

ISSN 3049-1754 (PRINT) ISSN 3048-8966 (ONLINE)

INDO-ASIAN JOURNAL OF SOCIAL SCIENCE AND MANAGEMENT RESEARCH

VOLUME 2: ISSUE 2 JULY-DEC 2025

(BI-ANNUAL)

ABOUT US

The *Indo-Asian Journal of Social Science and Management Research* is a distinguished bi-annual, peer-reviewed international journal dedicated to fostering academic excellence and interdisciplinary collaboration. Established to address the growing need for a comprehensive platform, the journal emphasizes the convergence of social sciences and management studies, offering insights into the complexities of contemporary global challenges.

With a commitment to high-quality research, the journal serves as a beacon for scholars, researchers, and practitioners eager to explore critical issues, innovative strategies, and sustainable solutions. The journal not only supports ongoing professional development and research but also encourages dialogue on policy implications, practical applications, and transformative trends.

We aim to provide a rich repository of knowledge that promotes intellectual exchange across disciplines such as cultural studies, economics, political science, business management, sociology, international relations, and more. Rooted in an ethos of inclusivity and academic rigor, the Indo-Asian Journal of Social Science and Management Research aspires to make a lasting impact on the academic and professional community globally.

Through our publication, we strive to create a space where diverse perspectives are respected, innovation is celebrated, and scholarly contributions drive progress in both theory and practice. Join us in shaping the future of social science and management research.

AIM

The *Indo-Asian Journal of Social Science and Management Research* aims to serve as a dynamic platform for advancing interdisciplinary research and scholarly discourse at the intersection of social sciences and management. The journal is dedicated to fostering innovation, critical thinking, and evidence-based insights that address significant business, social, and policy challenges globally. By supporting ongoing professional training and research, the journal aspires to contribute meaningfully to academic and practical developments in these fields.

SCOPE

The journal welcomes original research articles, case studies, reviews, and theoretical papers that explore diverse topics within the fields of social sciences and management. It prioritizes works that examine significant business issues, develop innovative strategies, evaluate contrasting possibilities, and explore the effects of policies and practices on various social groups and economic players. Submissions may address, but are not limited to:

- 1) Cultural studies
- 2) Economic development
- 3) Political science
- 4) Business management
- 5) International relations
- 6) Sociology

ISSUE 2 VOLUME 2 ISSN: 3048-8966 (ONLINE) ISSN 3049-1754 (PRINT)

INDO-ASIAN JOURNAL OF SOCIAL SCIENCE AND MANAGEMENT RESEARCH

- 7) Anthropology
- 8) Environmental studies
- 9) Legal studies

This bi-annual, peer-reviewed international journal seeks to bridge the gap between theory and practice, encouraging collaborative discussions among scholars, researchers, and practitioners worldwide.

Journal Particulars				
Title	Indo-Asian Journal of Social Science and Management Research			
Frequency	Bi-annual			
ISSN	3048-8966 (ONLINE)			
ISSN	3049-1754 (PRINT)			
Publisher	BallPen Media Private Limited			
Editor-in-chief	Dr ArunPrasad P.			
Copyright	BallPen Media Private Limited			
Starting year	2024			
Subject	Social Sciences			
Language	English			
Publication Format	Online and Print			
Email id	Editorialoffice@ballpenmediapvtltd.co.in			
Phone Number	91-9953284942			
Website	www.iajssmr.com			
Address	B-85 Vivek vihar phase-1 Delhi- 110095			

EDITOR IN CHIEF

DR ARUNPRASAD P FOUNDER & CEO: BULLZIAI, BULLSEYEEXPERTS & PRISMATIC EXPERTS

FORMERLY ASSOCIATE PROFESSOR, DUBAI BUSINESS SCHOOL UNIVERSITY OF DUBAI Ex-IIT Faculty @VGSOM, IIT KHARAGPUR Ph.D IIT MADRAS

Email Id: ceo@bullseyeexperts.com

MANAGING EDITOR

DR UPASANA GUPTA

FOUNDER & CEO: BALLPEN MEDIA PRIVATE LIMITED

Email Id: editorialoffice@ballpenmediapvtltd.co.in

EDITORIAL BOARD MEMBERS

DR SUJATA KHANDAI

PROFESSOR & HOD(ACCF) AMITY UNIVERSITY, NOIDA

Email Id: skhandai@amity.edu

DR BHAWNA AGARWAL

PROFESSOR, JAYPEE INSTIITUTE OF INFORMATION TECHNOLOGY, NOIDA

Email Id: bhawna.agarwal@jiit.ac.in

DR IONES MATHEW

PRINCIPAL, GREATLAKES INSTITUTE OF MANAGEMENT

Email Id: jones.m@greatlakes.edu.in

DR GURUM GOPAL

PROFESSOR & INTERIM CHAIR, ILLINIOS INSTITUTE OF TECHNOLOGY, CHICAGO

Email Id: gopal@iit.edu

DR SUJIT SUKUMARAN

PROFESSOR, CHRIST UNIVERSITY, BENGALURU

Email Id: sujit.ks@christuniversity.in

DR MUKESH KUMAR

PROFESSOR, UNIVERSITY OF BAHRAIN, BAHRAIN

Email Id: mkumar@uob.edu.bh

DR MAJID WAHID SHAIKH

Assistant Professor – RICS School of Built Environment (Mumbai)

