



OPJS



ICRIEMSD

5th

International Conference

on

**The Role of Innovation, Entrepreneurship &
Management for Sustainable Development**

17 & 18 October, 2024

School of Management

Souvenir



School of Management

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Abstract Book of



ICRIEMSD

5th INTERNATIONAL CONFERENCE

on

**The Role of Innovation,
Entrepreneurship and Management
for Sustainable Development**

held on

17 & 18 October, 2024

Editors

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School of Management

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Associate Professor
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OPJU

Organized by

**School of Management
O. P. Jindal University, Raigarh
Chhattisgarh-496109**

Title:

5th International Conference on the Role of Innovation, Entrepreneurship, and Management for Sustainable Development (ICRIEMSD-2024)

Editors:

Dr. Himanshu Vaishnav,

Dr. Jaya Prakash Rath

Dr. Deepti Sharma

Dr. Gopal Krishna Rathore

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About the Institution

About O. P. Jindal University

Founded by the Jindal Education and Welfare Society, O. P. Jindal University was set up to bring high quality education to its students based on a world class curriculum, the latest teaching methodology and committed faculty members. Known as the University of Steel Technology and Management, O. P. Jindal University is the only University in India which aims to cater the need of Steel and Power Industries. Supported by Jindal Steel and Power, this multidisciplinary University aims to develop entrepreneurs and future leaders who can work at multiple levels of responsibilities globally. With its continuous efforts and dedication, O. P. Jindal University has been graced with many awards like Emerging University of India, India's Most Trusted Technical University, Secured 6th rank Amongst India's Cleanest Higher Education Institutions and Best Industry Linked Emerging Engineering Institute at 10th AICTE-CII Award.



About School of Management

School of Management, OPJU offers a multidisciplinary world-class business education to foster academic excellence through industry linked curriculum, experienced faculty members, industry partnerships and global collaborations. We endeavour to make an impact through our programmes, research & consulting, corporate education and training. The School of Management (SoM) at OPJU offers multidisciplinary business education. It aims to foster academic excellence through industry partnerships and global collaborations. Faculty members at SoM bring a wealth of experience, and the curriculum is designed to nurture innovative thinking, technical expertise, and leadership skills. Students have access to state-of-the-art facilities, including a 3D virtual lab, robotics lab, Android lab, mechanical simulation lab, digital library, and online lecture resources. Campus Experience: The campus provides a vibrant and enriching environment for students. It maintains close links with leading corporations and professional associations. The goal is to develop young professionals who can drive growth and development, both within the state and on a global scale.

BBA	Business Analytics Digital Marketing Human Resource Management Financial Management Entrepreneurship
B.Com (H)	Accounting and Finance Banking and Insurance Financial Market
BA (H)	Economics
MBA	Marketing Management Human Resource Management Operations Management Financial Management Business Analytics
E-MBA	Business Analytics Human Resource Management Marketing Management Financial Management Operations Management
Ph.D	Management

About the Conference

The context of 21st-century globalization has witnessed a radical shift towards an entrepreneurial and innovation economy. Therefore, innovation and entrepreneurship largely impacted the sustainability of businesses across all country. Hence, it is the need of hours to explore, analyse and understand the complex interrelationship among innovation, entrepreneurship on business sustainability in emerging markets. Contemporary researches focus on how modern organisation in the rapidly changing world can harness the power of innovation and entrepreneurship for building sustainable and successful business.

The 5th International Conference on Role of Innovation, Entrepreneurship and Management for Sustainable Development aims to bring together academicians, researchers, industry experts and students to exchange and share their experiences and research results on all aspects of Innovation, Entrepreneurship, Management and Information Technologies. This conference will provide a premier interdisciplinary platform to all the participants to present and discuss the most recent innovations, trends and concerns in the fields of Innovation, Entrepreneurship, Management and Information Technology.

Conference Objectives

A networking platform for researchers and practitioners to exchange research experience and ideas on business sustainability and innovation in the digital era.

- To promote joint efforts to create a sustainable and innovative business marketplace.
- To enable participants to establish international collaborative research.
- To evaluate academic and practice-based Knowledge related to business sustainability and innovation.

About the Partner Institutions

Sohar University



Sohar University (SU) opened in September 2001 and is proud of its status as the first private university in the Sultanate of Oman. The campus is located in the heart of Sohar, a central Omani industrial hub close to Sohar Port and Free Zone. Sohar is the second largest city in the Sultanate, with easy access to Muscat and the UAE.

The state-of-the-art campus elevates academic delivery, research and innovation to align with the strategic objectives of the University. The campus boasts a world-class Learning Resources Centre at the heart of the campus and offers many flexible learning spaces and social and recreational facilities for students. SU is also known for its impressive labs providing excellent means for research, knowledge transfer, and student engagement.

Website: <https://www.su.edu.om/>

Jose Maria College Foundation, Inc.



Located in one of the safest, most vibrant, and most diverse cities in the Philippines, Jose Maria College Foundation, Inc. fully utilizes its advantageous position. The institution places a high priority on providing excellent education to all students while actively engaging with the community.

Since our founding in the year 2000, Jose Maria College Foundation,

Inc. has redrawn and redefined the boundaries of intellectual and creative thought as a preeminent academic center. Our rigorous, multidimensional approach to education dissolves walls between disciplines and helps nurture progressive minds. At our university, students have the academic freedom to shape their unique, individual paths for a complex and rapidly changing world.

Website: <https://jmc.edu.ph/>

Metropolia University of Applied Sciences



Located in Finland, Metropolia University of Applied Sciences is the largest in its category, serving as a dynamic platform for innovation and collaboration across multiple disciplines. With over 17,000 students and 1,000 staff members, Metropolia fosters a learning environment focused on solving societal challenges in areas such as business, healthcare, technology, and sustainability. Through its 2030 strategy, the institution aims to be a bold reformer of expertise and an active contributor to a sustainable future.

Message from the Honourable Minister of State, Govt. of India



It gives me immense pleasure to know that School of Management, OP Jindal University, Raigarh (Chhattisgarh) is organizing 5th International Conference on the Role of Innovation, Entrepreneurship and Management for Sustainable Development (ICRIEMSD) on 17th & 18th October 2024. This event is a pivotal opportunity to explore innovative solutions and sustainable practices that can transform our cities and communities. More than just a conference, it is a call to action for those of us dedicated to building resilient cities that can thrive amidst climate change and rapid growth.

While the challenges before us are significant, they also present us with remarkable opportunities. I urge each of you to participate actively in this dialogue—share your insights, support local initiatives, and advocate for policies that prioritize sustainability. Together, we can innovate solutions that not only address today's issues but also build a foundation for a brighter, more sustainable future.

Our Ministry remains steadfast in its commitment to fostering partnerships, embracing cutting-edge technologies, and advancing policies that prioritize sustainable development. By working together, we can create cities that are not only economically vibrant but also socially inclusive and environmentally sustainable.

Let us seize this moment at ICRIEMSD 2024 to commit ourselves to the principles of sustainability, ensuring that our urban spaces remain liveable and resilient for generations to come. I extend my best wishes for productive discussions and successful collaborations throughout the conference. May we all leave inspired and empowered to make meaningful contributions to the future of our urban environments.

I wish the Conference all success and best wishes to the organizers and their all future endeavors!

Warm regards,

Tokhan Sahu
Minister of State,
Ministry of Urban & Housing Affairs,
Government of India

Message from the Honourable Chairman, JSP

I am delighted to learn that O.P. Jindal University, Raigarh is organizing '5th International Conference on Role of Innovation, Entrepreneurship and Management for Sustainable Development' during October 17-18, 2024.



Since inception, the University has dedicated itself to promote research and development, and enabling scholars and professionals around the world to showcase their novel perspectives on diverse issues and themes like Innovation, entrepreneurship, and management, etc. Innovation, entrepreneurship, and management are driving forces of progress and development. They transform the economy in profound ways, paving the path toward sustainable growth. I am confident that the said international Conference will serve as a hub for global experts to come together and engage deeply on a range of topics related to the theme. I am confident that the eminent speakers will cover the theme from different perspectives and the deliberations will definitely go a long way in knowledge sharing to help Industry and Society to grow and to compete globally.

I sincerely hope that this conference will explore all the various aspects of this exciting theme and provide recommendations that contribute to building a better world.

I congratulate the organizers for attracting a wide range of papers from experts in their fields and wish speakers and delegates a most informative and enjoyable conference.

Sincerely,
Naveen Jindal
Chairman,
Jindal Steel & Power

Message from the Honourable Chancellor, OPJU



I am delighted to learn that on October 17 and 18, 2024, O. P. Jindal University, Raigarh, will host the 5th International Conference on the role of innovation, entrepreneurship, and management for sustainable development. Development and progress are led by innovation, entrepreneurship, and management. They pave the way for sustainable development and alter the economy in ways never seen before. Thus, this is the perfect moment to talk about how innovation and entrepreneurship contribute to sustainable development. While innovation and entrepreneurship are important for promoting sustainable development, preparedness, foresight, and strategy are necessary for starting a successful journey.

This conference offers a unique forum for the sharing of innovative concepts and knowledge in the areas of management, entrepreneurship, and innovation. I have no doubt that the conference would provide a forum for international professionals to come together and engage in intense discussion on the range of connected themes. I have no doubt that the distinguished speakers will address the topic from a variety of angles, and that discussion and knowledge exchange will be crucial to the growth and global competitiveness of society and business.

I would like to Congratulate the organising team for their hard work in making this highly relevant meeting a reality. I hope the conference will be a splendid event; both in terms of intellectual quality and social gratification.

I extend my greeting to all delegates and participants and convey my best wishes for the success of the conference.

Sincerely,
Shallu Jindal
Chancellor
O. P. Jindal University, Raigarh, India

Message from the Desk of the Vice-Chancellor, OPJU



Entrepreneurship and innovation are frequently referenced as prerequisites for sustainable development and economic expansion in the context of social, economic, and political discourse. Innovation is a critical component of the current competitive environment. Business leaders are obligated to consistently pursue novel approaches to innovation, as conventional solutions are inadequate for addressing numerous issues. It is anticipated that the business landscape will undergo a significant transformation in the coming years. The ecosystem of entrepreneurship and innovative practices will undergo a complete transformation, resulting in long-term sustainable growth and development. This will affect a variety of contemporary business tools and strategies.

