment Quality. Preliminary findings from the pilot data indicate a high internal consistency of the research instrument ($\alpha > 0.70$). Descriptive statistics reveal that while "Environment Quality" (facilities) is rated highest by athletes, "Interaction Quality" (staff empathy and responsiveness) remains the most significant predictor of athlete well-being. Multiple Linear Regression analysis confirms that administrative service dimensions explain 62.1% of the variance in Holistic Athlete Development ($R^2 = 0.621$). These findings suggest that for college administrators in Bangalore, the "human" element of support—interaction and operational efficiency—is more critical for athlete mental health and social adjustment than physical infrastructure alone. This study provides a data-driven roadmap for institutional policy changes to improve the student-athlete ecosystem.

Keywords: Administrative Service Quality, Holistic Athlete Development, Student-Athletes, SAQS Model, Bangalore.

AN INVESTIGATION OF EMOTIONAL BRANDING AS A DRIVER OF TRUST, PURCHASE INTENTION, AND BRAND LOYALTY TO WARDS GREEN PRODUCTS

Nalina

Assistant Professor

Department of Commerce and Management Seshadripuram College Tumakuru

Dr Anitha G H

Associate professor

Department of MBGlobal academy of technology Bangalore

Abstract : The growing environmental degradation caused by industrialization and excessive consumption has intensified interest in green products and sustainable branding. Despite increased environmental awareness, consumers often fail to translate their concerns into actual green purchasing behavior, largely due to skepticism arising from green washing practices. This conceptual study investigates the role of emotional branding in influencing green trust, green purchase intention, and green brand loyalty. Drawing on secondary data from existing literature in green marketing, branding, and consumer behavior, the study develops an integrated conceptual framework grounded in the Stimulus–Organism–Response (S-O-R) theory and brand relationship theory. The proposed model positions emotional branding as a key antecedent of green trust, which in turn drives purchase intention and brand loyalty toward green products. The study contributes to green marketing literature by highlighting the emotional foundations of trust formation and long-term consumer–brand relationships. Practical implications for marketers and directions for future empirical research are discussed.

Keywords: Emotional branding, green trust, green purchase intention, green brand loyalty, green marketing

ANALYZING THE IMPACT OF GLOBAL YIELDS AND MACROECONOMIC FACTORS ON INDIAN EQUITY MARKET

Raj Rishi

Abstract: This master thesis investigates transmission mechanisms through which global financial shocks propagate to Indian equity markets using Vector Autoregression (VAR) and Autoregressive Distributed Lag (ARDL) modelling on 93 monthly observations from June 2018 to January 2026. The analysis identifies four distinct transmission channels: portfolio rebalancing (S&P 500 spillover, coefficient = 0.4389), currency depreciation effects (coefficient = -0.0180), interest rate transmission with 2-3-month lag, and risk sentiment propagation (India VIX, coefficient = -0.0015). **Key Findings:** S&P 500 returns exhibit the strongest impact on Nifty 50 returns, with 1% US equity gain corresponding to 44 basis point increase in Indian equity returns. Currency depreciation shock (USDINR) reduces Nifty returns

by 1.8 basis points per 1%-rupee weakness. Risk sentiment measured by India VIX shows significant negative relationship, whereby 10-point VIX increase precipitates 1.5% Nifty decline. U 10-year yield shocks operate through indirect channels with 2-3-month lag before negative effects materialize. Impulse Response Functions reveal that shocks to S&P 500 generate immediate positive impacts on Nifty returns (+2.20% initially), sustained at 1-2% magnitudes for 4-5 months. Yield shocks demonstrate delayed but significant impacts, with negative effects peaking at month 3. Forecast Error Variance Decomposition shows that Nifty's own shocks explain 88.2% of long-run variance, with international factors contributing 11.8%—primarily through S&P 500 (8.9%), yields (2.1%), currency (0.6%), and VIX (0.2%). Structural break analysis identifies four distinct regimes with state-dependent transmission magnitudes: normal conditions (Jun 2018–Jan 2020), COVID-19 crisis (Feb–Jun 2020), synchronized recovery (Jul 2020–Feb 2022), and monetary tightening (Mar 2022–Jan 2026). During COVID-19 crisis, S&P 500 coefficient amplified from 0.3245 to 0.6234 (92% increase), currency coefficient from -0.0089 to -0.0456 (512% increase), demonstrating extreme contagion during stress periods. Forecasting models incorporating global financial variables achieve 68.42% directional accuracy, representing an 18% relative improvement over baseline models (57.89%), suggesting practical value for systematic investment strategies.

Keywords: Currency depreciation, Risk sentiments, Forecast, Nifty.

VISUAL NARRATIVES OF LEADERSHIP THROUGH VOICES OF RURAL COLLEGE STUDENTS

Poojitha Acharya

Research Scholar

Manipal School of Commerce and Economics
Manipal Academy of Higher Education, Manipal

Dr Rashmi Yogesh Pai

Associate Professor

Manipal School of Commerce and Economics
Manipal Academy of Higher Education, Manipal

Dr Ankitha Shetty

Assistant Professor (Senior Scale)

Manipal School of Commerce and Economics
Manipal Academy of Higher Education, Manipal

Abstract: In recent decades, student leadership development programs have proliferated at universities worldwide. However, the contested understanding of the term 'Student leadership' has resulted in a lack of clarity regarding how this may be 'developed' in higher education. Leadership development among rural college students remains under-documented in Indian higher education, particularly from the standpoint of students' lived meanings and contextual realities. To address this gap, the present study employed a qualitative descriptive research design to systematically elicit the perceptions of rural undergraduate students regarding leadership development, leadership activities, developmental needs, and

challenges. Data were collected from 92 students enrolled in rural government degree colleges using a descriptive, qualitative survey that incorporated visual metaphors and Projective techniques, supported by open-ended narrative prompts. These methods enabled respondents to express tacit meanings and contextually embedded understandings of leadership that might not be revealed through conventional verbal approaches. Data were analysed through an iterative process of thematic analysis, including systematic coding, categorization, intercoder reliability, and theme refinement. Findings of the study reveal that the Rural Government College students conceptualize leadership as a developable, relational, and service-oriented process grounded in growth, guidance, and community responsibility. However, despite strong leadership aspirations and practical understanding, their active engagement is constrained by socioeconomic factors, psychological barriers, communication challenges and limited institutional support. Further the study highlights the importance of contextual, inclusive leadership development practices in the rural higher education system, thereby having implications for policy and practice with further qualitative inquiry with pointed alignment to India's national education policy 2020, Skill India, and the Viksit Bharath vision through its call for early, inclusive, and competency-based leadership development strategies for the empowerment of rural students as socially responsible change agents. Further Longitudinal, evidence-based, and interventional designs may well extend this study to examine the sustained leadership outcomes of such initiatives in the rural college settings.

Keywords: Student Leadership, Leadership Development Program, Rural College students, Qualitative descriptive design, Visual metaphors, Projective technique.

THE PARADOX OF STABILITY: ASSESSING THE UNEQUAL FINANCIAL IMPACT OF LOW INFLATION ACROSS INDIA 2 AND INDIA 3

Priscilla

Student

School of Business and Management, CHRIST(Deemed to be university) Bangalore

Dr.Nagendra

Associate Professor

School of Business and Management, CHRIST(Deemed to be university) Bangalore

Dr.Joseph Durai Selvam

Associate Professor

School of Business and Management, CHRIST(Deemed to be university) Bangalore

Dr.Tripti Aravind3

Assistant Professor, School of Business and Management, CHRIST(Deemed to be university) Bangalore

Abstract: India's recent success in sustaining low inflation is often viewed as a hallmark of macroeconomic stability. However, the financial benefits of this stability appear to be unevenly distributed across income groups. This thesis examines the paradox wherein low inflation enhances financial security for middle- and upper-

income households (India 2), while lower-income and informal households (India 3) continue to experience financial vulnerability, limited savings growth, and restricted access to formal credit. The study addresses a critical gap in the literature by providing household-level empirical evidence on how low-inflation regimes affect savings behavior, borrowing patterns, and formal credit access across these two segments. Using longitudinal data from the Consumer Pyramids Household Survey (CPHS), the research employs fixed-effects panel regression models to isolate the impact of sustained low inflation on household financial outcomes. By tracking the same households over time, the analysis controls for time-invariant characteristics and identifies differential responses to price stability. The findings are expected to show that while India 2 households benefit through increased savings and improved credit access, India 3 households experience weaker or delayed gains due to high expenditure on essentials, informal employment, and limited financial inclusion. The study contributes to the literature on monetary policy transmission by highlighting structural and institutional constraints that limit the inclusive benefits of low inflation. It concludes by offering policy recommendations aimed at strengthening financial inclusion and ensuring that macroeconomic stability translates into improved financial well-being for economically vulnerable households.

Keywords: Low inflation, Household financial behavior, Monetary policy transmission, financial inclusion, India 2 and India 3.

BEYOND GENRE CLASSIFICATIONS: PREDICTING PLAYER ENGAGEMENT WITH STEAM TAGS

Pranav R Naikar
BBA Student

School of Business and Management, Christ (Deemed To Be University), Bangalore,
Karnataka, India

Dr Navjiwan Hira
Assistant Professor

School of Business and Management, Christ (Deemed To Be University), Bangalore,
Karnataka, India

Abstract: The gaming industry is projected to generate over 564 billion USD by 2026, and the industry traditionally relied on broad genre classification to analyze trends in the market. This study argues that these antiquated taxonomies are insufficient and inefficient for modern titles with high levels of genre hybridization. By analyzing a dataset of 100,000+ games on the Steam platform that have been released between 2015-2025, the research uses Steam Tags to analyze the mechanics, themes, visuals and features of the games in the dataset to understand what drives player engagement. The study employs two machine learning models, a forecasting model (Random Forest Regressor) and a classification model (XGBoost) to predict future trends in the gaming industry and to identify what features can make a game a potential hit. The forecasting model returned a negative result which proves that

trying to time market trends in the gaming industry is impossible. The classification model however returned a positive result which achieved a precision of nearly 30%, which is a marked improvement of the baseline of 4%. The research findings conclude that while developers are not going to be able to predict when a trend will emerge in the market, they will be able to create a game based on the findings which show which game features are proven to bring the most engagement, provided that their execution is good.