Email Id: mshaikh@ricssbe.edu.in

DR SANTANU ROY

PROFESSOR, IILM INSTITUTE FOR HIGHER EDUCATION

Email Id: santanu.roy@iilm.edu

DR SREEJITH BALASUBRAMANIAN

ASSOCIATE PROFESSOR, MIDDLESEX UNIVERSITY, DUBAI

Email Id: s.balsubramanian@mdx.ac.ae

DR SESHANWITA DAS

ASSOCIATE PROFESSOR, CHRIST UNIVERSITY, NOIDA

Email Id: seshanwita.das@christuniversity.in

DR ANINDITA BHATTACHARJEE ASSOCIATE PROFESSOR,

SYMBIOSIS UNIVERSITY, NOIDA

Email Id: anindita.bhattacharjee@scmsnoida.ac.in

DR B. KARTHIKEYAN

ASSOCIATE PROFESSOR, ANNAMALAI UNIVERSITY, TAMIL NADU

Email Id: bk09138@annamalaiuniversity.ac.in

DR LIPSA DAS

ASSISTANT PROFESSOR, KIIT UNIVERSITY, ORISSA

Email Id: lipsadash1993@gmail.com

Indo-Asian Journal of Social Science & Management Research is a blind peer reviewed referred bi-annual journal and is available against subscription only.

Subscription Rates for Individuals/ Institutions:			
One Year	Rs 500/-		
Two Year	Rs 900/-		
Three Year	Rs 1300/-		
International Rates	US \$ 100 per year		

- o The views expressed by individual contributions in Indo-Asian Journal of Social Science & Management Research are not necessarily endorsed by the management.
- Copyright 2023. All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the publisher.
- Disclaimer: The views and opinions presented in the research papers/articles published in Indo-Asian Journal of Social Science & Management Research are solely attributable to the authors of the respective contributions. If these are contradictory to any particular person or entity, Indo-Asian of Social Science & Management Research shall not be liable for the present opinions, inadequacy of the information, any mistakes or inaccuracies.
- Indo-Asian Journal of Social Science & Management Research is a member of and subscribes to the principles of the Committee on Publication Ethics (COPE).
- o All disputes are subject to Delhi Jurisdiction only.
- All correspondence relating to circulation and advertisement may be addressed to:

INDO-ASIAN JOURNAL OF SOCIAL SCIENCE & MANAGEMENT RESEARCH

B-85 Vivek Vihar Phase-1 Delhi - 110095 India

For Subscription queries: +91 9871268840 (WhatsApp: 9953284942)

Url: www.iajssmr.com

Email Id: submission@iajssmr.com

For Subscription Queries, Email us at:

Info@ballpenmediapvtltd.co.in

Linkedin: https://www.linkedin.com/company/ballpen-media-

private-limited/

INDEX

SNO.	TOPIC	AUTHOR	PAGE
			NUMBER
Editor's Note	Contemporary Financial Behaviour, Innovation, and Risk in Emerging Economies	Dr Arun TC Assistant Professor, Christ (Deemed to be University), Bangalore	i
		Dr Ramanatha HR Professor, Christ (Deemed to be University), Bangalore	
1	Determinants of Retail Investor Decision Making: A Behavioural Finance Analysis of Psychological and Socio-Demographic Influences	Mr. Jeeva Hira Student, Christ (Deemed to be University), Bangalore	1-25
		Dr. Ramanatah HR Professor, Christ (Deemed to be University), Bangalore	
2	Internation Financial Literacy and Inclusive Finance Models for Smart City Development: Lessons and applications	Ms. Divya J Research Scholar, Christ (Deemed to be University), Bangalore Dr Sushin M Assistant Professor, Christ (Deemed to be University), Bangalore	25-43
3	Cognitive Influences on Sustainable Consumer Behavior: Insights from Generational and Urban-Rural Dynamics	Mr. Ayyoob A Research Scholar, Department of Commerce and Management Studies, School of Business Studies, University of Calicut, Kerala Dr. Aparna Sajeev Assistant Professor, Department of Commerce and Management Studies,	44-62
		School of Business Studies, University of Calicut, Kerala	

4	A bibliometric analysis of emotional marketing and brand loyalty in the cosmetic industry	Prof. Sushma M Assistant Professor, Department of Management, Ananya Institute of Commerce and Management, Tumkur	63-74
		Prof. Manoj HR Assistant Professor, Department of Management, Acharya Institute of Graduate Studies, Bengaluru	
		Dr. Nijaguna G Professor, Department of MBA, Acharya Institute of Technology, Soldevanahalli, Bengaluru	
5	Impact of financial literacy on savings and Investment decisions across generations X, Y, Z	Dr. K V N Lakshmi Asst. Professor, Christ (Deemed to be University),Bangalore	75-89
		Mr. Pulkit Bothra Student, Christ (Deemed to be University), Bangalore	
		Mr. Sakshi Baheti Student, Christ (Deemed to be University), Bangalore	
		Mr. Darshan Jain N Student, Christ (Deemed to be University), Bangalore	
6	Entrepreneurial challenges in a southern indian state: exploring financial awareness, credit access and related barriers to entrepreneurship	Dr. Anu, B Assistant Professor, Christ(Deemed to be) University, Bengaluru	90-121
		Mr. Ajith, C Principal Consultant, Centre for Management Development, Trivandrum,	