To acknowledge these developments and discuss the impacts, the school of management at O. P. Jindal University, Raigarh has taken the initiative of organising the 5th International conference on the role of innovation, entrepreneurship and management for sustainable development during 17th and 18th October, 2024.

I hope that this conference will address important issues and provide a platform to academicians, research scholars, students and participants to share their vision and insight on relevant topics of interest.

Also, I would like to congratulate the organizing team of school of management and other faculties & Staff of the University for taking the initiative and giving an opportunity to institutions & academicians to connect, network with each other and present excellent research findings.

We warmly welcome all the delegates to this conference and hope that this will be professionally rewarding experience for all the participants.

My best wishes for a success conference.

Sincerely,

Dr. R. D. Patidar

Vice Chancellor

O. P. Jindal University, Raigarh, India

Message from the Desk of Co-Chair of the Conference



I am delighted to extend a warm welcome to all to the 5th International Conference on "The Role of Innovation, Entrepreneurship, and Management for Sustainable Development" here at the School of Management, O. P. Jindal University, Raigarh.

This conference's themes—innovation, entrepreneurship, and sustainable development are particularly pertinent and significant in light of the world's accelerated evolution. I am eagerly anticipating the innovative concepts that scholars, researchers, and educators will present. Undoubtedly, their diverse viewpoints will provide us with novel insights that will benefit all of us. This conference is about more than just presentations; it is about establishing a place for meaningful conversations, where researchers, academicians, and industry leaders can convene to learn, collaborate, and contribute to the advancement of global innovation and entrepreneurship. I would like to express my gratitude to Dr. R. D. Patidar, our Vice-Chancellor, for his exceptional leadership and mentorship, which have been instrumental in the successful fulfillment of this event. I also appreciate Conference Conveners for their expertise and direction in guaranteeing the quality of the research that is disseminated. I am extremely grateful to the Session Chairs, the volunteers, and the complete organising team for their unwavering commitment and tireless efforts. I am profoundly grateful for the participation of our Plenary Speakers and Delegates, as your presence and engagement are what will make this conference truly special.

Sincerely,

Dr. Himanshu Vaishnaw

Associate Professor

School of Management,

O. P. Jindal University, Raigarh, India

Message from the Desk of Co-Chair of the Conference



This international conference of School of Management, O. P. Jindal University, promises to be a dynamic platform for fostering collaboration and innovation across various fields. With a diverse array of events—including workshops, plenary sessions and presentations of case studies and research papers—participants will engage deeply with contemporary issues and emerging trends, particularly on innovation, entrepreneurship and management for sustainable development. The keynote speeches from esteemed scholars from various countries will further enrich the experience, offering valuable insights and inspiring new ideas. The attendees will not only gain critical feedback on their research but also build meaningful connections with peers and experts, creating a vibrant network of scholars committed to advancing their fields. This conference is not just about sharing knowledge; it's about igniting a global movement focused on impactful research and collaborative problem-solving. This conference will be equipped with fresh perspectives, enhanced understanding of sector-specific challenges, and the motivation to actively contribute to their respective communities. Together, we can leverage our collective expertise to tackle world most pressing issues and drive meaningful change. It depicts the culture of collaboration and knowledge sharing at O. P. Jindal University. I would like to extend my heartfelt gratitude to Dr.R.D.Patidar, Vice Chancellor, OP Jindal University for his whole hearted support and the entire Organising Committee for their incredible contribution to this conference.

Sincerely,

Dr. Jaya Prakash Rath

Associate Professor

School of Management,

O. P. Jindal University, Raigarh, India

About the Editors

Dr. Himanshu Vaishnaw,
Associate Professor,
School of Management,
O. P. Jindal University, Raigarh, India



Dr. Himanshu Vaishnaw is working as an Associate Professor, in the area of HR & Business Analytics at School of Management, O. P. Jindal University. He holds a Ph.D. from Rashtrasant Tujadoji Maharaj Nagpur University (RTMNU) and has more than thirteen years of experience in industry and academia. Skilled in teaching Human Resource Management, Organisational Behaviour, Business Analytics & Research Methodology, Dr. Himanshu has experience of teaching various courses at graduate and post graduate levels. Dr. Himanshu has research interests around Employability, E- Commerce, Social Media Marketing and Consumer Behavior. He has presented his scholastic perspectives and research products in leading academic journals. He also holds expertise in Corporate Relations, Placements, Training and Academic Administration with a passion to co-curate happy and successful careers for students across various disciplines. He executed Various Training programs for different level of employees of Jindal Steel & Power and Jindal Power Limited.

Dr. Jaya Prakash Rath,
Associate Professor,
School of Management,
O. P. Jindal University, Raigarh, India



Dr. Jaya Prakash Rath has vast experience in the field of pedagogy, administration and research. Besides, successfully completing his MBA, PGDIRPM, and LLB, he has also qualified UGC - NET. He has published three books and more than fifteen research papers in peer reviewed journals. He has also presented many research papers at national and international seminars and conferences. He has more than seventeen years of experience in industry and academia. Currently he is working as Associate Professor and Under Graduate Program Head at School of Management, O. P. Jindal University, Raigarh.

About the Editors

Dr. Deepti Sharma,
Associate Professor,
School of Management,
O. P. Jindal University, Raigarh, India



Dr. Deepti Sharma is an Associate Professor at the School of Management, O. P. Jindal University, Raigarh, with over 20 years of experience in management education. She holds a PhD in Business Administration from Lucknow University and is UGC-NET qualified in Management. Dr. Sharma is passionate about teaching and research, particularly in sustainable development and human resource management. She has presented her work at prestigious conferences, including IIM Ahmedabad and IIM Lucknow. Additionally, she has led training programs and taken on key administrative roles, contributing to both academic and institutional growth.

Dr. Gopal K Rathore ,
Associate Professor,
School of Management,
O. P. Jindal University, Raigarh, India



Dr. Gopal Krishna Rathore is an Associate Professor in the Finance area and In-Charge of Commerce at the School of Management, O. P. Jindal University. He holds a Ph.D. in Commerce from Vikram University, Ujjain, and received the prestigious ICSSR Fellowship from the M.P. Institute of Social Science Research. With nearly 16 years of academic experience, he has published numerous research papers and articles in reputed journals. An expert in accounting and taxation, Dr. Rathore has contributed extensively to research, publishing in peer-reviewed journals, UGC Care-listed journals, and other reputable national and international platforms. He has presented his work at numerous academic conferences and has been involved in several research projects, including those funded by the World Bank, UNICEF, NUEPA, and MHRD, Government of India, where he served as a senior research officer. His diverse experience spans teaching, mentoring, administration, and research in higher and professional education in India.

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Associate Professor,
School of Management,



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CS Tanveer Kaur Tuteja Chairperson Raipur chapter of ICSI

Preface

Welcome to the prestigious O. P. Jindal University (OPJU), India, which is hosting the 5th International Conference on the Role of Innovation, Entrepreneurship, and Management for Sustainable Development. This conference marks a significant milestone in fostering discourse and collaboration in the pursuit of sustainable development through innovative strategies, entrepreneurial initiatives, and effective management practices.

Complex challenges, including environmental degradation, climate change, socio-economic inequalities, and technological disruptions, are currently confronting the world at a critical juncture. A concerted effort, multidisciplinary approaches, and a strong emphasis on sustainable development are necessary to address these challenges. Innovation, entrepreneurship, and solid management principles are critical factors in the development of a sustainable future.

This conference serves as a platform for researchers, academicians, practitioners, policymakers, and industry experts to converge and exchange ideas, experiences, and insights related to the vital role of innovation, entrepreneurship, and management in driving sustainability. The exchange of knowledge and the cross-pollination of ideas will inspire innovative solutions, effective policies, and transformative practices that can contribute to a sustainable and inclusive world.

The conference's proceedings cover a wide range of subjects, such as sustainable business models, ecological technologies, social entrepreneurship, circular economy practices, policy frameworks, sustainable finance, and more. The presentations and discussions within these domains will illuminate the potential of innovation and entrepreneurial endeavors to drive sustainable development and positive change when they are in harmony with robust management strategies.

We are optimistic that the knowledge and insights that will be shared during this conference will propel us toward a sustainable future, where innovation, entrepreneurship, and effective management are essential in creating a better world for all, as we begin this intellectual voyage.

Regards,

Editorial Board

ICRIEMSD-2024

Acknowledgement

We extend our heartfelt gratitude to all those who have contributed to the success of the 5th International Conference on the Role of Innovation, Entrepreneurship, and Management for Sustainable Development, hosted at O. P. Jindal University (OPJU), India. This event would not have been possible without the collective efforts, dedication, and support of numerous individuals and organizations.

First and foremost, we thank all the participants, presenters, researchers, and scholars who shared their valuable insights and research findings during the conference. Your enthusiasm and commitment to advancing knowledge in the field of sustainable development have enriched the discussions and contributed to the success of this event.

We extend our sincere appreciation to the keynote speakers and session chairs for sharing their expertise and guiding the conference sessions. Their wisdom and knowledge were instrumental in shaping stimulating dialogues and broadening our understanding of the conference themes.

We express our gratitude to the members of the Organizing Committee, Technical Program Committee, and Reviewers for their meticulous efforts in reviewing and selecting the submissions. Their dedication ensured the high quality and relevance of the papers included in the conference proceedings.

Special thanks go to our sponsors and partners whose generous support and contributions were integral in organizing and executing a seamless event. We value the collaboration and partnership that have fostered a conducive environment for fostering innovation, entrepreneurship, and sustainable management practices.

We acknowledge the unwavering support and encouragement from the management of O. P. Jindal University for providing the infrastructure, resources, and necessary guidance that facilitated the smooth conduct of the conference.

Lastly, we thank the administrative and technical teams who worked diligently behind the scenes to ensure the success of this conference. Their hard work and dedication played a significant role in making this event a memorable and productive experience for all participants.

Thank you to everyone who has played a part in making this conference a success and for contributing to the advancement of knowledge and practices in the domain of sustainable development.