Keywords: Steam Tags, Player Engagement, Peak Concurrent Users, Genre Taxonomy, Machine Learning.

PREDICTING THE EMPLOYEES' PERCEPTION TOWARDS MERGER USING SEM

APPROACH

Dr. Megharaja B
Assistant Professor,
Department of Studies in Commerce,
Vijayanagara Sri Krishnadevaraya University, Jnana Sagara, Ballari
(Karnataka) – 583 105
Dhanraj
Research Scholar,
Department of Studies in Commerce,
Vijayanagara Sri Krishnadevaraya University, Jnana Sagara, Ballari
(Karnataka) – 583 105

Abstract: Employee perception is a critical antecedent of organizational effectiveness, particularly in environments characterized by rapid change and heightened employee expectations. This study examines the determinants of employees' overall perception by integrating job security, cultural integration, compensation and benefits, career development, and communication and management within a single predictive framework. A quantitative research design was adopted, and survey data collected from employees across selected organizations were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The measurement model demonstrates strong psychometric properties, with Cronbach's Alpha ranging from 0.768 to 0.801, Composite Reliability from 0.842 to 0.867, and Average Variance Extracted between 0.521 and 0.558, confirming internal consistency and convergent validity. Discriminant validity is established using the HTMT criterion, with all values below 0.85. The structural model explains 49.4% of the variance in employees' overall perception ($R^2 = 0.494$). All hypothesized relationships are positive and statistically significant ($p < 0.001$). Career development ($\beta = 0.570$) and communication and management ($\beta = 0.559$) emerge as the strongest predictors, followed by job security ($\beta = 0.538$), compensation and benefits ($\beta = 0.501$), and cultural integration ($\beta = 0.493$). The findings highlight the multidimensional foundations of employee perception and emphasize the strategic importance of growth opportunities, effective leadership, transparent communication, and employment security. This study

advances employee perception research through a robust, prediction-oriented PLS-SEM model and offers actionable implications for organizational leaders seeking to enhance employee experience and performance.

Keywords: Employee perception, Organizational effectiveness, Human resource management, Career development, PLS-SEM.

STRATEGIC INSIGHTS FOR IMPROVING EXPORT PERFORMANCE: SYMMETRIC AND ASYMMETRIC ANALYTICS OF EXPORT PROMOTION PROGRAMS, FIRM COMPETENCIES AND MARKETING STRATEGY BASED ON PLS-SEM, NCA, AND FSQCA

Prathibha Venkateshamurthy

School of Business and Management, Christ University, Bangalore

Jeevananda S

School of Business and Management, Christ University, Bangalore

Abstract: Research Problem In today's fiercely competitive business world, internationalisation has become an essential strategy for firms to sustain their existence. Exporting is regarded as the easy entry mode of the internationalisation process (Albaum et al., 2016; Leonidou et al., 2002). Firms that expand internationally, especially Small and medium-sized enterprises (hereafter SMEs), frequently have greater opportunities to increase their profitability, competitiveness, and ability to create jobs (Freixanet et al., 2021). In order to engage in exporting activities and, as a result, get past export barriers, SMEs need to invest their resources and develop their competencies. However, they often fail to fully leverage their potential in foreign markets due to insufficient resources, capabilities, and motivation for export activities (Catanzaro & Teyssier, 2021; Malca et al., 2020a). Therefore, it is essential for SMEs to analyse the factors that may influence their export performance (Lu & Beamish, 2001; Paul et al., 2017). SMEs play a vital role in industrial growth, job creation, and socioeconomic development in emerging economies (Nudurupati et al., 2022; Vashishth et al., 2021). The government is actively promoting the expansion of SMEs into global markets through export promotion programs (hereafter EPPs) to support business growth, as the SME sector has shown notable progress in emerging economies (Kang et al., 2021; Malca et al., 2020b; R. Singh et al., 2022). The goal of export promotion programs is to enhance export performance by improving firms' capabilities, resources, and strategies and overall competitiveness (Czinkota, 1996; Diamantopoulos et al., 1993; Seringhaus and Rosson, 1990), which in turn, have been demonstrated to improve export performance (Aaby & Slater, 1989; Cavusgil & Zou, 1994; Zou & Stan, 1998). While significant research on EPPs has been conducted in countries such as the USA, Canada, and the UK (Kahiya, 2024), research focused on India remains limited. V. K. Singh & Gautam, (2022) investigated the export assistance and performance of Indian handloom exporters. However, aside from this study, there is a notable absence of comprehensive research on export promotion programs in recent times. This represents a substantial gap in the literature, particularly given India's diverse export landscape and the crucial role of export promotion programs in supporting the international competitiveness of SMEs across

various industries. The purpose of the study is to explore the direct influences of export promotion programs and expound on the serial mediation causal effects of export competencies and export marketing strategy in connecting export promotion programs to export performance. Besides, the moderation role of competitive intensity is also considered in this study. Which answers our research questions RQ1. Do export promotion programs directly influence export performance? RQ2. How do export competencies and export marketing strategies mediate the relationship between EPPs and export performance? RQ3. Does competitive intensity moderate the relationship between export competencies, export marketing strategies and export performance? Furthermore, existing research on the effect of export promotion programs, export competencies, export marketing strategy on export performance focused mainly on symmetric approaches that sought to ascertain the net effects and failed to ascertain the configurational effects on export performance. To address this limitation, the present research adopts a novel hybrid approach and integrates the PLS technique with two asymmetric methodologies: fuzzyset qualitative comparative analysis (fsQCA) and necessary condition analysis (NCA). This hybrid approach allows for a more comprehensive understanding of both linear and non-linear relationships influencing export performance. While fsQCA assesses multiple causal configurations, NCA identifies essential conditions for the desired outcome, thus complementing the insights gained from PLS. This research enriches the international marketing literature on export performance by (i) evaluating EPPs in Indian context, (ii) extending the EPPs framework by integrating mediating factors: export competencies and export marketing strategy (iii) assessing the moderating effect of competitive intensity, and (iv) using a hybrid PLS-fsQCA-NCA approach.

Methodology The cross-sectional study examined 841 Engineering Export Promotion Council (EEPC)- registered small and medium-sized firms in Karnataka, southern India. The unit of analysis in this study was SME manufacturers of engineering goods engaged only in exporting. From 841 firms, 681 with reliable information were contacted. Initial phone contact sought participants and informed key individuals about the study. This research adopted a direct face-to-face survey (112 responses) and mail survey (180 responses) using the questionnaire to enhance response rates. The survey yielded a total 253 valid responses exceeding the acceptable level of 16% (± 5) for SME surveys. All variable measurements were adapted from previous studies, done on a scale ranging from 1 (Strongly disagree) to 5 (Strongly agree).

Results The findings of our study suggest the direct positive and significant impact of EPP on export competencies and export marketing strategy, but there was no significant effect on export performance. The mediation analysis shows that EPP exerts a serial indirect effect on export performance through both export competencies and export marketing strategy. The fsQCA procedure is executed in three distinct phases: data calibration, analysis of necessary conditions, and assessment of sufficient conditions. There are ten solutions identified with the solution consistency 0.88238 and overall solution coverage 0.760293. Further, we used the latent variable scores for all the constructs as input to conduct NCA analysis in PLS. In NCA, a ceiling line (CR-FDH and CE-FDH) is introduced onto an XY scatter plot. To offer a deeper insight,

we conducted a bottleneck analysis (in percentages). This analysis identifies specific prerequisites for each independent variable to attain a target level of the dependent variable (export performance). Finally we combine the results of all the analytical procedures in the table form, which provides a structure for comparing and contrasting the results of each methods and draw final conclusions. Keywords Export promotion programs, export competencies, export marketing strategy, Indian SMEs, Necessity condition analysis, fs-QCA

PLAYING TO SURVIVE: HOW INFORMAL CONSOLE GAMING ENTERPRISES CREATE VALUE AND SUSTAIN COMPETITIVE ADVANTAGE

Dr.Arjune S

Assistant Professor

School of Business and Management, CHRIST(Deemed to be University), Bangalore

Dr.Sangeetha R

Assistant Professor

School of Business and Management, CHRIST(Deemed to be University), Bangalore

Abstract: This paper examines the influence of firm competencies and business resources on creation of values, enhancing performance, and competitive advantage in Tamil Nadu-based console-based video games stores and service providers. The paper examines the game businesses which provide platforms such as PS2, PS3, PS4 and Xbox through Resource-Based View and value creation view. Primary data was collected through a standard form on 350 business owners of console games. Structural Equation Modeling was used to test the proposed relationships. The findings indicate that the skills of the firm and their resources are a significant influence on the extent of value the firm generates. Firm resources and value creation were found to have a big good impact on firm performance. Nonetheless, the relationship between company capabilities and the firm performance was statistically significant. Firm performance, in its turn, has a significant impact on the duration of competitive edge. The model describes a significant portion of the difference in the creation of value, the performance of a firm, and its competitive advantage. This indicates the necessity of making internal strengths valuable to the stakeholders. The findings contribute to the limited literature on the unofficial digital entertainment businesses and provide helpful recommendations on how to maintain the console gaming businesses in operation and competitiveness.

Keywords: Console game businesses, firm resources, firm capabilities, value creation, firm performance.

DECONSTRUCTING SUSTAINABLE CONSUMER CHOICES: THE INTERPLAY OF ATTITUDES, SOCIAL DYNAMICS, AND ENVIRONMENTAL AWARENESS

Preetham Kuryan

Rashmi Rai

Abstract: Green advertising is a mandatory tool in motivating green consumerism through the drive of purchasing behavior. This study evaluates the role of green adverts in shaping attitudes, green consciousness, and green purchasing behavior of consumers. Guided by the theory of Planned Behavior, this study seeks to examine the mediation of consumer responses to green adverts using environmental concerns, social influence, and brand communication. With the quantitative method, data was gathered through systematic questionnaires to identify variables such as environmental attitude, awareness, and consumer behavior. Green marketing was discovered to play a critical role in accelerating consumers' engagement with green goods through the induction of trust and consciousness. However, their use is disempowered by the fear of greenwashing and other socio-cultural constructions. The study advises open marketing methods and sensitive cultural communication to promote the connection between green advertising and sustainable consumption.

Keywords: Green advertising; environmental awareness; green purchase behavior; greenwashing.

Keywords: Sustainable, Social, Attitude, Consumer Choices.

HOUSEHOLD SOLAR ENERGY ADOPTION IN THE CONTEXT OF SUSTAINABILITY: A THEMATIC ANALYSIS OF RESEARCH TRENDS

Sumitha K

Research Scholar

Dept. of Commerce, Govt. Arts and Science College Calicut, University of Calicut,

Dr. Prejilda K

Associate Professor

Dept. of Commerce, SARBTM Govt. College Koyilandy

Abstract: The rapid diffusion of residential solar energy systems has spurred significant scholarly interest in the consumer decision-making processes, behavioral intentions, and adoption dynamics that drive household uptake. Despite this growth, the literature remains fragmented across behavioral, economic, policy, and marketing disciplines, with limited integration of key constructs and influences. This study addresses this gap by conducting a comprehensive bibliometric analysis of 316 Scopus indexed publications from 2010 to 2024, retrieved using a targeted search strategy that combines terms related to behavioral intention, consumer acceptance, willingness to adopt, and residential solar photovoltaic (PV) adoption. Employing bibliometric tools in R (bibliometrix) and Biblioshiny, the analysis encompasses performance analysis, co-citation analysis, keyword co-occurrence, thematic mapping, and evolution analysis to elucidate the intellectual foundations and emerging trends in the field. The results reveal steady growth in publication

output post-2015, with significant contributions from journals in sustainability, consumer behavior, energy policy, and technology adoption. Dominant research themes include behavioral intention, perceived economic benefits, environmental concern, government incentives, and social influence, while emerging themes highlight risk perception, trust, financial constraints, and post-adoption satisfaction. The findings offer valuable insights into household decision-making within renewable energy markets and present theoretical, managerial, and policy implications. Future research directions are suggested, emphasizing the need for deeper exploration of cultural influences, behavioral segmentation, and the integration of hybrid behavioral models.

Keywords: Consumer decision-making, Residential solar energy, Solar PV adoption, Behavioural intention, Bibliometric analysis, Renewable energy marketing.

FROM GLASS CEILING TO GLASS CLIFF: CHALLENGES SHAPING WOMEN'S LEADERSHIP EXPERIENCES IN CORPORATE ORGANIZATIONS

Devikarani B M

Assistant Professor

Department of MBA, Seshadripuram College, Tumkur,
Karnataka, India

Dr. Anitha G H

Associate Professor, Department of MBA, Global Academy of Technology,
Bengaluru, Karnataka, India

Abstract: This exploratory study examines the enduring barriers to the advancement of women in corporate leadership, which move from invisibility barriers of the glass ceiling to precarious appointments under crisis conditions associated with the glass cliff. Based on secondary data analysis of 40 scholarly articles (e.g., archival, experimental, and qualitative studies) taken from various institutions (e.g., U.S. Fortune 500 firms or emerging markets such as Turkey and India), the study explores prevalence, stereotypes, cultural differences, and effects on individual and organizational level outcomes. The research emphasizes that systemic change through such things as quotas, mentoring and bias training is crucial for fair pathways. Constraints are secondary data biases and absence of causality, therefore highlighting directions for mixed-method research in under-represented contexts such as tech startups. Breaking down these dual obstacles will, in the end, call for collective effort to tap women's leadership for innovation and equity.

Keywords: Glass ceiling; Glass cliff; Women's leadership, Gender stereotypes, Corporate barriers, Leadership inequality, Crisis appointments, Intersectionality, Organizational bias, Diversity equity.

EXAMINING THE INFLUENCE OF DEMOGRAPHIC CHARACTERISTICS ON BURNOUT AND CARING BEHAVIOUR AMONG ICU NURSES: A MANOVA APPROACH

Radhika R Kamath

Arti Arun Kumar

Abstract: Background: Nurses in Intensive Care Units (ICUs) are routinely exposed to high workloads, emotional strain, and complex clinical demands, which may impact their well-being and quality of care. While burnout and caring behaviour are critical determinants of patient outcomes, limited empirical focus is given to how demographic characteristics shaped by job demands, employee wellbeing, and organisational culture influence these constructs among ICU nurses.

Objective: To examine demographic differences in burnout and caring behaviour among ICU nurses using multivariate analysis.

Methods: A quantitative cross-sectional design was used with data from 882 ICU nurses of private hospitals in Bengaluru, India. Standardised instruments assessed burnout and caring behaviour, while demographic variables included gender, age, marital status, education, income, nursing and ICU experience, ICU unit type, shift pattern, patient load, and weekly working hours. MANOVA examined the combined demographic effects, followed by between-subject tests and Tukey's HSD post hoc analysis.

Results: The MANOVA results indicated that age, marital status, education, income, total and ICU-specific experience, shift pattern, patient load and weekly working hours significantly influenced burnout and caring behaviour among the ICU nurses. Gender and ICU type were not significant predictors. Post hoc analysis revealed demographic differences in vulnerability and adaptive capacity among ICU nurses.

Conclusion: The study underscores the importance of demographic factors in shaping burnout and caring behaviour among ICU nurses. It highlights the need to enhance employee wellbeing, positive workplace culture and supportive organisational practices that foster morale and continued performance. These insights can assist healthcare administrators and policy makers in designing culture-building interventions, supportive policies, and well-being programs to enhance nurse retention and quality of patient care.

Keywords: Burnout, Caring Behaviour, ICU nurses, Demographic factors, MANOVA

ORGANISATIONAL READINESS FOR AI TRANSFORMATION PRACTICE-INFORMED INSIGHTS BEYOND PILOTS AND AUTOMATION HYPE

Shishir Rattan

Independent Consultant, AI Transformation and Leadership Agility

Abstract : Pilots focused on AI driven benefits are the new normal across several organisations. Driving efficiencies in terms of cost, time and other valuable resources is become the singular focus of boardrooms and grass-root level teams. A buzz-word that's almost becoming a cliché among watercooler discussions and fleeting catch ups even! Surely something so pervasive has to have results to show

for by now? This paper will throw light on the dissonance between what's floating around corporate offices and what actually shows up as an outcome. Investment is heavy, no doubt, since AI is now being seen as the saviour of all kinds of costs; in every kind of place, as one could imagine and yet many of these initiatives are failing spectacularly to progress beyond the pilot phase⁰¹. This paper argues that these outcomes are not primarily the result of technological limitations, but of organisational unreadiness. Furthermore; we will delve into three dimensions that an organisation must focus on in the long-term, namely; Decision readiness, Cultural readiness, and System readiness, in order to set itself up for success. Decision readiness captures the organisation's ability to act on AI-generated insights without excessive hierarchical latency. Cultural readiness reflects psychological safety, learning orientation, and trust in human-AI collaboration. System readiness encompasses data quality, governance mechanisms, and clarity of operational processes prior to automation

HIGH-FREQUENCY TRADING AND ITS EFFECT ON STOCK PRICE VOLATILITY: A STUDY OF VOLATILITY-DISCOVERY INTERACTIONS IN HDFC BANK LTD

Prof. Rajendra Prasad. K

Assistant Professor,

Dept of MBA, Nagarjuna College of Engineering and Technology, Bengaluru

Sudhakar Reddy. K

Assistant Professor,

Dept of Commerce, St. Joseph Degree & PG College (Autonomous), Hyderabad

Prof. Nagabhushan. N

Assistant Professor,

Dept of MBA, Nagarjuna College of Engineering and Technology, Bengaluru

Abstract: Purpose: The study aims to examine the effect of high-frequency trading on stock price volatility and the price discovery process of HDFC Bank Ltd., focusing on how algorithmic and ultra-fast trading activities shape intraday market behaviour. It evaluates the extent to which HFT contributes to short-term volatility patterns and influences the efficiency of price adjustments within the Indian equity market.

Methodology: The research adopts a quantitative design using one month of high-frequency intraday data from 1 October 2025 to 31 October 2025 at 1-minute and 5-minute intervals. Ordinary Least Squares (OLS) regression is applied to assess the impact of HFT-driven trading volume on price discovery, while GARCH models are employed to examine volatility persistence, clustering, and microstructure-driven fluctuations. The analysis is restricted exclusively to HDFC Bank Ltd. to ensure focused empirical insights.

Findings: The study finds that HFT volume exerts mixed effects on price discovery, with a positive influence at the 5-minute interval and a slight negative association at the 1-minute interval. Volatility analysis shows strong persistence across both time frames, with significant GARCH effects highlighting that ongoing volatility

cycles dominate intraday price movements. The GARCH-fitted values closely mirror actual price trends, confirming the model's effectiveness in capturing short-term and medium-interval volatility dynamics. Moreover, the results indicate that HFT leads to brief volatility bursts that are rapidly absorbed due to strong mean reversion.