Regards,
Organizing Committee
ICRIEMSD-2024

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- 13 IMPACT OF CORPORATE GOVERNANCE ON THE FINANCIAL PERFORMANCE OF SELECTED PHARMACEUTICAL COMPANIES
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- 34 THE IMPACT OF LITERACY PROGRAMS AND DIGITALISATION ON FINANCIAL LITERACY
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- 36 THE ROLE OF FINTECH IN DRIVING SUSTAINABLE DEVELOPMENT IN FINANCE" WITH A FOCUS ON PHONEPE TRANSACTIONS.
- 37 COMPARATIVE ANALYSIS OF INVESTMENT PREFERENCES BETWEEN CRYPTO- CURRENCY, STOCK AND GOLD AMONG SALARIED EMPLOYEES IN PRAYAGRAJ.
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- 40 EXPLORING THE ROLE OF CONSUMER SOCIAL RESPONSIBILITY IN GREEN FINTECH ADOPTION: A UTAUT APPROACH WITH INDIAN GEN Y AND GEN Z INVESTORS
- 41 SUSTAINABLE DEVELOPMENT OF MSME AND INNOVATION
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- 46 Role of Bank in Agriculture Finance and Commodity Market.
- 47 FINTECH SOLUTIONS FOR GREEN INVESTMENT: HOW TECHNOLOGY IS SHAPING: THE FUTURE OF SUSTAINABLE FINANCE
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- 2 THE ROLE OF SELF-HELP GROUPS (SHGS) IN WOMEN EMPOWERMENT AND SUSTAINABLE DEVELOPMENT: A CASE OF LOWER SIANG DISTRICT, ARUNACHAL PRADESH.
- 3 THE IMPACT OF PARTNERSHIPS BETWEEN SOCIAL ENTERPRISES AND LOCAL ORGANIZATIONS ON COMMUNITY DEVELOPMENT IN TOURISM AND HOSPITALITY INDUSTRY: A COLLABORATIVE SOCIAL INNOVATION
- 4 SUSTAINABILITY OF SOIL HEALTH THROUGH THE APPLICATION OF INDUSTRY 4.0 TECHNOLOGIES.
- 5 UNVEILING INSIGHTS: INDIAN WOMEN ENTREPRENEURS' RESPONSES TO UNCERTAINTY THROUGH STRATEGIC MANOEUVRES, FAMILY SUPPORT, AND DIGITALISATION.
- 6 IMPACT OF DIGITAL MARKETING STRATEGIES ON THE PERFORMANCE OF STARTUPS.
- 7 ELEVATING PRECISION FARMING: A REVIEW OF INTELLIGENT AGRICULTURAL DRONE SYSTEMS
- 8 ASSESSMENT OF FACTORS AFFECTING RURAL ELECTRIFICATION FOR HOUSEHOLD IMPROVEMENT: A CASE STUDY OF MKURANGA DISTRICT

- 9 ANALYSING SOCIAL ENTERPRISE AND INNOVATION IN PRESERVING TRADITIONAL HANDICRAFT: A CASE OF SAMAKHAYA SUSTAINABLE ALTERNATIVES IN THAR DESERT OF RAJASTHAN.
- 10 EMPOWERING TRIBAL WOMEN IN INDIA: INTEGRATING FINANCIAL LITERACY, FINANCIAL INCLUSION AND ENTREPRENEURSHIP INITIATIVES FOR SUSTAINABLE DEVELOPMENT.
- 11 SLOW TOURISM: A TRANSFORMATIVE AND SUSTAINABLE WAY OF TOURISM.
- 12 INNOVATIVE AGRICULTURAL PRACTICES FOR SUSTAINABLE LAND, WATER, SOIL AND CLIMATE MANAGEMENT.
- 13 INNOVATING FOR A SUSTAINABLE FUTURE: EXPLORING BUSINESS OPPORTUNITIES IN INDIA'S ELECTRIC VEHICLE SECTOR.
- 14 ANALYZING INDIA'S AGRICULTURAL EXPORT DYNAMICS IN THE EUROPEAN UNION: GROWTH, TRENDS, COMPOSITION, COMPETITIVENESS AND CHALLENGES.
- 15 EFFECTS OF GREEN MANUFACTURING AND ECO-INNOVATION ON SUSTAINABILITY PERFORMANCE.
- 16 REVISITING CSR IN INDIA: LESSONS FROM MAHINDRA & MAHINDRA'S STRATEGIC INITIATIVES.
- 17 SUSTAINABLE DEVELOPMENT OF ECO-TOURISM IN TRIBAL BLOCK OF GAURELA-PENDRA MARWAHI DISTRICT, CHHATTISGARH: AN INDIGENOUS COMMUNITY-CENTERED APPROACH.
- 18 EMPOWERING THROUGH ENTREPRENEURSHIP: A STUDY ON THE PERFORMANCE OF WOMEN ENTREPRENEURS IN SELF-HELP GROUPS IN ERNAKULAM DISTRICT, KERALA.
- 19 THE ROLE OF GREEN INNOVATION IN SUSTAINABLE ENTREPRENEURSHIP: A BIBLIOMETRIC ANALYSIS AND METHODOLOGICAL APPROACH
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- 23 IMPLEMENTATION OF WOMEN ENTREPRENEURIAL BUSINESS INFOSTERING COMPETITIVENESS AND ECONOMIC DEVELOPMENT IN EMERGING ECONOMIES
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- 2 REVIEW OF VARIOUS RESEARCH WORKS ON THE OPERATIONAL SUSTAINABILITY RELATED TO WAITING LINE IN A SUPERMARKET.

- 3 STUDY OF SUSTAINABILITY PRACTICES AND ITS IMPACT ON TOTAL QUALITY MANAGEMENT RELATED TO OPERATIONAL CHARACTERISTICS IN AEROSPACE COMPANIES.
- 4 EXPLORING THE ROLE OF DIGITAL TECHNOLOGIES IN FACILITATING CONSUMER ENGAGEMENT IN CLOSED-LOOP SUPPLY CHAINS.
- 5 THE IMPACT OF E-COMMERCE ON SUPPLY CHAIN RELATIONSHIPS.
- 6 EXPLORING THE DETERMINANTS OF SUPPLY CHAIN PERFORMANCE: A SLR PERSPECTIVE
- 7 ANALYSIS OF FACTORS IMPORTANT FOR IMPLEMENTING SUSTAINABLE PRACTICES IN VENDOR MANAGEMENT: A FUZZY BWM APPROACH
- 8 REVOLUTIONIZING HIGHER EDUCATION: CONCEPTUALIZING NATIONAL RANKING SYSTEM FOR HIGHER EDUCATION INSTITUTIONS IN OMAN
- 9 THE ROLE OF TOP MANAGEMENT SUPPORT, INFLUENCE OF INDUSTRY 4.0 AND ORGANIZATIONAL SUSTAINABILITY IN THE MANUFACTURING SECTOR OF SULTANATE OF OMAN

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- 2 IMPACT OF TECHNOLOGY ON INCOME OF UNEDUCATED LABOR IN INDIA
- 3 A STUDY TO IMPROVE HIGHER EDUCATION SYSTEM OF INDIA WITH EFFECTIVE UTILIZATION OF TOTAL QUALITY MANAGEMENT
- 4 ARTIFICIAL INTELLIGENCE IN EDUCATION: A SYSTEMATIC REVIEW AND FUTURE DIRECTIONS.
- 5 A COMPREHENSIVE INVESTIGATION INTO FOSTERING STUDENT LOYALTY IN DIGITAL LEARNING ENVIRONMENTS.
- 6 INTEGRATION OF AI AND DATA ANALYTICS IN CAREER DEVELOPMENT OF STUDENTS .
- 7 EMPOWERING SUSTAINABLE IT MANAGEMENT THROUGH AI AND ML-DRIVEN PREDICTIVE ANALYTICS: INNOVATIONS IN RESOURCE OPTIMIZATION AND ETHICAL AI
- 8 TRANSFORMING BUSINESS DECISION MAKING THROUGH AI: A CASE STUDY
- 9 IMPACT OF INFORMATION TECHNOLOGY ON CORPORATE SOCIAL RESPONSIBILITY IN ALBANIAN SMALL AND MEDIUM-SIZED ENTERPRISES ACROSS KEY INDUSTRIES.
- 10 EMERGING TRENDS AND THEMES IN AI-DRIVEN CUSTOMER ENGAGEMENT AND RELATIONSHIP MANAGEMENT
- 11 USING AI METHODS IN GUIDING INVESTORS DECISIONS MAKING IN IPO MARKET: THE CASE OF MALAYSIA
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- 13 REVOLUTIONIZING HIGHER EDUCATION: CONCEPTUALIZING NATIONAL RANKING SYSTEM FOR HIGHER EDUCATION INSTITUTIONS IN OMAN

Track 1

Innovation and Sustainable Development in Human Resource Management

EXPLORING THE NEXUS BETWEEN SPIRITUALITY, RELIGIOUS PRACTICES AND SUSTAINABLE WORK CULTURE: THE ROLE OF SPIRITUAL INTELLIGENCE AND SELF-EFFICACY

Dr Megha Aggarwal Maninder Singh Saini***

ABSTRACT

In the present 21st century the incorporation of spirituality and religion is acknowledged for promoting a sustainable work culture. This paper examines the relationship between spirituality, religiosity and sustainable work culture with special focus on the roles of spiritual intelligence and self-efficacy. Spiritual capital appertains capacity for employing spiritual assets and characters in work-related situations. It helps to align personal values with corporate ones. Similarly, self-efficacy is important because it transforms spiritual beliefs into work ethic; that it relates confidence to job performance. Therefore, hybridization of spiritual intelligence and self-efficacy to organizations will make them not only adaptive but also sustainable. This paper seeks to investigate the contribution of these aspects on the employee engagement, job satisfaction as well as organizational commitment. These findings suggest that developing group level spiritual intelligence and self-efficacy may promote a greater sense of meaning, belongingness and accountability which can facilitate constructing a sustainable healthy working environment.

Keywords: Spiritual intelligence, Self-efficacy, Sustainability, Spirituality

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REMOTE WORK AND SUSTAINABLE HRM: INSIGHTS AND FUTURE DIRECTIONS FOR RESEARCH AND PRACTICE*Nandita Patra*Deepti Sharma***

The rise of remote work has been accelerated by the COVID-19 pandemic, transforming how organizations operate and having a notable impact on human resources (HR) practices. While remote work was once considered a perk reserved for high-level executives and knowledge workers, it is now seen as a modern way of collaborating with organizations. The transition to remote work has brought about increased flexibility for the workforce and has provided access to a global talent pool. As the demand for remote work grows, new challenges and well-known difficulties have surfaced. HR professionals are now encountering difficulties in effectively engaging employees, managing performance, and fostering team collaboration. This study offers an overview of the increasingly popular subject of remote work and examines the difficulties linked with remote work, such as managerial challenges. Through the analysis of real-life examples and expert perspectives, this research presents valuable advice for HR leaders and professionals on effectively managing challenges. It aims to explore the impact of this transformation and investigate new working models that will enhance various aspects of this process. Given these findings, the study recommends that practitioners adopt novel strategies for integrating remote work with sustainable HRM, focusing on enhancing employee engagement, performance management, and organizational culture. For researchers, it underscores the need for further investigation into the long-term effects of remote work on HRM sustainability, including empirical studies and the development of new frameworks.

Keywords: Remote Work, Sustainable HRM, Employee Engagement, Performance Management.

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***DO HIGH-PERFORMANCE WORK SYSTEMS DETERIORATE EMPLOYEES' HEALTH?
AN INDUCTIVE CONTENT ANALYSIS.***

Himani Agrawal Lovy Sarikwal***

ABSTRACT

Many studies have examined the impact of high-performance work systems on employees' health and well-being over the past decade. There are still inconsistencies over whether HPWSs improve or deteriorate health. Nevertheless, this study attempts to bridge the gap by using a qualitative research method based on the responses of IT engineers to identify the reasons for these discrepancies.

Methodology

The study sample consists of forty software engineers who work on high-performance work systems in the National Capital Region, India. The survey was conducted between March 2, 2024, and June 5, 2024. The inductive content analysis approach was used to analyse the data.

Findings

Employees' opinions suggest that HPWS is a bundle of HR practices rather than a singularly responsible system. One of the most crucial variables influencing employee well-being is the leadership style. If the proper balance of these practices could be maintained, neither performance nor employee health would suffer.

Practical Implications

To promote employees' health, organisations must provide realistic targets, workless weekends to encourage sleep hygiene among employees, short pauses between work during office hours, a psychologically secure work environment, and encourage them to create a balance between work and family.

Originality

The present study is novel and based on the responses of HPWS's employees, aiming to provide a comprehensive understanding of HPWS's impact on employee health and how to address any negative aspects of HR practices to ensure sustainable growth. This paper also presents a latent conceptual model and opens several avenues for future research.

Keywords: High-performance work systems (HPWSs), Employee health, Employee well-being, Work overload, Leadership style.

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THE ROLE OF FEMALE TEACHERS IN PROMOTING GENDER-INCLUSIVE SOCIETIES.

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ABSTRACT

This study investigates the crucial role of inclusive education in enhancing gender inclusion and promoting a more equitable society, specifically through the experiences of female teachers. The primary aim is to explore how inclusive educational practices affect gender inclusion and contribute to broader social equity. Utilizing a qualitative data collection method, the study thoroughly examines the perspectives of female teachers. The literature review establishes the foundation by examining theoretical frameworks on inclusive education, gender inclusion, and social equity, while incorporating historical and contemporary socio-economic trends. It identifies gaps in existing research, stressing the importance of understanding the interconnectedness of inclusive education and gender inclusion for fostering gender-inclusive societies. The findings reveal that gender-inclusive education markedly enhances gender inclusion from classrooms to communities. Furthermore, inclusive education supports societal equity by mitigating gender-based disparities and providing long-term social benefits. The discussion interprets these findings, underscoring the strong connection between inclusive education and gender inclusion and their collective impact on creating a more equitable society. This research offers new empirical evidence on the positive effects of inclusive education on gender inclusion and societal equity, addressing gaps in the literature and presenting new insights into the interplay of these domains. The implications of the study are significant, recommending that educators and policymakers adopt inclusive educational practices to promote gender parity and social equity. Future research should explore the interconnectedness within inclusive education and conduct longitudinal studies to assess the enduring benefits of these practices. The study acknowledges its delimitations in terms of scope and generalizability and advocates for continuous support and implementation of inclusive education to achieve a more equitable society. The implications also call for robust policies and further large-scale studies to validate the findings and broaden understanding.

Keywords: Inclusive Education, Gender Inclusion, Social Equity, Female Teachers Education and gender inclusion.

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“LAUGHING OUR WAY TO A SUSTAINABLE FUTURE: THE ROLE OF HUMOR IN ENHANCING STUDENT ENGAGEMENT IN SUSTAINABLE EDUCATION”.

*Shuchi Sablok **

ABSTARCT

This research paper explores the role of humor in sustainable education and examines its effectiveness as a predictor of student engagement. Sustainable education aims to equip learners with knowledge and skills necessary to promote environmental stewardship, social equity, and economic responsibility. While these topics are crucial and sustainability praxis can often be perceived as overwhelming or complex, potentially leading to disengagement among students. This study investigates how humor can serve as a pedagogical tool to enhance engagement and learning outcomes in sustainable education.

Through a mixed-methods approach, involving surveys and classroom observations and interviews, this study analyzes the impact of humor on student engagement, comprehension and retention of various concepts and application of those concepts in real life situations leading to sustainable education. The findings reveal that humor not only increases student's interest and attentiveness but also fosters a positive learning environment, reduces anxiety and encourages creative problem-solving. Moreover, humor was found to be a significant predictor of student engagement. The results suggest that humor can effectively enhance sustainable education by making learning more accessible and enjoyable, ultimately contributing to the development of critical thinking and proactive behaviors towards sustainability.

Keywords: Classroom Humor, Student Engagement, Sustainable Education.

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Impact of Gender Discrimination on Workplace Motivation among Academicians in the Schools at Higher Secondary Level of Uttarakhand- An Empirical Study.

Diwakar Das Ria Juneja***

ABSTRACT

"The psychological impact of gender discrimination cannot be understated; it often leads to feelings of frustration, anxiety, and decreased motivation, significantly affecting the professional performance of female academicians."

This study examines the impact of gender discrimination on workplace motivation among female academicians in higher secondary schools in Uttarakhand. The present research seeks to demonstrate that gender discrimination, despite being unethical, is a prevalent issue in most academic institutions. Employing both exploratory and empirical research designs, the study analyses responses from 100 female academic staff members to understand how gender-based discriminatory practices influence their motivation, career growth and productivity. The report contains a thorough analysis of the replies provided by female academic members employed by Schools at secondary level at all teaching levels. The results of correlation and regression analysis demonstrate the deleterious impacts of gender discrimination on women's performance and career advancement, with a notable negative influence on employee motivation. It is essential to understand the challenges faced by women in this sector and to find solutions for the persistent prejudice they encounter. The study aims to reduce gender disparities in employment, increase female representation on board, and foster a more innovative, creative, and stimulating environment for overall growth. Through this analysis we promote improved gender equity by addressing these issues, which may result in a more creative and dynamic academic landscape in India. This research hence, emphasizes how important it is for educational institutions to put policies in place that lessen gender discrimination and promote an environment that is more welcoming and encouraging for all employees. This empirical analysis also adds to the growing body of knowledge regarding gender inequality at workplace and provides insightful recommendations for administrators and policy makers looking to advance gender parity in educational environments.

Keywords: Gender Discrimination, Employee Satisfaction, Motivation, Private Sector.

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Analysis of the Impact of Organization Practices upon Work Commitment amongst Non-Academic Workforce in Education Institutions.

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ABSTRACT

The main research question of this research is to assess the impact of organizational practices on work commitment amongst non-academic employees in institutions of education. The study will endeavor to contribute to the existing literature by targeting non-academic employees whereby, even though their work commitment is imperative for the optimal performance of the institution, the literature is quite scanty. This paper aims to review the literature on organizational practices and the effects of these practices on non-academic staff's perceived commitment.

Design/Methodology

It is for this reason that this research will use both quantitative and qualitative research techniques to achieve an understanding of the nature and extent of non-academic employees' work commitment. The data was collected with the help of questionnaires and interviews carried out on a sample of non-academic employees of different educational establishments in Punjab. Analyzing the data and explaining the results of the study, the authors use proper theoretical models, namely, Social Exchange Theory and Equity Theory of organizational practices and the level of commitment of employees.

Findings

The present study observed that highly developed practices improve the work commitment of non-academic employees in educational organizations. Particularly, leadership support, organizational climate, communication, and staff remunerations were found to be critical to engagement and commitment. Stress is also shown to be minimal when perceived organizational support and justice are employed to establish a pool of committed and motivated workforce.

Research Limitations

While this study provides valuable insights into the factors affecting work commitment among non-academic staff, it is limited by its focus on educational institutions in Punjab. The findings may not be fully generalizable to non-academic employees in other regions or sectors. Additionally, the mixed-method approach, while comprehensive, may not capture the full complexity of the relationships between organizational practices and employee commitment. Future research could expand the scope to include a broader geographical area and explore the impact of other organizational factors not covered in this study.

Practical Implications

The practical implications of this research are significant for educational administrators and policymakers. By understanding the organizational practices that enhance work commitment among non-academic staff, institutions can implement targeted strategies to improve employee engagement and retention. This, in turn, can lead to more effective and efficient educational institutions, ultimately benefiting students and the broader community. The study's findings suggest that educational institutions should prioritize creating a supportive work environment, offering fair and transparent reward systems, and providing strong leadership to foster a committed and motivated non-academic workforce.

Keywords: Non-Academic Staff, Work Commitment, Organizational Practices, Employee Engagement, Educational Institutions

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***EXPLORING THE STATE OF MINDFULNESS: AN EVIDENCE-BASED EXAMINATION
OF CURRENT AND FUTURE MINDFULNESS AND WELL-BEING.***

Deepti Sharma Nandita Patra***

ABSTRACT

This paper explores the current state and future directions of mindfulness, focusing on its impact on well-being through an evidence-based lens. Within this framework, an examination is conducted of the fundamental categories of mindfulness and the related interventions. Mindfulness, rooted in ancient contemplative traditions, has gained significant traction in contemporary psychology and healthcare as a tool for enhancing mental health and overall well-being. The purpose of this study is to critically examine the effectiveness of mindfulness-based interventions (MBIs) in promoting mental health and overall well-being, while also considering emerging trends and future potential in this field. Through a comprehensive review of recent literature, the study highlights the benefits of mindfulness practices in reducing symptoms of stress, anxiety, and depression, enhancing emotional regulation, and cognitive flexibility, and fostering resilience. Additionally, the review reveals the increasing integration of mindfulness with digital technologies, which has expanded accessibility but also raised questions about the quality and depth of mindfulness experiences. The implications of these findings suggest a need for more personalized and context-specific mindfulness interventions, taking into account individual differences and cultural factors. Furthermore, the study emphasizes the importance of addressing the limitations and challenges associated with the commercial proliferation of mindfulness, advocating for a balanced approach that preserves the integrity of traditional mindfulness practices while embracing innovation. Future research should focus on longitudinal studies to better understand the long-term effects of mindfulness and its potential role in addressing broader societal issues, such as workplace burnout and social disconnection.