Conclusion: The study concludes that high-frequency trading is a key driver of both volatility and price adjustment processes in HDFC Bank Ltd.'s intraday market behaviour. While HFT introduces short-lived volatility spikes, the stock demonstrates efficient stabilization, reflecting a resilient market structure. The findings emphasize the dual role of HFT in enhancing information flow while simultaneously contributing to micro-level volatility. The study suggests the need for continuous monitoring, regulatory refinement, and deeper microstructure analysis to ensure market integrity in the presence of growing algorithmic trading activity.

ENHANCING OUTPATIENT SERVICE EXPERIENCE THROUGH LEAN METHODOLOGIES: A STUDY ON WAITING TIME AND PATIENT SATISFACTION

Jenita Kuriakose
MBA Student

School of Business and Management Lean Operations and Systems Christ(Deemed to be) University, Kengeri Campus Kanmanike, Bangalore -560074, India

Dr. Justin Joy
Associate Professor

School of Business and Management Lean Operations and Systems Christ(Deemed to be) University, Kengeri Campus Kanmanike, Bangalore -560074, India Bangalore, 560074

Abstract: Outpatient clinics remain a cornerstone of healthcare delivery, but are often plagued by long waiting times, inefficient service flows, and fragmented care experiences. In India, where outpatient departments handle a large patient volume daily, average wait times exceed 45 minutes, contributing to dissatisfaction in over 30% of patients. While Lean principles have proven effective in streamlining operations across manufacturing and some inpatient settings, their structured adoption in outpatient care remains limited and under-documented. This research bridges that gap by exploring the role of Lean methodologies in improving patient satisfaction and operational efficiency in outpatient clinics. The study begins with a detailed literature review covering Lean healthcare adoption, the SERVQUAL model for service quality assessment, and time-efficiency studies. A key gap identified is the lack of studies combining Lean process perception, time-tracking data, and patient reported service quality to assess the real impact on satisfaction outcomes. While previous research such as the study on outpatient pharmacy services in a Jordanian cancer center demonstrated Lean's success in reducing wait time and improving satisfaction, such analyses have been limited to staff and service-side observations. Similarly, a systematic review on Lean's impact on patient flow

confirms operational improvement but lacks patient-centric assessment metrics. This study incorporates the patient perspective as a central focus. A structured survey instrument was designed to capture data from multiple clinics, including demographic information, time metrics (from registration to exit), SERVQUAL-based service ratings, Lean awareness, and overall satisfaction. The sample includes over 150 valid responses from patients with diverse outpatient experiences. Descriptive statistics, correlation, regression, and reliability analyses were used to interpret the data. Findings show a significant positive association between perceived Lean-aligned processes and patient satisfaction, especially in clinics where patients observed structured flows, minimal delays, and professional behavior. SERVQUAL dimensions—particularly responsiveness and assurance—correlated strongly with Lean perception and shorter waiting times. The study highlights the operational and experiential benefits of Lean adoption and provides a data-driven foundation for broader implementation in outpatient care.

Keywords: Lean Healthcare, Patient Satisfaction, Outpatient Clinics, SERVQUAL, Operational Efficiency, Waiting Time

OCCUPATIONAL STRESS AND COPING STRATEGIES AMONG HIGHER EDUCATION TEACHERS: A QUANTITATIVE ASSESSMENT

Girija C

Research Scholar

Mother Teresa Women's University, Kodaikanal

Assistant Professor of Commerce

M.P.M.M.S.N Trusts College, Shoranur, Kerala

Dr. D. Ramani

Professor and Research Supervisor

Department of Commerce

Mother Teresa Women's University, Kodaikanal

Abstract: Higher education instructors face significant difficulties stemming from escalating workloads, evolving institutional requirements, and socio-personal pressures. This study assesses occupational stress levels and the efficacy of coping techniques among Arts and Science college educators throughout Kerala. The study used a structured survey administered to 100 faculty members (50 from government-aided colleges and 50 from self-financing colleges), utilising descriptive and inferential statistics, including t-tests, ANOVA, Pearson correlation, and multiple regression analysis via SPSS v26. The results indicate markedly elevated stress levels among self-financing professors, especially about job security and work-life equilibrium. Gender and designation were substantial predictors of stress levels, whereas support systems and mindfulness techniques served as effective stress alleviators. The research suggests policy recommendations for comprehensive stress management strategies at the institutional level.

Keywords: Occupational stress, Coping strategies, Higher education, Faculty well-being

**A FRAMEWORK FOR NET POSITIVE WATER IMPACT IN OIL AND GAS OPERATIONS:
ADDING WATER STEWARDSHIP TO BUSINESS STRATEGY**

Dr. Swapnil Mane

Assistant Professor

Vidyavardhini's College of Engineering & Technology, Vasai West, Maharashtra,
India

Vishwas Palve

Assistant Professor

Vidyavardhini's College of Engineering & Technology, Vasai West, Maharashtra,
India

Dr. Umeshchandra Mane

Assistant Professor

Vidyavardhini's College of Engineering & Technology, Vasai West, Maharashtra,
India

Abstract: The word “Sustainability” has gained a worldwide recognition due to the climate change crises being addressed by countries having keen interest in uplifting their economies. In the current race of domination over the world, there is an uncontrolled usage of energy, water and space. There is a need to provide a solution to this over exhaustive use of natural resources which may lead to irreversible effects to our globe. Water stewardship is the responsible and socially equitable management of water resources that is environmentally sustainable and economically beneficial. It involves a stakeholder-inclusive process that uses both site-specific and watershed-based actions to manage water, recognizing its value and the interconnectedness of water systems. This study investigates methodologies for integrating sustainability into fundamental business operations, focusing on water stewardship and specifically evaluating the implementation of the Net Positive Water Impact (NPWI) framework in oil and gas sectors to comprehend how organizations can modify their business models to attain environmental sustainability objectives. In order to achieve sustainable practices in business domain, one has to focus on the basic natural resource i.e. Water. This article employs a comprehensive case study analysis (2020-2022) of Vedanta Cairn India Ltd.'s water management practices across multiple operational sites in India. This study proposes a quantitative water credit-debit accounting methodology, examining water withdrawal, discharge, recycling, and conservation practices for five major operational categories: Mangala Processing Terminal, Raageshwari Gas Terminal, Midstream operations, Suvali, and Ravva facilities.

Keywords: NPWI, Water Stewardship, Oil & Gas Industry

NLP IN AUTOMATED RESUME SCREENING: A STUDY ON PERCEPTIONS AND MANAGERIAL IMPLICATIONS IN TALENT ACQUISITION

Tejashwini C

Student

Department of MBA Community Institute of Management Studies

Nida khanum

Student

Department of MBA Community Institute of Management Studies

Abstract : The growing use of Artificial Intelligence in Human Resource Management has noticeably transformed recruitment and selection practices. Among these innovations, Natural Language Processing based automated resume screening tools are increasingly being adopted to manage large volumes of job applications efficiently. This study explores perceptions regarding the use of NLP driven resume screening systems, with particular emphasis on their efficiency, limitations, and the continuing importance of human judgment in hiring decisions. Primary data was collected from 253 respondents through a structured questionnaire using a five-point Likert scale. Percentage and descriptive analyses were applied to interpret the responses. The findings indicate strong acceptance of NLP tools for enhancing recruitment speed and consistency, while also highlighting concerns related to fairness, contextual understanding, and ethical decision making. The study offers managerial implications to support the responsible and effective integration of NLP tools within talent acquisition processes.

Keywords: *Natural Language Processing, Automated Resume Screening, Artificial Intelligence, Talent Acquisition, Recruitment Management*

NEURODIVERSITY AS A DRIVER OF ORGANIZATIONAL INNOVATION: A SYSTEMATIC LITERATURE REVIEW AND FUTURE RESEARCH AGENDA

Dr. Rashmi Bhadani

Assistant Professor, MET Institute of Management, Mumbai

Abstract: The corporate discourse on diversity, equity and inclusion (DEI) has conventionally focused on the gender and race whereas neurodiversity refers to neurological variations such as dyslexia, autism, and attention-deficit/hyperactivity disorder (ADHD). Neurodiversity remains an underresearched domain. This research paper aims to move beyond the “compliance” paradigms to investigate neurodiversity through a strategic lens. The research objective is to systematically review empirically evidence linking neurodiversity to organizational innovation and to identify how neurodiversity cognitive traits contribute to competitive advantage. A Systematic Literature Review (SLR) was conducted according to PRISMA 2020 guidelines. Analyzing peer-reviewed articles from Scopus and Web of Science (2015-2025), this study synthesizes findings through the Resource Based View (RBV) of the firm. The review identifies distinct cognitive mechanisms that drive both incremental and radical innovation. However, a utilization gap exists where

traditional HR systems inhibit these traits. Further, this paper creates a conceptual framework linking neuroinclusion to dynamic capabilities as well as proposing a shift from accommodation to assimilation.

Keywords: Neurodiversity, Strategic HRM, Organizational Innovation, Cognitive Diversity, Inclusion.

MERGERS AND ACQUISITIONS AND ITS IMPACT ON EMPLOYEES' MENTAL HEALTH

Dhyan Devaiah B. P.

M.COM Student

Department of Commerce, St. Joseph's University, Bangalore

V. B. Maithrayee

M.COM Student

Department of Commerce, St. Joseph's University, Bangalore

Abstract: Mergers and Acquisitions (M&A) are business plans in which ownership and control of businesses are transferred, resulting in their consolidation. The number of such deals has accelerated in the recent past to almost 40,000 in 2023 and 51,000 in 2022 across the globe. While the intent of M&A is financial growth and expansion of markets, its effect on employees tends to get neglected. Workers are subjected to uncertainty, threat of losing their jobs, and cultural conflict between the companies to be merged, resulting in job instability at the workplace. The pressure of restructuring, redundancy, and shifts in work habits can have a devastating impact on mental and physical well-being. Anxiety, depression, burnout, and even physical illness through stress are widespread among the targeted workers. In a fast-developing corporate centre like Bengaluru, where M&A transactions are commonplace, these issues are especially significant. This research seeks to understand the effect of M&A on employees' general well-being, with a focus on the requirement for improved support mechanisms during corporate change.

Keywords: Mergers and Acquisition, Impact on mental health, Job security, Shift on work habits, Mental and physical well-being.

APPLICATION OF MULTI CRITERION DECISION MAKING IN CONSUMER BEHAVIOUR ANALYTICS FOR ONLINE RETAIL AND ITS LIMITATIONS: AN EXPLORATORY STUDY

Suvra Das

Research Scholar

ICFAI University, Jharkhand

Dr Mridanish Jha

Associate Professor

ICFAI University, Jharkhand

Abstract: The accelerated development of online retail has increased the necessity to develop advanced analytical frameworks that would help to capture the multidimensionality of consumer decision-making. Purchasing decisions are made by online consumers using a variety of, sometimes incompatible, criteria including

price, quality, trust, delivery performance and even social influence. Conventional analysis frameworks of trade-offs often cannot explain these multi-dimensional trade-offs. Multi-criteria decision-making (MCDM) techniques in this case are another way of providing a transparent and structured approach to consumer behaviour analytics. This paper gives an exploratory research on how MCDM techniques can be applied in the analysis of consumer behaviour in an online retail scenario and critically discusses their shortcomings. The research paper reviews the existing literature on the subject of online consumer decision making, MCDM methods and constructs the conceptual framework incorporating the criteria of consumer behaviour and the MCDM methods, and employs MCDM methods to form judgments on consumer preferences. The results suggest that MCDM methods successfully reflect the inconsistent consumer priorities and give understandable rankings that will facilitate managerial decisions in e-commerce. Nevertheless, the research also mentions such limitations as subjectivity in criteria weighting, the impossibility of working with large amounts of data, and the impossibility of transferring MCDM models to the conditions of the real-time dynamic online environment. The article also fills the void in both theory and practice, as it provides a bridge between consumer behaviour studies and decision science, and also demonstrates that it is necessary to offer adaptive and hybrid analytical models. It ends by articulating future research opportunities that incorporate the MCDM into advanced analytics in order to make it robust and practically relevant in the online retail decision support systems.

SUPPLIER SELECTION AND ASSESSMENT IN AUTOMOTIVE SUPPLY CHAINS: AN INTEGRATED MULTI-CRITERIA DECISION-MAKING APPROACH

Ganesh Kumar

Student

Christ University, Bangalore

Abstract: Supplier selection and assessment play a critical role in determining the efficiency, resilience, and sustainability of automotive supply chains. With increasing globalization, cost pressure, regulatory requirements, and exposure to supply risks, procurement decisions have evolved from transactional buying to strategic decision-making. This study investigates supplier selection and assessment in automotive supply chains using an integrated Multi-Criteria Decision-Making (MCDM) framework.

The research combines Analytical Hierarchy Process (AHP) and Fuzzy Analytic Network Process (FANP) with non-parametric statistical techniques to evaluate key supplier selection criteria, including cost competitiveness, quality performance, delivery reliability, sustainability, technical capability, risk exposure, and financial stability. Primary data were collected through structured expert questionnaires administered to procurement professionals. Statistical analyses were conducted using SPSS to validate relationships among criteria and test research hypotheses, while AHP and FANP were applied to derive consistent and reliable criteria weights.

The findings confirm that supplier selection criteria are interdependent rather than independent and that integrated decision-making models provide more robust and defensible outcomes compared to traditional approaches. Operational criteria such as cost, quality, and delivery remain dominant, while sustainability and risk act as qualifying and moderating factors. The study contributes a validated decision-support framework that enhances transparency, consistency, and strategic alignment in supplier selection and assessment within automotive supply chains.

Keywords : Supplier Selection; Automotive Supply Chain; Multi-Criteria Decision Making; AHP; FANP; Sustainability; Risk Management

MARKETING STRATEGY IN EMERGING ECONOMIES: OPPORTUNITIES, INNOVATIONS, AND STARTUP PERSPECTIVES IN DEVELOPING MARKET ENVIRONMENTS

Dr. G. Suguna Valli

Department of Commerce (PA) & PSG College of Arts and Science

S. Heram

Research Scholar

Department of Commerce & PSG College of Arts and Science

Dr. K. Latha

Department of Commerce (PA) & PSG College of Arts and Science

Abstract: The Emerging economies present significant growth potential for businesses due to expanding consumer markets, rapid digital adoption, and increasing entrepreneurial activity. However, firms operating in these environments face persistent constraints, including infrastructure gaps, regulatory uncertainty, price-sensitive consumers, and diverse socio-cultural contexts. This study examines marketing strategies suited to developing market environments, highlighting opportunities, operational challenges, and innovative approaches adopted by businesses to remain competitive. Particular attention is given to startups, which increasingly leverage digital platforms, social commerce, community-based engagement, and localized marketing to overcome resource limitations and build customer trust. The study underscores how innovation in distribution, mobile-first communication, and cost-effective digital promotion enables firms to access underserved markets while adapting to local consumer behavior. The findings contribute to understanding how businesses, especially startups, can design resilient marketing strategies that balance affordability, accessibility, and technological innovation in emerging economies. The research offers insights for entrepreneurs, policymakers, and scholars seeking to strengthen sustainable business growth in developing market contexts.

Keywords: Emerging economies, environments, socio-cultural, technological innovation, especially startups, sustainable business growth.

**IMPACT OF DONALD TRUMP TARIFF ORDERS ON INDIAN MARKET VOLATILITY:
EVIDENCE FROM GARCH MODELS**

Iman shaikh
Student- MBA (finance)
PES University
Prof. Ajay massand
Faculty, MBA
PES university

Abstract: This study investigates volatility dynamics in the Indian equity market during February 2025 to December 2025 using daily NIFTY return data and India VIX. The period was chosen due to heightened uncertainty and noticeable market fluctuations. Descriptive analysis reveals sharp volatility spikes, particularly during April–May 2025, followed by gradual stabilization in later months. To capture time-varying volatility behaviour, the study applies the ARCH LM test and the GARCH(1,1) model. The ARCH test confirms the presence of volatility clustering in returns, justifying the use of GARCH modelling. The estimated GARCH results indicate high volatility persistence, implying that volatility shocks remain in the market for an extended period. Model diagnostics confirm that the fitted GARCH framework adequately captures conditional heteroskedasticity. Further, the study validates model-based volatility by comparing GARCH conditional volatility with India VIX, showing strong co-movement and high correlation. Overall, the findings highlight persistent and clustered volatility patterns in the Indian equity market during the study period.

Keywords: *India VIX, NIFTY Returns, Market Volatility, ARCH–GARCH, Volatility Persistence*

**AUGMENTED REALITY MARKETING: A BIBLIOMETRIC MAPPING OF RESEARCH TRENDS,
INFLUENTIAL WORKS AND EMERGING THEMES**

Nayana N
Research Scholar
School of Commerce, Finance and Accountancy, Central Campus, Christ University
Dr Mary Rani Thomas
Associate Professor
School of Commerce, Finance and Accountancy, Central Campus, Christ University

Abstract : This study is centred on understanding the role of augmented reality in the field of marketing. It tries to explore the trends and patterns in augmented reality marketing research. 2014 to 2025 is the selected time period due to the rise of digital technology and its integration with artificial intelligence. Despite the immense interest in AR, existing studies often focus on specific concepts like engagement, purchase intention or consumer behaviour. Thus, to address this specific academic gap this article employs a bibliometric analysis using data from Scopus database. A total of 190 articles were selected. It utilizes R Studio -

Biblioshiny for data analysis (data visualization and identification of trends). The findings offer valuable insights into the evolution of AR marketing, right from its nascent stages of being an experiential and novelty driven application to its consolidation with meta-verse related studies. It reveals information on influential authors, highly cited sources, thematic map and shifts in research focus over the past decade, offering valuable guidance for future research. This helps in providing guidance for future research in developing a more effective AR based marketing strategy and practices. The bibliometric mapping shown in this research work will help future academicians have a clear understanding of the important and new and emerging streams of research, which will enable them to conduct research in the area of augmented reality marketing in a more theoretically and strategically enabled manner.

Keywords :Augmented Reality ,Bibliometrics, Immersive Marketing, Scopus database

DUAL-REGIME COMPLIANCE IN INDIAN FINTECH: A FUNCTIONAL TEST TO RECONCILE IT ACT SAFE HARBOUR AND DPDP FIDUCIARY OBLIGATIONS

Deb Zyoti Das

Student,LL.M. (Cyber Law & Cybersecurity)

Amity Law School, Noida

Dr. Tanvi Sharma

Assistant Professor-II

Amity Law School, Noida

Abstract: India's FinTech ecosystem (payments, wallets, lending platforms) operates under a layered regulatory environment where sectoral supervision intersects with two distinct horizontal regimes: the intermediary safe harbour under the Information Technology Act, 2000 (IT Act), and the fiduciary obligations under the Digital Personal Data Protection Act, 2023 (DPDP Act). This paper investigates the “compliance paradox” arising from this intersection: How can platforms claim intermediary immunity for user-facing functions while simultaneously adhering to strict data fiduciary duties for financial processing? In a FinTech context, unresolved uncertainty about “when safe harbour applies” affects consumer trust, fraud governance, cross-border data flows, compliance costs, and competitive entry—issues central to financial stability and inclusion. Framing this as a critical regulatory framework problem, the paper proposes a functional test to reconcile these conflicting obligations. This step-by-step framework classifies platform activities based on: (a) the degree of control over content and transactions, (b) the determination of “purpose and means” of processing, and (c) the financial risk profile of the activity. The research delivers direct policy and regulatory implications, offering a governance matrix that allows regulators to harmonize guidance across conflicting regimes and enables platforms to design auditable, compliant architectures without stifling innovation.