Keywords: Mindfulness, Well-being, Mindfulness-based Interventions, Stress reduction, Emotional regulation, Digital mindfulness.

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EMPLOYEE RETENTION IN MARKETING INDUSTRY IN INDIA.*Bhawna Bhawna* Chiranjeevi Priyadarshi ** Md Saqib Nawab****

ABSTRACT

Employee retention has emerged as a critical challenge for organizations operating in the dynamic and rapidly evolving marketing industry in India. As companies grapple with intense competition, changing consumer preferences, and the relentless pace of digital transformation, retaining skilled and experienced marketing professionals has become a strategic imperative. This research paper investigates the multifaceted factors influencing employee retention in the Indian marketing industry and explores innovative strategies to address this pressing issue.

Design: Utilizing a mixed-methods approach, the study combines quantitative data from surveys of marketing professionals across various sectors with qualitative insights derived from in-depth interviews with industry experts and organizational leaders. The research delves into the intricate interplay of factors, including compensation and benefits, work-life balance, career growth opportunities, organizational culture, and leadership support, that shape employee retention in the Indian marketing landscape.

Findings: The findings reveal that while competitive salaries and incentives remain crucial, non-monetary factors, such as a positive work environment, autonomy, and a sense of purpose, are increasingly influential in retaining top marketing talent. The study also highlights the unique challenges faced by the industry, such as the scarcity of skilled professionals, intense competition for talent, and the rapid pace of digital transformation, which necessitate proactive and innovative retention strategies.

Through a comprehensive analysis, the research underscores the vital role of organizational culture and leadership in fostering a supportive and engaging work environment that aligns with the values and aspirations of marketing professionals, particularly those from younger generations.

Additionally, the study emphasizes the importance of employer branding, corporate social responsibility initiatives, and talent management practices in enhancing an organization's appeal and retaining its workforce.

Originality: The research contributes to the existing body of knowledge by proposing a holistic framework that integrates the various factors influencing employee retention in the Indian marketing industry. This framework serves as a practical guide for organizations seeking to develop and implement effective retention strategies tailored to their specific needs and challenges.

Ultimately, this study provides valuable insights and actionable recommendations for organizations operating in the Indian marketing industry, enabling them to cultivate an engaged and committed workforce, foster innovation, and drive sustainable growth in an increasingly competitive and dynamic business landscape.

Keywords: Employee retention, Indian marketing industry, Organizational culture, Digital transformation

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“INNOVATION PATHWAYS TO SUSTAINABLE HRM: BALANCING PEOPLE, PLANET AND PROFIT”

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ABSTRACT

In the current context, innovation's share of sustainable human resource management (HRM) is rising as organizations and businesses strive to achieve stability in the intertwined goals of profit, planet, and people. This paper examines the creative routes that lead to the development of more sustainable HRM practices by emphasizing how businesses can align their human capital strategies with a broad range of environmental and economic objectives.

The study highlights the importance of ethical decision-making and the need for HR professionals to act as stewards of both employee well-being and environmental stewardship. The paper concludes by offering practical strategies for HR leaders to implement sustainable practices that balance social, ecological, and financial outcomes, ensuring the organization's long-term viability in a rapidly changing world. Sustainable practices can be integrated into recruitment, development, leadership and employee engagement to help organizations foster work culture that supports long-term growth while minimizing environmental factors.

Keywords: Recruitment, Development, Employee Engagement, Innovation, Leadership.

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***SUSTAINABLE SCHEDULE FLEXIBILITY “I-DEAL”: MEDIATING SUPERVISOR
SUPPORT AND WORK PERFORMANCE IN INDIAN HIGHER EDUCATION.***

*Dr. Pratibha Barik * Dr. Minal Uprety ***

ABSTRACT

March 2020 nationwide lockdown in India prompted a significant shift to online education, causing upheaval among higher education staff. Yet, it fostered a more flexible, technology-driven learning environment. Additionally, NEP 2020 emphasized modernizing education to meet contemporary needs thereby fuelling a growing desire for supportive and flexible work environments to enhance work performance. The employee's negotiation of individualized work arrangements to achieve flexible work practices in an organization is known as “i-deals” or idiosyncratic deals. The study provides an insight into the nomological network of sustainable schedule flexibility i-deals by drawing on the conservation of resource (COR) theory. The study intends that with the retention of human resources via schedule flexibility i-deal and superior's emotional support enhance the work performance of an employee. The study has been conducted with 291 academicians and non-academicians working in Higher Education of Chhattisgarh state. After the testing of the research model, it provided positive result of the mediating role of sustainable schedule flexibility i-deals indirect relationship with Supervisor's emotional support and work performance. Apart from this the study outcome contribute to the literature by revealing the role of leader's (Supervisor's emotional support) and schedule flexibility i-deal environment led to better work performance of an employee. Further overall schedule flexibility i-deal emphasis on resource retention and effect the employee's performance at work. Apart from this the concept of schedule flexibility i-deals can be incorporated into existing or future policies related to human resource management, workforce development, and labor regulations policy makers.

Keywords: Schedule flexibility i-deal, Supervisor's emotion support, work performance, idiosyncratic deals, Indian Higher education.

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THE PSYCHOLOGY OF CONSPIRACY THEORIES: IMPLICATIONS FOR ORGANIZATIONAL CULTURE, TRUST, AND EMPLOYEE ENGAGEMENT.

Neetya Jha Sagar Ravi Chopkar***

ABSTRACT

Conspiracy theories, fueled by misinformation and suspicion, pose a significant threat to organizational health. In this study, we explore their effects on leadership confidence, teamwork, and staff morale. Psychological factors, including self-esteem and perceived control, play a pivotal role in the adoption of conspiracy beliefs. Our research provides guidance for leaders to mitigate these adverse effects and foster a resilient culture of trust within organizations

Purpose -

Not only is it important for a study but also crucial to comprehend how such factors as cognitive biases, social isolation, and employees' personality traits drive them into endorsing conspiracy theories and to identify the consequences of such perceptions on organizational trust and engagement levels. As such, it seeks to establish such effects before proffering general solutions that the human resource management specialists can apply to reduce or eliminate situations that compromise the health of the workforce and overall organizational welfare.

Research Design -

In this study, a non-probability sampling technique, specifically the convenience sampling technique, was used because the researcher was interested in reaching out to the first fifty adult employees who were willing to participate in the study. The two types of research methods used give face to face semi structured interview and focus group discussion which are data source of participant related construct regarding conspiracy theories in workplace.

Findings -

According to the study evidence, conspiracy thinking reduces the personnel's trust in management and therefore, organizational trust and unity. The productivity of the employees who do believe in Conspiracy theories is low as they are always absent from work and do not focus on work activities. Remarkably, for the HRM institution of higher learning the following intervention process has been regarded as important; promotion of critical thinking as well as development of the organizational culture through the provision of information.

Research Limitation-

As students, we had less access to a wider pool of employees which resulted in smaller sample sizes that might not fill any gaps in diverse perspectives. Finally, time and resource constraint limited our ability to reach more employee pool for this study contributing limitation in comprehensiveness as well as generalisability of the findings.

Practical Implication -

Clear communication prevents misinformation and maintains trust. HR can create training programs to reduce belief in conspiracy theories, enhancing engagement and productivity. Promoting inclusivity and respect helps counteract conspiracy theories and fosters a positive work environment.

Keywords: Paranoid beliefs, Organizational environment, Trustworthiness, Employee engagement, HRM strategies, Conspiracy theory.

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***STRATEGIC ALIGNMENT IN MULTISPECIALTY HOSPITALS INTEGRATING A
BALANCED SCORECARD FOR SUPERIOR PERFORMANCE MANAGEMENT.***

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ABSTRACT

The study examines the link between strategic alignment, the implementation of balanced scorecards (BSC), and optimal performance (OP) in multispecialty hospitals. Data were gathered from 530 healthcare professionals in Haryana, New Delhi, Noida, and Chandigarh using a cross-sectional design. Analytical methods included descriptive statistics, correlation analysis, and regression analysis. Findings reveal significant positive relationships between strategic alignment, balanced scorecards, and optimal performance. Both strategic alignment and balanced scorecards are significant predictors of optimal performance, with higher scores in these areas correlating with better performance. The results highlight the crucial role of strategic alignment and performance measurement frameworks in boosting organizational performance in healthcare. However, limitations include reliance on self-reported data and limited applicability to other healthcare settings and regions. Future research should consider longitudinal or experimental designs and use objective performance measures to improve the validity and generalizability of the findings. Overall, the study enhances the understanding of strategic management practices in healthcare organizations and suggests directions for future research in this field.

Keywords: Strategic alignment, Balanced scorecard, Optimal performance, Healthcare management, Performance management.

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"UNVEILING THE NEXUS BETWEEN GREEN HR PRACTICES AND EMPLOYEE GREEN BEHAVIOR: THE MODERATING IMPACT OF GREEN SELF-EFFICACY".

*Sonia Kashyap**

ABSTRACT

The present study aims to examine the relationship between green HR practices and employees' green behavior. Furthermore, the study also makes an attempt to investigate the moderating role of employees' green self-efficacy. Theory of planned behaviors provides the theoretical foundation to the conceptual framework. A sample of 434 employees of healthcare industry in India was surveyed using systematic random sampling technique. Hierarchical multiple regression was utilized to analyze the hypothesized relations using SPSS software. Hayes Process Macros was used to test the moderation effect of green self-efficacy. The results show that all the green HR practices except green compensation and reward augment the employees' green behavior. It is further discovered that green self-efficacy strengthens only the relationship between behavior-driven green HR practices and employee green behavior.

Keywords: Green HR practices, self-efficacy, green employee behavior.

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***IMPACT OF CROSS-GENERATIONAL COLLABORATION, WORKFORCE DYNAMICS,
AND HRM PRACTICES ON EMPLOYEE PERFORMANCE AND RELATIONS IN
UNIVERSITIES OF JAIPUR, RAJASTHAN.***

Preeti Rathore Dr. Akhil Goyal***

ABSTRACT

The study aims to investigate the impact of cross-generational collaboration, workforce dynamics, and HRM practices on employee performance and relations within universities in Jaipur, Rajasthan. Through an analysis of these factors, the research seeks to understand their influence on the overall effectiveness and cohesion of the university workforce. The hypothesis posits a significant positive relationship between HRM effectiveness and employee performance and relations metrics, suggesting that well-implemented HRM practices contribute to favorable outcomes in these areas. To achieve this, a quantitative approach will be employed, involving a sample size of 120 employees from various universities and departments in Jaipur. Utilizing a simple random sampling method, the study aims to ensure representativeness and diversity within the sample, facilitating meaningful comparisons across different demographic groups. By examining the interplay between cross-generational collaboration, workforce dynamics, and HRM practices, the study seeks to provide insights that can inform HR strategies and practices within university settings, ultimately enhancing employee performance and relations in Jaipur, Rajasthan.

Keywords: Cross-generational collaboration, Workforce dynamics, HRM practices.

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A STUDY ON EFFECT OF WORK ENVIRONMENTAL FACTORS ON TEACHERS JOB SATISFACTION WITH REFERENCE TO PRIMARY AND SECONDARY SCHOOLS OF DURG DISTRICT, CHHATTISGARH

Kishor Deka Ashok Chandra***

ABSTRACT

Employees represent the most critical asset within any organization, playing a pivotal role in achieving corporate goals. A well-designed work environment significantly contributes to reducing absenteeism, minimizing turnover, and enhancing overall efficiency. The physical and psychological aspects of the workplace environment directly influence key factors such as productivity, safety and health, concentration, comfort, morale, and ultimately job satisfaction. A positive work environment fosters strong social relations, promotes collaboration between colleagues, superiors and subordinates, and strengthens organizational bonds. This paper explores the profound impact of workplace conditions on teachers' satisfaction, highlighting the importance of a supportive and conducive work environment as a fundamental determinant of job satisfaction and organizational success.

In this research, a sample of 120 respondents was selected. The analysis methods used include percentage analysis, weighted average, and chi-square. The study uncovered the levels of employee satisfaction concerning various organizational factors. It demonstrates that employees are generally content with their jobs. However, the institutions should focus on improving salary, and providing more opportunities for new employees.

Keywords: work environment, job Satisfaction, Performance, Productivity.

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SUSTAINABLE HR PRACTICES AND ITS INFLUENCE ON EMPLOYEE TURNOVER

Poojashree.D K D Shripria V***

ABSTRACT

Sustainable HR practices are the practices and procedures that organizations create and use to reduce employee turnover, prevent attrition, increase retention and foster employee engagement. Some of the common Sustainable HR practices that involve concepts of sustainability in practice and processes related to Performance management, Sustainable employee development, Compensation and benefits, Work place policies, employee engagement etc. The Sustainable HR practices primarily aims to create an environment for the employees to bring in best productivity and to improve employee satisfaction and to build a positive sustainable work place culture in an attempt to contribute in overall success of the organization. Sustainable HR practices or Green HR are policies and procedures structured to manage the company's employees effectively and to keep them engaged. This study tries to learn about the various Sustainable HR Policies followed in IT organization and also tries to find out if it can be a useful tool in controlling attrition. The study was carried out in a leading information technology company to study if their Sustainable HR practices can help in reducing employee turnover. The HR personnel and Employees who left the organization were interviewed to provide data for the study. Further tools like correlation and Friedman test were also used which supported the theory that Sustainable HR Practice or Green HR policies has a positive relationship with Overall Job satisfaction. This study contributes by providing insights of a successful Sustainable Human Resource Practice and by filling the gap of less literature on Relationship between Sustainable HR practices and Employee turnover in IT sector of India.

Keywords: Sustainable HR Practices, Employee Turn Over, Job Satisfaction, Green HR

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TALENT MANAGEMENT IN THE TECH INDUSTRY: AN ANALYSIS OF RECRUITMENT, RETENTION, AND DEVELOPMENT STRATEGIES IN HIGH-GROWTH ENVIRONMENTS

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ABSTRACT

This review of the literature aims to investigate and evaluate talent management strategies used by tech organizations, with a particular emphasis on fast-growing businesses. This paper looks at hiring top talent, keeping talented workers, and supporting their growth in a creative, fast-paced work environment. This assessment aims to offer insights that are critical for sustaining growth and preserving competitiveness in the tech sector by identifying new trends and effective methods.

Approach/Methodology

This study utilizes a thorough literature review methodology, combining research from various academic articles, industry reports, and case studies pertaining to talent management in the tech industry. The review centers on important aspects such as recruitment strategies, employee retention, and development programs within high-growth companies. Through a thorough analysis of various studies, the paper uncovers shared obstacles and effective approaches within diverse tech organizations.

Findings

The analysis finds that technology organizations face major talent management difficulties, such as talent shortages, high turnover rates, and the need for ongoing skill development. To attract and keep top people, successful organizations use innovative recruitment techniques, competitive perks, and a focus on ongoing employee development. Furthermore, the study emphasizes the significance of a strong company culture and leadership in increasing employee loyalty and engagement.

Limitations of the Study

A potential drawback of this study is its dependence on existing literature, which might not encompass the most recent industry advancements or practices specific to certain regions. In addition, the review primarily examines high-growth companies, so the findings may not be applicable to smaller or more established firms in the tech sector.

Implication

The findings of this review offer valuable insights for tech companies looking to improve their talent management practices. By implementing the strategies outlined in this review, organizations can enhance their capacity to attract, retain, and cultivate talent, thus ensuring a competitive advantage in a dynamic industry. The study provides a valuable resource for HR professionals and industry leaders who want to gain insights into the challenges of talent management in rapidly expanding industries.

Keywords: Talent Management, Tech Industry, High growth companies, Recruitment, retention

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***PROFESSIONAL STRESS AND COPING STRATEGIES OF INDIAN MILITARY
INTELLIGENCE PERSONNEL.***

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ABSTARCT

The present study focuses on the coping strategies for professional stress in work places among the Junior Commissioned Officers (JCOs) and Non-Commissioned Officers (NCOs) of Military Intelligence of Indian Army. 384 samples have been taken for this study. Sources of data is Primary data include a structured questionnaire. Data has been collected through online questionnaire and measure through five points Likert's scale. Statistical analysis of the data was conducted using R-3.6.3, Smart PLS 3.2.9 and Jamovi 1.1.9. The statistical tool used for analysis of the data include frequency distribution, t Test, ANOVA, Chi-Square test, Boot Strap Validation, Average Variance Extracted and Regression analysis.

Keywords: Indian Military Intelligence, Professional Stress, Cope, Junior Commissioned Officers (JCOs), Non-Commissioned Officers (NCOs)

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***AN OVERVIEW OF THE CHALLENGING ROLE OF GREEN HUMAN RESOURCE
MANAGEMENT TOWARDS SUSTAINABILITY.***

*Nicy Pavartikaran **

ABSTRACT

In the contemporary era of globalization and innovations, protection of our environment and preservation of natural resources for the future generations has become a crucial aspect, and thus, raises a call for Sustainability. This, in turn has paved a route to the emergence of Green Human Resource Management (GHRM) in order to incorporate green culture within the organization in order to balance environmental risks and societal needs. Green HRM refers to “inculcate environmental awareness” and “promote sustainable practices within the business.” The research paper highlights the major dimensions of Green HRM practices and the significant role, they play in the organization towards fulfilling societal and environmental goals and thus, gaining a competitive edge in the industry. The existing literature has been critically examined and it paves a wider scope of research in the developing nations. The paper also focuses on the emerging trends of green HRM initiatives in India. There has been limited research on Green HRM, especially among developing nations, and thus, provides more scope for research. Certain suggestions have been added to the existing knowledge base. Environmental concerns have been reported alarmingly in the current scenario, especially in developing nations. Therefore, it is essential for firms in the developing nations to adopt Green HRM practices, formulate green policies and promote sustainable practices for a green environment and transformation of the society. The paper would be helpful to organizations to understand GHRM practices in depth, and implement GHRM practices in future, as it highlights the benefits of these practices towards achievement of Sustainable development goals as well.

Keywords: Green Human Resource Management, GHRM, environment, sustainable practices

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REMOTE AND HYBRID WORK MODELS: ANALYZING BENEFITS, CHALLENGES, AND BEST PRACTICES.

*Rubi Mishra**

ABSTRACT

Remote and Hybrid Work have now impacted every sector and organization and more organizations adopt remote and hybrid work models, it's essential to understand their effects on performance and employee satisfaction. This paper looks at the benefits, challenges, and best practices of these work setups.

The paper finds that remote and hybrid work models have many benefits, such as greater flexibility, cost savings, and better work-life balance, which can lead to higher employee satisfaction and retention. However, these models also bring challenges, including difficulties with communication, feelings of isolation among employees, and issues with separating work from personal life, as well as technology and security concerns, values, culture and ethics.

To tackle these challenges, the paper suggests best practices for successful implementation, such as improving communication, managing performance effectively, and keeping employees engaged. It also emphasizes the need to invest in the right technology and create strong support systems for employee well-being. By reviewing recent studies and real-life examples, the research offers practical advice for organizations looking to make the most of remote and hybrid work models. The paper concludes with recommendations for future research and practical tips for organizations aiming to improve their remote and hybrid work strategies.

Keywords: Remote work, Hybrid work, Employee, Organizations

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DECADES OF EMPLOYEE WELL-BEING (EWI) RESEARCH IN THE CONSTRUCTION INDUSTRY: AN INTEGRATIVE LITERATURE REVIEW AND FUTURE DIRECTIONS FOR SUSTAINABLE BUSINESS.

Nisha Rawat Dr. Abhilasha Dixit***

ABSTRACT

Construction industry brings lot of challenges for an organization and an individual due to project complexity, drastic environmental condition, work pressure, employee health, safety, managing different stakeholder and endorsing organization sustainability. Last few years many studies have been conducted on employee well-being (EWB) in construction industry (CI). However, integrative literature review of past published articles on EWB in CI has not been done. Therefore, this paper aims to conduct an assessment of published work and prompt a paradigm shift of thinking about employee well-being (EWB).

Design/methodology/approach– The Scopus search engine was used to get the relevant literature on EWB in CI from 1990 – March 2024. Based on the keywords 417 publications we found. From 417 only 40 are found relevant after examining the titles, abstracts, keywords and full texts of the publications.