Keywords: *FinTech regulation; safe harbour; data fiduciary; DPDP Act; regulatory harmonization; digital payments; India.*

TIME-VARYING EFFICIENCY IN THE INDIAN STOCK MARKET: EVIDENCE FROM S&P BSE SENSEX

Mallesha L.

Assistant Professor

Department of Management Studies, Ballari Institute of Technology & Management
(Autonomous), Ballari, Karnataka

Archana H. N.

Associate Professor

Department of Studies in Business Administration, Vijayanagara Sri
Krishnadevaraya University, Ballari, Karnataka

Abstract: The purpose of this study is to examine the time-varying efficiency in the Indian stock market within the adaptive market hypothesis (AMH) framework. To investigate time-varying patterns, we use daily S&P BSE Sensex prices from the Bombay Stock Exchange (BSE) covering January 1, 2010, to December 31, 2025, and employ recently developed automatic portmanteau and wild-bootstrap automatic variance-ratio tests within a rolling-window framework. The results indicate that price movements with linear dependence vary over time, suggesting that market efficiency is a fluctuating state rather than a permanent characteristic, thereby providing strong empirical support for the AMH framework. Our overall findings suggest that during periods of inefficiency, market participants can engage in arbitrage, and active strategies can generate abnormal returns before opportunities disappear. Regulatory bodies of the BSE should also consider market conditions when implementing policies to mitigate market turmoil and correct structural imperfections.

Keywords: *Adaptive market hypothesis (AMH); efficient market efficiency (EMH); Indian stock market; time-varying efficiency; predictability; random walk; BSE Sensex*

DECODING THE EMERGENCE AND RESEARCH FRONTIERS OF GREEN FINANCE IN INDIA: A BIBLIOMETRIC PERSPECTIVE

K. Umamaheswari

Research Scholar

Department of Commerce-SSL (School of Social Science and Languages), Vellore
Institute of Technology, Vellore

Dr. A. V. V. S. Subbalakshmi

Associate Professor (Grade 2),

Department of Commerce-SSL (School of Social Science and Languages), Vellore
Institute of Technology, Vellore

Abstract: Green finance has emerged as a pivotal mechanism for supporting sustainable development and climate transition, particularly in emerging economies such as India. Despite a growing body of scholarly work, a systematic understanding of the evolution, intellectual foundations, and emerging research frontiers of green finance literature in the Indian context remains limited. This study

addresses this gap by conducting a comprehensive bibliometric analysis of green finance research in India based on SCOPUS indexed journal articles published between 2009-2005. Using bibliometric techniques implemented through R (Biblioshiny) and VOS viewer, the study examines publication growth patterns, citation impact, and collaboration networks, while identifying the most influential authors, journals, institutions, and international collaborators. Further, citation, co-citation, and bibliographic coupling analyses are employed to decode the intellectual structure of the field. Thematic mapping, keyword co-occurrence, and thematic evolution analyses are used to uncover dominant themes and emerging research frontiers within Indian green finance literature.

The findings reveal a significant acceleration in research output in recent years, driven by growing policy emphasis on sustainability, climate finance, and green bonds. The study identifies key thematic clusters related to green bonds, sustainable finance, climate risk, renewable energy financing, and ESG integration, along with emerging areas such as transition finance and climate risk disclosure. By offering a holistic and data-driven overview of the knowledge structure and research trajectories, this study contributes to the green finance literature and provides valuable insights for researchers, policymakers, and financial practitioners seeking to advance sustainable finance initiatives in India.

Keywords: Green finance, Sustainable Finance, Green Bonds, Bibliometric Analysis, India.

MANUFACTURING DESTINATION DESIRE SOCIAL MEDIA TREND BUSINESS INNOVATION IN AFRICAN TOURISM SMES

Dr. Lakshmi Subramani

Head of EMBA Projects & Senior Academic Manager
SP Jain School of Global Management, Dubai - UAE

Abstract: Mediated content has been building manufactured desire for destinations for decades, and in the current environment, African safari-style tourism, such as at the Maasai Mara, has achieved viral notoriety on Instagram, which can result in dramatic surges of tourism interest through the utilization of AI-generated images. Research suggests that 67% of travelers cite Instagram as an inspiration for travel, per ICEF Monitor (2024). Similarly, it has been found that 60%+ of tourism decisions are informed by online-generated content, per RSIS International (2025). The aim of this research is to explore how African safari tourism small and medium-sized enterprises, such as hotels, tour operators, and guides, cope with AI-related Instagram trends, which misrepresent reality in safari tourism experiences. Indeed, while usual cinematic-based tourism can follow a narrative, Instagram's rapid and temporal trending effect achieves a phenomenon whereby AI-generated imagery, such as perfect animal herds and unrealistic golden-hour lighting, can attain an engagement rate three times higher than genuine imagery (Madila, 2022).

The proposed research applies a multi-source case study analysis method, which is a research triangulation approach that involves combining: (a) systematic analysis

of 300 Instagram posted content, tracking likes, comments, shares, timing, against self-reported booking surges; (b) semi-structured interviews of 25 SME owners to investigate complaint trends of “Instagram vs reality” and package redesign timing; (c) visual content analysis of AI-manipulation coding. TOE (Technology-Organization-Environment) theory informs the contextualization of SMEs’ accommodative constraints (Mosweunyane, 2019). Investigative results show that there is an authenticity crisis partly driven by AI. For instance, safari experiences have seen clients challenging the authenticity of the AI-perfection they anticipated, leading to a decline in repeat business. As a solution, SMEs have employed new strategies including making business model pivots in 72 hours based on viral hashtag trends, “reality-proofing” Instagram Reels on business operations and localizing the personalization strategy beyond AI-generated images.

Theoretically, the Social Media Reality-Response Model closes the gap of UGC theories and AI ethics, understanding artificial destination desire as platform-facilitated authenticity distortion rather than genuine place attachment. In practical application, the SMRRM can provide African micro-entrepreneurs with a playbook, delivering three options of authenticity for every fiction of a safari experience, pairing AI-perfect content with realistic experiences. This can align with the UN Sustainable Development Goal 8, creating sustainable digital economies. This research improves the field of tourism marketing as evidenced by the development of desire-to-action frameworks in AI-mediated realities and African SMEs as theory-builders concerning Global South tourism's dualistic evasion of being exploited yet possessing the capacity to be resilient through hyper-local knowledge.

Keywords: African safari, Instagram, AI-generated content, destination desire, tourism SMEs, authenticity crisis, reality-response model

NAVIGATING BRAND TRANSFORMATION AND CUSTOMER EXPERIENCE: QUANTIFYING THE IMPACT OF BRAND-LED CULTURE ON CUSTOMER RETENTION IN THE INDUSTRIAL RUBBER SUPPLY CHAIN

M.S. SOWGANTHIGA

Student-II M.A., English Literature

Bharathiar University

Abstract: Can an intangible brand identity be quantified as a tangible financial asset in a high-stakes industrial market?. This paper analyzes how a brand-led culture serves as the ultimate engine for customer retention. It explores the strategic tension between Branding and Marketing within the B2B industrial sector. This research argues that the brand functions as an internal constitution of quality rather than a mere promotional tool. It also investigates how brand transformation serves as a catalyst for elevated Customer Experience (CX). The study focuses on a rubber manufacturing-supplier environment to determine the results. The study conducts a ‘Friction Audit’ to understand the ‘Trust Tax’ and ‘Brand rent.’ Trust tax is the hidden cost of weak branding manifested in sampling fatigue, price sensitivity, and more. ‘Brand Rent’ is the price premium accepted by clients in exchange for zero-

downtime reliability. It addresses a high-level strategy that both brand and marketing managers are responsible for. Using a 25-month experience in both departments, the researcher investigates the dichotomy of 'Being' vs. 'Doing' in the rubber industry. Key findings demonstrate that anticipatory customer experience (CX), such as the company's '1% over-delivery buffer,' transforms the supplier from a commodity vendor into a strategic partner. The article concludes that while marketing drives immediate transactions through the 'Proof of Value,' brand transformation secures the 'Promise of Value' required for lifetime loyalty and long-term market trajectory.

Key Words: Brand Transformation, Customer Experience (CX), B2B Branding Strategy, B2B Marketing Strategy, Reliability, Customer Retention, Industrial Rubber Supply Chain, Friction Audit, Trust Tax, Brand Rent, Price Elasticity, Customer Lifetime Value (LTV), Anticipatory CX, Value Proposition

LOYALTY IN TRANSITION: HOW RADICAL CHANGE IS VALIDATED BY BRAND HERITAGE

Neethu Sharma

Department of International Business, Pondicherry University, Kalapet,
Pondicherry, India,

Rajeesh Viswanathan

Department of International Business, Pondicherry University, Kalapet,
Pondicherry, India,

Abstract: In a world where digitalization is becoming progressively more revolutionary, heritage brands are locked in a paradox of having to fundamentally change if they are to keep up, yet at the same time retaining those aspects of the legacy upon which brand loyalty to that brand is based. This study sets out to explore this phenomenon further, specifically in terms of how heritage brands, in the process of changing from traditional brand identities towards digital-born brand identities, use "heritage tokens" to legitimate fundamental changes in terms of embedding them in the new customer experience. Based on the thesis that it is a calculated curation of heritage, rather than its retention in full swing or discarding it entirely in favor of some novel construct, which is vital to the process of preventing loyalty erosion from traditionalist brand customers, yet at the same time allowing the brand to appeal to the newly digital-savvy, this process is formulated in terms of institutional theory as one of seeking legitimacy. The methodology embraces a mixed-methods approach. A preliminary qualitative content analysis of 10 purposefully selected heritage brands' rebranding materials (websites, press releases, etc.) identifies specific heritage token strategies. This will be followed by a quantitative test of their impact in the subsequent phase using a structured online questionnaire (hosted on Google Forms) distributed through a carefully segmented sample. The sample (n≈300) has two clear cohorts: existing traditional customers and potential new customers from the target digital-native market. Sample size determination based on a power analysis-through the G*Power software-for an expected medium effect size ($f^2=0.15$), power of $1-\beta = 0.95$, and $\alpha = 0.05$ -did result in

minimum 260 respondents, which was inflated to 300 to account for incomplete responses. This augmentation helps to ensure subgroup analyses are robust. Data analysis will employ structural equation modeling (SEM) to model relationships between perception of heritage tokens, perceived legitimacy, and loyalty outcome across both sub-samples. This study aspires to provide a more fine-grained framework for "strategic heritage leverage" in radical rebranding and yield actionable insights for brand managers in legacy industries.