Findings - The result shows the publication trends over the year, most researched dimension in EWB in CI, countries where research in EWB in CI has happened or are happening. This review paper identified that most of the research are into the mental well being and stress and there is a gap for the other employee well being dimensions. This paper proposed the conceptual framework for future research in employee well being.

Practical implications– The study presented the publication trend on EWB in CI, illustrate the countries/regions and employee well-being dimensions. Study also presented the research gap in EWB concept and not just mental well-being in managing construction engineers and further studies in this research area.

Originality/value – This paper presents the theoretical study gap in understanding the EWB in CI. And more research work to be conducted to benefit the organization and employee.

Keywords: Employee well-being, Construction industry, Project Management, Psychological well-being, social well-being, Subjective well-being, Workplace well-being, Sustainability.

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What makes educational leaders to adopt virtual communication? Evidence from UTAUT model perspective

Saurabh Gupta Onkar Nath Mishra***

ABSTRACT:

The advent of the digital revolution which has magnified the use of ICT (Information and communication technology) is evident in all the organizations. The co-evolution of e-leadership in the organizations with advanced communication technologies has been transformational. The educational leaders have been exemplary in adopting the VCT (virtual communication Techniques) for effective education management. The educational ecosystem has a number of virtual platforms like zoom, Google meet, Microsoft team, Skype and many more to facilitate virtual communication. This study utilized the UTAUT model to assess the determinants of adoption of VCT among higher educational leaders. Further, this study measures the effects of these determinants on VCT adoption intention and e-leadership behavior among educational leaders. Purposive sampling procedure have used to select 350 respondents such as HODs, Deans, and Directors of higher educational institutes located in Delhi NCR. Structural equation modelling technique has been utilized to test the structural relationship among various determinants and VCT adoption. Social influence, effort expectancy, facilitating condition, perceived self-efficacy, and performance expectancy were significant predictors of VCT adoption intention and e-leadership behavior among educational leaders.

Key Word: Virtual communication technology, e-leadership, educational leaders, UTAUT model, SEM

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AN EMPIRICAL STUDY ON “SERVICE QUALITY MEASUREMENT-A PANACEA TOWARDS EMBARKING PROFITABILITY IN PRIVATE HOSPITAL OF ROURKELA, ODISHA.

*Dr. Sukanta Kumar Sahoo**

ABSTRACT

Quality is an “elusive and indistinct construct” embarked on an exploratory journey that has revolutionized research and given service quality a face value in a way. The health care industry has been in an increasing trend with many new challenges for instance, increase in the demand for quality health services, customer/patient satisfaction and increased competition. To face these challenges, it is important that health care institutions pay more attention in developing effective ways to satisfy the desires and needs of patients. Despite the rapid growth and the importance of service sector activities, service organizations have however been sluggish to recognize the implications of the quality of services delivered to consumers further confirmed that this might be as a result of the difficulties involved in relocating the concept of production quality from the manufacturing sector to a more human-centered service organization. The service quality measurement scale (SERVQUAL) is used in research to measure quality of service in a hospital service environment. SERVQUAL used in research to measure quality of service in a hospital service environment and also as an effective approach has been studied and its role in the analysis of the difference between patient expectations and service providers’ perceptions has been highlighted through a case study conducted at Swayam Hospital, Rourkela, Odisha) giving quality service to patients.

Keywords: Embarking, Profitability, Service Quality

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IMPACT OF STRESS, FEAR, AND NEGATIVITY ON THE ACADEMIC PERFORMANCE OF YOUTH

*Dr. Jaya Prakash Rath**

ABSTRACT

The escalating adverse consequences of academic stress on the youth across the globe may lead to anxiety, depression, mental and psychological disorders even to development of suicidal tendencies among them. This paper analysed the impact of this mental pressure on the academic performance of students. A qualitative analysis is done on college students of ten different colleges between the age group of 17-24 years. The collection of data is mostly in the form of focus group discussions. The groups are constituted of 8-10 students of different classes. The study applied grounded theory to measure the qualitative results. The findings reflected that there is significant negative impact of mental stress and fear on the academic performance of the students. This paper has notable contribution to the existing literature of student psychology. It also outlines the underline causes of academic stress which helps the institution to address these problem to enhance academic excellence.

Keywords: Stress, fear, negativity, academic performance, student psychology

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SUSTAINABLE HR PRACTICES AND ITS INFLUENCE ON EMPLOYEE TURNOVER

Shripria V Poojashree D K D***

ABSTRACT

Sustainable HR practices are the practices and procedures that organizations create and use to reduce employee turnover, prevent attrition, increase retention and foster employee engagement. Some of the common Sustainable HR practices that involve concepts of sustainability in practice and processes related to Performance management, Sustainable employee development, Compensation and benefits, Work place policies, employee engagement etc. The Sustainable HR practices primarily aims to create an environment for the employees to bring in best productivity and to improve employee satisfaction and to build a positive sustainable work place culture in an attempt to contribute in overall success of the organization. Sustainable HR practices or Green HR are policies and procedures structured to manage the company's employees effectively and to keep them engaged. This study tries to learn about the various Sustainable HR Policies followed in IT organization and also tries to find out if it can be a useful tool in controlling attrition. The study was carried out in a leading information technology companies to study if their Sustainable HR practices can help in reducing employee turnover. The HR personnel and Employees who left the organization were interviewed to provide data for the study. Further tools like correlation and Friedman test were also used which supported the theory that Sustainable HR Practice or Green HR policies has a positive relationship with Overall Job satisfaction. This study contributes by providing insights of a successful Sustainable Human Resource Practice and by filling the gap of less literature on Relationship between Sustainable HR practices and Employee turnover in IT sector of India.

Keywords: Sustainable HR Practices, Employee Turn Over, Job Satisfaction, Green HR

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THE FUTURE OF HRM: ADAPTING TO TECHNOLOGICAL ADVANCEMENTS FOR INNOVATION AND SUSTAINABILITY

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ABSTRACT

Human Resource Management is adapting to technological advancements, focusing on employee engagement and sustainability. By leveraging Artificial Intelligence, blockchain, and analytics, organizations can create a diverse, agile workforce. Human Resource professionals must develop new skills and strategies to effectively harness these technologies effectively, ensuring a sustainable future for work and business success. This approach combines efficiency with human-centric approaches, ensuring ethical standards are upheld in the ever-evolving Human Resource landscape. The present research paper explores the usage of advanced technology in human resources like Artificial Intelligence. Human Resource Management is embracing sustainability through strategic integration of technological advancements like Artificial Intelligence, fostering efficiency and fostering innovation. The major findings of the study will be the usage of technology in human resources by various companies around the world. The major contribution of the study is the importance of technology in the area of human resources.

Keywords: Artificial Intelligence, Blockchain, Human resource management, Technology

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CULTIVATING A SUSTAINABLE WORK CULTURE: EXPLORING THE CONTRIBUTION OF SPIRITUALITY PRACTICES IN WORK ENVIRONMENTS

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ABSTRACT

The objective of this research was to address the impact of spiritual practices on organizational culture. In light of this shifting trend, the integration of spiritual practices in a transformed digital work environment presents an encouraging way to drive sustainability and enhance employee well-being.

Methodology: The research involved 172 employees across multiple cultural and professional settings, using a mixed-methods design with both empirical and qualitative methodologies. This research is based on quantitative methodology, which has explored the effect of spiritual practices on work culture sustainability, and a questionnaire was used for collecting data. Also, the qualitative strategy investigates these dynamics in-depth with a focused interview approach. Descriptive analysis was performed by using SPSS, and SmartPLS was implemented for its efficacy in dealing with complex variable relationships and its robust capability in sequential analysis, which is crucial when exploring the multifaceted impact of spirituality practices on various aspects of work culture.

Findings showed that spiritual practices are significantly correlated to increased job satisfaction and employee engagement, which in turn is a predictor of sustainability at work. Meditation, pranic healing, mindfulness exercises, and regular spiritual reflection sessions in particular have proved a great asset to employees, leading to improved concentration, lesser stress levels, hence better productivity at work or satisfaction. Spirituality has a crucial place in the digital work culture, and these findings pursue its integration within HRM strategies to build a resilient, long-lasting, human friendly interface. The paper enriches the discussions of the role of spirituality in workplace sustainable culture and also offers insights for leaders as well as HR professionals to work on their attempts in order to make organizational culture more vibrant & employee well-being strategies even stronger.

The implications of this study suggest that organisations should consider structured incorporation of spirituality practices as part of their employee development programs to enhance both individual and organisational outcomes in the digital era.

Keywords: Spirituality at workplace, Pranic healing, workplace Culture, Wellbeing at work

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***SPIRITUALITY FOR ENHANCING EMPLOYEE JOB PERFORMANCE AND
SATISFACTION IN HUMAN RESOURCE MANAGEMENT***

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ABSTRACT

Background: People spend a lot of time in their jobs, not only to get work done but also to figure out who they are. As a conceptual system, workplace spirituality (WPS) within human resource management, is a chance to help people find meaning in their work and reduce stress at work while also improving employee performance.

Aim: The study's research question is to examine if there is a link among Spirituality at Work and Job Satisfaction and Employee Job Performance . More specifically, it aims to trying to find out that WPS helps to enhance the JS and EJP of employed people of different industries in Haryana and Delhi NCR.

Methods: An quantitative research design was used. This test proposed relationships all employed Structural Equation Modeling (SEM). Questionnaires were administrated on a cross-sectional sample of 550 employees of different organizations in Haryana and Delhi NCR ,India. This was done using structured questionnaires. WPS, JS and EJP were the variables assessed by the questionnaire. The collected data were analysed to identify the strength and significance level of various link among these factors.

Findings : The study proves how spirituality at workplace directly relates to the level of satisfaction at place of work and the performance of employees. Moreover, the path coefficients E estimates are significant and positive which means that WPS has the positive impact on the JS with magnitude of 0.645 and a positive but lesser impact on EJP with the magnitude of 0. 454. The SEM model accounts for the 59.5 % of the variance in EJP and It also explains 41. 4% in JS. Theoretically, this underlines the great significance of WPS on these outcomes. These outcomes imply the necessity of supporting people's spiritual fulfillment at work. This can lead to boosting of employee health and organizational performance.