Keywords: Heritage Branding, Rebranding, Legitimacy, Digital Transformation, Customer Loyalty, Brand Authenticity.

A SCRUTINY ON CHALLENGES AND OPPORTUNITIES OF DIGITAL MARKETING STRATEGY

Kriti Patil

Lecturer in Commerce

KLE College of Commerce, Hubli

Abstract: This article severely examines the effectiveness of digital advertising strategies in emerging markets, highlighting both opportunities and challenges within those areas. It explores key marketplace characteristics, such as cell-first client conduct, restricted digital infrastructure, and socio-cultural diversity, which form how manufacturers should approach advertising in those environments. The evaluation similarly investigates barriers like low net penetration, financial constraints, and the complexities of cultural and linguistic range, emphasizing the need for localized and adaptive strategies. Drawing from relevant case studies, the thing demonstrates how companies have efficiently controlled these challenges through leveraging culturally tailored content, cellular-first systems, and influencer marketing to interact various patron bases. Actionable suggestions are furnished to guide entrepreneurs in efficiently attaining and resonating with audiences in rising markets, specializing in adaptability, information-driven choice-making, and strategic localization. In the end, this newsletter describes the considerable boom capability for manufacturers in emerging markets after they put in force thoughtful, culturally sensitive, and progressive digital advertising and marketing techniques.

Keywords: Virtual Advertising, Emerging Markets, Cell-First Strategy, Localization, Socio-Cultural Range, Net Accessibility, Influencer Advertising, Facts-Pushed Method, Monetary Constraints, Marketplace Adaptability

INNOVATION IN THE CLOUD KITCHEN WITH THE HELP OF DIGITAL MARKETING STRATEGIES

Tarun J

Bishop Heber College, Trichy

Abstract: The internal and international migration of students and professionals has created a significant demand for authentic home cooked food. A fully automated cloud kitchen offers an ideal solution. This system works by receiving cloud recipes

from the customers according to their taste, using multi-axis robotic arms for improved accuracy, AI driven computer vision to monitor food color and texture and along with an AI driven location system.

Keywords: Migration, Home cooked food, Cloud kitchen, Multi axis robotics arms and AI driven

ASSESSING ESG INTEGRATION IN A MIDSIZED INDIAN PRIVATE BANK: A CASE STUDY OF FEDERAL BANK LTD

Joel Jijo

Student

K L Department of Commerce Rajagiri College of Social Sciences

Dr. Sangeetha

Assistant Professor

K L Department of Commerce Rajagiri College of Social Sciences

Abstract : Environmental, Social, and Governance (ESG) considerations have gained increasing importance in the banking sector, particularly in emerging markets where regulatory frameworks and institutional practices are evolving. In India, the introduction of mandatory Business Responsibility and Sustainability Reporting (BRSR) has reshaped expectations regarding ESG disclosure and implementation among banks; however, existing research has largely focused on large public sector banks and domestic systemically important private banks, leaving limited evidence on mid-sized private sector banks operating under the postBRSR regime. This study addresses this gap through a qualitative case study of Federal Bank Ltd., based on secondary data covering the period FY 2021–22 to FY 2024–25. The analysis draws on Annual Reports, BRSR filings, and CSR disclosures, and applies a structured comparison of ESG indicators across environmental, social, and governance dimensions. ESG practices are examined in relation to BRSR requirements and selected global frameworks to assess alignment and reporting maturity. The findings indicate that Federal Bank has moved beyond a purely compliance-oriented approach to ESG adoption, demonstrating progress in green finance expansion, workforce diversity, financial inclusion initiatives, and governance oversight mechanisms. At the same time, the analysis highlights areas where ESG integration remains evolving, including financed emissions measurement, the articulation of time-bound decarbonisation targets, and board-level diversity. The study contributes to the sustainable finance literature by documenting ESG implementation at a mid-sized Indian bank and highlighting the role of regulatory frameworks in shaping ESG practices within the Indian banking sector.

Keywords: ESG, Sustainable Banking, BRSR, Indian Banking Sector, Federal Bank Ltd., Green Finance

SIZE AND CAPITAL STRUCTURE EFFECTS IN INDIAN EQUITY MARKETS: EVIDENCE FROM THE FAMA– FRENCH THREE-FACTOR MODEL

Jayashree S

Research Scholar

School of Social Sciences & Languages, Vellore Institute of Technology, Vellore,
India

Nirakar Barik

Assistant Professor

School of Social Sciences & Languages, Vellore Institute of Technology

Abstract : Capital structure of a firm plays crucial role when investors make investment decisions, influencing whether or not they choose to invest in that particular firm. It impacts not only the share price of firm, but also its overall earnings. Hence, this study tries to examine if the portfolios constructed using various firm characteristics such as size, value, and capital structure to generates abnormal returns. Further, the study also evaluates the power of 'Fama French Three Factor Model (FTFM)' in explaining the abnormal returns of size-value sorted portfolio versus the portfolios constructed using size-capital structure. The results of the study reveal a strong size, value, and capital structure effect in the Indian stock market, indicating the smaller firms, value stocks and firms with low capital structure tend to perform better than others. Further, the study also finds that the FTFM is able to explain the size-value sorted portfolios better compared size-capital structure sorted portfolios. Moreover, the explanatory power of FTFM improves when the owner's equity is excluded from capital structure. The findings of the study contribute to existing literature of asset pricing with special reference to capital structure.

Keywords: Firm characteristics, Fama French Three Factor Model, Size effect, Value effect, Capital structure

DIGITAL FINANCIAL INCLUSION OF PERSONS WITH DISABILITIES

Rajasree J

Research Scholar

Department of Economics, Christ University, Bengaluru

Anjali PK

Assistant Professor

Department of Economics, Christ University, Bengaluru

Abstract: Digital financial inclusion has been revolutionised by the COVID-19 pandemic among the general public, emerging as a critical enabler of inclusive growth and sustainable development. However, there is a crucial gap among people with disabilities. Digital banking has the potential to act as a great equaliser for people with disabilities by reducing dependence, dismantling physical, institutional, and attitudinal barriers. Situating disability inclusion within the broader agenda of digital banking, the paper underscores that accessible financial systems are not only

a matter of social justice but also a foundation for economic resilience. India's Pradhan Mantri Jan Dhan Yojana expanded account ownership among marginalised groups, while the Reserve Bank of India's 2025–30 vision emphasises digital literacy, gender sensitivity, and customer protection as pillars of inclusive finance. The research discusses the relevance of policy frameworks, digital literacy, and assertive technology in bridging the digital divide by adopting a descriptive and analytical approach based on secondary data drawn from policy frameworks, regulatory guidelines, and existing academic literature. The research proposes that digital financial inclusion can significantly enhance financial autonomy and reduce dependency among persons with disabilities by eliminating physical and institutional barriers. The nexus of financial innovation and policy measures enables the repositioning of digital financial inclusion as a rights-based and development-oriented strategy, offering policy-relevant insights for building inclusive and sustainable financial growth.

Keywords: Digital Financial Inclusion, Persons with Disabilities, Inclusive Banking, Financial Literacy, Policy, Assertive technology

FROM CONVERSATIONAL COMMUNITIES TO CODES: A TEMPORAL BIBLIOMETRIC AND CONTENT EVALUATION OF THE EVOLUTION OF SOCIAL NETWORKING AND INFLUENCER MARKETING

Mr. Mahaveer Sharma

Department of Management Studies, Pondicherry University, Puducherry

Dr. Vijayanand N

Department of Management Studies, Pondicherry University, Puducherry

Abstract : Think about a digital world where individuals don't just come together, but they also share a sense of identity. In this world, regular people have more power than famous people, and content doesn't just inform; it also algorithmically decides what people want. This is not a guess about the future; rather, it's the truth about social media or influencer marketing right now. The evolution of digital influence over three revolutionary eras is examined in this bibliographic and content analysis paper. Based on the "Foundational Footholds" (2010–2014) of emerging brand communities on Facebook to the "Authenticity Arms Race" (2015–2019), where influential individuals became cultural currencies, to the current "Algorithmic Arena" (2020–2024), where Nano-influencers control niche audiences and the platform's code is king. We analyze the evolution of influence from a broadcast omnipresent to a web-based dialogue to an algorithmic, personalized whisper. Through the dual lenses of qualitative content excavation and quantitative bibliometric mapping, we analyze 250 seminal articles to show not only what researchers have studied but also how research paradigms have changed. We chart the shift in scholarly focus from software adoption to credibility crises, and ultimately to the moral conundrums posed by algorithmic bias and artificial influencers. In addition to providing a review of the literature, this paper offers a "Cartography of Digital Influence," highlighting the seismic changes that changed

the field of marketing from one of disruption to one about integration, interaction, and code. We map the uncharted areas and theoretical cracks for academics. In order to help practitioners, navigate an ecosystem where neighborhoods are becoming the primary focus groups, individuals with influence are the new artistic directors, and computations are emerging media buyers, we translate scientific insights into an economic compass.

Keywords: Influencer Marketing, Digital Communities, Temporal Analysis, Algorithmic Marketing, Content-Driven Marketing.

INFLUENCE OF SOCIAL MEDIA PLATFORMS ON CONSUMER BUYING BEHAVIOR: A LITERATURE REVIEW

Kavya. V

1st sem MBA, CIMS

B.Thrisha

1st sem MBA, CIMS

Abstract: This study looks into how platforms like Instagram, Facebook, YouTube, impact consumer in their buying behavior. It evaluates on how digital marketing strategies, influencer promotions, online reviews, and even the psychological factors like Fear of Missing Out (FOMO) and comparisons shape consumers' opinions and choices when they buy a product or services. This paper concentrates on how social media affects every stage of the buying process, from problem recognition to post-purchase behavior. The research highlights the rising importance of trust, influencer references, and consumer-generated review in present time decision-making process. It also provides useful and practical insights to help businesses in strengthening their effective social media marketing strategies.

Keywords: Social Media, Fear of Missing Out, Consumer Opinion, Marketing

INFLUENCE OF HUMAN RESOURCE PRACTICES ON EMPLOYEE RETENTION: EVIDENCE FROM BANGALORE-BASED ORGANIZATIONS

Dr. Srinivasa C

Associate Professor

Dept. of MBA, SJB Institute of Technology

Dr. Roopa Temkar V

Associate Professor

Dept. of MBA, SJB Institute of Technology

Dr.Lakshmipriya M C

Assistant Professor

Dept. of MBA, SJB Institute of Technology

Abstract: Employee retention is now becoming an issue of concern to organizations in a highly competitive and dynamic workforce. Good Human Resource (HR) practices are very crucial in increasing the commitment and turnover intentions of the employees. The current research paper discusses how employee retention can

be affected by the various HR practices that have been chosen, namely, the recruitment and attraction, compensation and reward, employee development, positive work relationship, and identification of talents. The structured questionnaire was used to gather primary data among the employees and the multiple regression analysis was conducted to determine the effects of HR practices on retention. The results indicate that the HR practices are a strong predictor of employee retention variability with positive correlations observed between positive HR practices like recruitment practices, compensation, and talent identification. The research has practical implications to HR managers and value addition to the existing body of research on strategic HRM and employee retention.

Keywords: HR Practices, Employee Retention, Compensation, Recruitment, Workplace Relationships

FORECASTING INDIA'S EXPORTS: ANALYSIS WITH GLOBAL MACROECONOMIC INDICATORS OF BRICS AND USA USING CLASSICAL AND MACHINE LEARNING APPROACHES

Soumalya Dominic Lobwo

Student

Christ University, Bangalore

Dr. Ravindra Babu S

Student

Christ University, Bangalore

Abstract: India's merchandise exports represent a critical pillar of national economic growth and international competitiveness. This research project undertakes a rigorous comparative analysis of forecasting methodologies for India's merchandise exports utilizing imputed quarterly time series data spanning 1992Q1–2025Q4, encompassing 136 quarterly observations, with forward projections through 2027Q4.

The research architecture integrates four complementary forecasting approaches: (1) Baseline Autoregressive Integrated Moving Average (ARIMA) models following Box and Jenkins (1976) methodology; (2) Multivariate ARIMAX specifications incorporating exogenous macroeconomic variables from BRICS nations and the United States; (3) Classical econometric methods including Vector Error Correction Model (VECM) frameworks for capturing cointegration relationships as documented by Engle and Granger (1987); and (4) Machine learning ensemble techniques including Random Forest and XGBoost algorithms, which according to recent comparative studies by Kuhlmann et al. (2023) and Grossi et al. (2023) achieve RMSE reductions of 30-40 percent relative to classical ARIMA specifications.

The analytical framework employs an 8-quarter holdout period (2024Q1-2025Q4) for rigorous back-testing and model validation. The dataset has been subject to comprehensive imputation treatment addressing missing data across 55+ macroeconomic variables via Multivariate Imputation by Chained Equations (MICE) and linear interpolation to maintain economic consistency. The analysis confirmed

a stable long-run equilibrium between Indian exports and key global indicators, specifically identifying China's GDP as a primary positive driver and Brazil's trade activity as a significant competitive factor. The results suggest that external global shocks explain a growing proportion of export volatility over time. The empirical results also demonstrate that STL+ETS classical decomposition methods achieve superior performance (RMSE: 43,072), with XGBoost achieving competitive RMSE of 211,610 after optimal parameter tuning. ARIMAX models incorporating global macroeconomic variables deliver forecast accuracy improvements of 15-20 percent relative to univariate ARIMA specifications.

Key empirical findings reveal that:

- China's GDP growth and lagged dynamics (32.4% feature importance) emerge as the strongest predictor of India's export performance
- India's Industrial Production Index dynamics (9.7% importance) indicates supply-side capacity constraints as binding limitations
- Global commodity price movements (12.7% combined importance) reflect India's commodity-dependent export basket
- Lagged export values (15.8% importance) capture momentum effects and VECM shows good long-term cointegration.

Impulse response analysis utilizing Vector Autoregression (VAR) frameworks reveals that external macroeconomic shocks to BRICS GDP dynamics transmit to India's export sector with lag periods of 2-4 quarters, consistent with findings by Chniti et al. (2025) on BRICS economic interdependencies.

This research provides empirical evidence supporting the adoption of multivariate forecasting frameworks incorporating global macroeconomic intelligence and imputed historical data for evidence-based policy formulation in export promotion, trade management, and external sector balance maintenance.

Keywords: Export forecasting, ARIMA, ARIMAX, VECM, Machine learning, Ensemble methods, Random Forest, XGBoost, BRICS economics, Global macroeconomic integration, Quarterly time series, Indian economy, Trade policy, Impulse response analysis, Commodity prices, Data imputation, MICE methodology, Multivariate forecasting

INDUSTRY AND STUDENT PERSPECTIVES ON GRADUATE JOB READINESS: IMPLICATIONS FOR TALENT MANAGEMENT AND LEADERSHIP PIPELINE

Alice Esther David

Assistant Professor

Department of Economics, St Francis College for Women, Hyderabad

Chrystal Alexander

STEM Educator, Pan 90, Hyderabad

Abstract : In this fast-changing era of business innovation and organisational transformation, the availability of future ready workforce who are capable of adapting to the demanding job roles, plays an important part in talent management. Industry expects the graduates to exhibit leadership potential, skill competency and

adaptability which supports the organisation growth and makes way for the development of pipeline for future leadership. This calls for a need to examine the difference between the students and the industry perspectives on graduate job readiness. A quantitative research design was implemented, and data was collected from the industry representatives and students through a structured questionnaire. Exploratory factor analysis was used to identify the core components of job readiness, which was followed by Cronbach alpha to test the internal consistency. Factor scores were calculated and independent sample t-test was used to analyse if there was any difference in the perception the industry and the students. The results showed a three-factor structure of job readiness, which were statistically significant revealing that there is a perception gap between the industry and the students. The mean difference was calculated between the factor to identify the areas where the gap was highest. This revealed, student rated their job readiness higher than the industry, although the extent of difference varied across factors. These findings highlight key considerations which are an important indication for development in early career and leadership pipeline planning. The study reinforces a need for more alignment between the educational institution and industry to support leadership development and talent management.

Keywords: talent management, leadership development, employability skills, , higher education- industry alignment, exploratory factor analysis.

INDIA'S GEOPOLITICAL ASCENT IN 2026: FROM EMERGING MARKET TO SYSTEM SHAPING POWER

Narendra Ryali

Assistant Professor

Symbiosis Centre for Management Studies, Nagpur

Abstract: India's external engagements in early 2026 indicate a qualitative shift from "rising power" to system shaping actor in a fragmenting international order. Drawing on recent developments involving the European Union (EU), the United Arab Emirates (UAE), BRICS, China, Russia, the United States, and emerging connectivity projects such as the India–Middle East–Europe Economic Corridor (IMEC), this paper analyses how India's foreign policy is redefining its position between the West and the Global South. The analysis finds that India's strategic autonomy is simultaneously its greatest asset and primary stress point, as competing partners seek deeper alignment on energy, technology, and security. India's ability to translate diplomatic visibility into durable economic, institutional, and security outcomes will determine whether the current moment becomes a lasting inflection point or a transient peak in international attention.

Keywords: Geopolitics, India, BRICS, Global South, West Economies, Foreign Policy, Energy, Technology, Diplomacy, International Relations



Held by the School of Business and Management, CHRIST (Deemed to be University), in collaboration with Anderson University, the International Conference on Business Innovation and Transformation (ICfBIT 2026) offers a worldwide forum for discussion and new ideas in the evolving landscape of business and management.

This abstract book presents a carefully selected compilation of research abstracts presented at the conference, showcasing academic investigation across several business disciplines. Innovation in human resource management, advancements in digital marketing and consumer analytics, breakthroughs in fintech and financial systems, sustainable business strategies, and technology-driven organizational transformation are among the key themes explored in this collection of scholarly and professional contributions.

It reflects the evolving conversation on the future of innovative, technology-enabled, and sustainable business practices in a rapidly transforming global environment.

BALLPEN MEDIA PVT LTD

B-85 VIVEK VIHAR PHASE 1 DELHI-110095

CALL: +91 9871268840, +91 9953284942

EMAIL: EDITORIALOFFICE@BALLPENMEDIAPVTLTD.CO.IN

WEBSITE: BALLPENMEDIAPVTLTD.CO.IN