Keywords: Workplace Spirituality, Job Satisfaction, Employee Job Performance, Human Resource Management

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***A STUDY ON THE IMPACT OF LEADERSHIP ON EMPLOYEE ENGAGEMENT AND
EMPLOYEE SUSTAINABILITY AMONG IT EMPLOYEES IN HYDERABAD, TELANGANA***

*Ankita Nagra**

ABSTARCT

This paper explores the influence of leadership on the engagement and sustainability of an organization among 250 IT employees in Hyderabad, Telangana. Leadership has been one of the most critical determinants of employee engagement that further impacts long-term sustainability for any organization. The three major objectives of this study are: (1) To analyze the relationship between leadership style and employee engagement; (2) To investigate how employee engagement influences employee sustainability; and, (3) To determine the moderating influence of leadership in sustaining long-term organizational success by influencing employee engagement.

To achieve all these, correlation and regression analyses are performed to determine the strength and direction of the relationships between leadership, employee engagement, and employee sustainability. The research shows a strong and positive correlation between leadership styles and employee engagement; in other words, good leadership positively contributes to enhancing the level of engagement in IT employees. A further regression analysis proved that a greater engagement level significantly influences the enhanced outcomes in employee sustainability.

The Chi-square test was performed to analyze demographic factors such as age, experience, and gender further. Results were found to be significant across demographic groups, indicating that relatively younger organizational experience participants have higher employee engagement levels than those who are relatively older. Results indicate that different leadership approaches should be used with different demographics to enhance engagement and sustainability.

In general, this study again emphasizes that leadership is the most important aspect in fostering an engaged workforce to be important for sustaining an organization's existence within the dynamic and changing IT sector.

Keywords: Leadership, Employee Engagement, Employee Sustainability and Workforce

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***EMPOWERING OMANI GRADUATE WOMEN FOR GREEN BUSINESS FORMATION:
EXTENDING THE VBN THEORY TO ADDRESS CLIMATE CHANGE AND
SUSTAINABILITY***

Abdulrazak F. Shahatha Al-Mashhadani Naeem Hayat***

ABSTRACT

Climate change requires immediate action, and taking responsibility for the environment can mitigate the climate challenges. Youth green behaviors is a great option to instigate green business that can help vindicate climate issues and the sustainability of small businesses. Individual values, beliefs and norms are a great model to explore and explain green behaviors. This research explores the intention of green business formation among Omani graduate women using the value-belief-norm (VBN) theory. The data analysis is performed with the partial least square structural equation modelling (PLS-SEM) to evaluate the proposed relationship with the extended VBN framework. The current work extracts the development of green business intention that can promote green businesses and mitigate the ecological changes in Oman. This study extends the VBN model with descriptive social norms nurturing the personal norms to take an active role in forming a green business. Additionally, the study findings can direct the policymakers to nurture the right policies harnessing green behaviour and reducing the climate impact by collective actions taken by the Omani population. Entrepreneurship can facilitate the building of a responsible business with the vision of a green mindset to mitigate climate issues and sustainable business

Keywords: Values, Belief, Norms, Intention, Green Business, Behavior, Oman, ClimateAction, Gender Equality

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A MEASURE OF WORKING OUT LOUD: SCALE DEVELOPMENT AND VALIDATION

Rayees Farooq Almaas Sultana** Noura Said Al Jahwari****

ABSTRACT

Working out loud (WOL) is a recent trend in knowledge management that fosters collaboration, transparency, and learning within organizations. The study aims to develop and validate a measure of working out loud (WOL) on knowledge workers. In sample 1, based on a questionnaire survey of 186 knowledge workers representing Southern India, a three-factor scale of working out loud (WOL) was developed. In sample 2, confirmatory factor analysis (CFA) (n = 200) was used to test the initial factor structure identified in sample 1. The validated WOL comprised three dimensions: collaborative work environment (CWE), openness and transparency (OTP) and learning and feedback exchange (LFE). The scale indicated necessary measurement qualities in terms of dimensionality, reliability and validity. The nomological validity of WOL was tested with psychological empowerment and the results indicate a positive relationship between WOL and psychological empowerment. The study is the first of its kind to develop and validate a measure of working out loud (WOL) on knowledge workers with practical implications for knowledge workers to deal with collaboration, transparency and feedback.

Keywords: Working out loud, narrating work, psychological empowerment, knowledge workers, knowledge management, scale development.

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THE MODERATING EFFECT OF REWARDS IN THE RELATIONSHIP BETWEEN TRAINING DESIGN AND WORK ENVIRONMENT WITH TRANSFER OF TRAINING IN PRIVATE ELECTRIC ENERGY COMPANIES

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ABSTRACT

Reward has received a great deal of attention in the recent literature however, researchers have argued that less attention has been paid to investigating the effect of reward on transfer of training. The roles of rewards a moderating variable also highlighted in the past research, theoretical discussion and with the contextual organization setting. This study was conducted to determine the roles of reward as moderators in the relationship between training design, work environment and transfer of training in private electric energy companies, Malaysia. This study is in line with sustainable development goals on Decent Work, Economic Growth and Sustainable Communities. This research employed positivism research philosophy, deductive approaches, survey strategies, mono quantitative choices and cross-sectional time frame. A total of 350 set questionnaires data were collected. A survey was conducted and self-administered questionnaire as a tool to measure variables in this study. Data collected among the employees at Sarawak Energy Berhad who participated in training activities organized by the Sarawak Energy Berhad, Sarawak, Malaysia. The results of the show that reward is not a factor for encourage employee in transfer their knowledge and skill but reward is more for enhance their performance. In line with this, previous research has shown that reward is not a factor the encourage employees who are willing to transfer new knowledge, skills and attitude learned from training, were more likely to contribute beneficially to the organization by achieving organizational goals. This paper also delves into theoretical and practical implications, and argues for the analytical importance of reward as mediators in training activities at the workplace.

Keywords: Rewards, Individual Characteristics, Training Design, Work Environment, Transfer Of Training

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EXPLORING THE LINK BETWEEN GREEN HRM PRACTICES AND SUSTAINABLE PERFORMANCE: THE ROLE OF INNOVATION, MANAGERIAL ENVIRONMENTAL CONCERNS, AND ENVIRONMENTAL KNOWLEDGE – EVIDENCE FROM HEALTHCARE

Sajjad Nazir, Sarfraz Javed**, Sahar Khadim****

ABSTRACT

Green human resource management (GHRM) practices effectively boost the firm's sustainable performance. Therefore, this study explores the link between GHRM practices and economic, environmental, and social performance, considering the mediating impact of green innovations and the moderating effect of environmental knowledge and managerial environmental concerns. Data was collected from 272 managerial-level employees in Oman's healthcare organizations. SmartPLS was utilized to analyze the data. The study findings indicate that GHRM practices positively affect sustainable performance (economic, environmental, and social performance) and green innovations. Furthermore, green innovations positively mediate the relationship between GHRM practices and sustainable performance. In addition, the study found that environmental knowledge and managerial environmental concerns significantly moderate the association between GHRM practices and green innovations. Hence, MEC and EK strengthen the relationship between GHRM practices and green innovations. Leaders should adopt GHRM practices such as green compensation, recruitment, and training to boost sustainable performance. Healthcare organizations should ensure that GHRM practices are appropriately implemented, motivating employees to help organizations foster green innovations and sustainable performance. This research offers empirical evidence that GHRM practices, green innovations, and sustainable organizational performance can be highly effective in healthcare organizations in emerging economies. Finally, the theoretical and managerial implications are discussed.

Keywords: GHRM practices, Green innovations, Sustainable performance, Environmental Knowledge

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Track 2

Innovation and Sustainable Development in Marketing

UNDERSTANDING THE EXPERIENTIAL VALUE OF AUGMENTED REALITY SHOPPING INTERFACES.

*Krishna Teja Perannagari**

ABSTRACT

While there's a growing consensus on the advantages of integrating AR technology into shopping experiences, there remains a significant gap in empirical studies examining the actual value customers derive from these AR-enhanced retail interactions. To address this void, this essay presents a conceptual model combining the uses and gratification theory, flow theory and experiential perspective of consumption to explore the creation of experiential value within AR retail applications. Utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM), the research examines 284 online survey responses from participants in India. These individuals interacted with webcam-based AR virtual mirrors provided by beauty and fashion retailers. The findings of this study indicate that three key characteristics of AR media—interactivity, telepresence, and media richness—significantly influence the generation of experiential value when facilitated by flow experiences. Findings from the study uncover AR's potential for widespread adoption and offer empirical evidence supporting its role as an experiential interface.

Keywords: augmented reality, shopping experiences, flow theory, experiential value

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ANALYZING THE FACTORS AFFECTING THE ACCEPTANCE OF E-PHARMACIES IN INDIA

*Kushal Pal Singh**

ABSTRACT

Purpose -In India, the main obstacles to accessing pharmaceuticals are lack of awareness, price, and accessibility. Electronic pharmacies have emerged as a solution to the shortage thanks to advances in technical innovation, particularly the internet. The advantages of online pharmacy have led to a rise in the popularity of e-pharmacy, particularly in large cities. This research aims to identify the elements that affect the acceptance of e-pharmacies and to predict the variables that influence these aspects.

Design/methodology/approach – This is a survey research quantitative study in which the opinions of 435 e-pharmacy users in India have been measured and evaluated to validate the proposed model, grounded in constructs from well-established theoretical models such as the technology acceptance model, extended unified theory of acceptance and use of technology (UTAUT2) and self-determination theory. Additional constructs have been added based on relevant research studies. All the constructs have been further defined and clubbed to explain predictors, Consumer Readiness, Consumer Engagement Drivers and Brand Equity Determinants, and their influence on the acceptance of e-pharmacies.

Findings – The acceptance (ACC) of e-pharmacies are favorably influenced by key variables, including consumer readiness, consumer engagement drivers, and brand equity determinants, according to this study. It also shows that younger, better educated, and digitally savvy people are more likely to order medications online from e-pharmacies.

Research limitations/implications – Being a quantitative survey-based research study with sample of the study confined to Delhi, NCR region, this research has geographical limitations. Also, study is confined to e-pharmacy users only, thus, findings cannot be generalized to other e-commerce businesses.

Practical implication – From an academic perspective, this study will offer intriguing new information on how customers intend to adopt and accept e-pharmacies. This empirically supported study will offer managerial insights into the relationship between the various constructs and customers' intentions for adopting and accepting e-pharmacies.

Keywords: E-Pharmacy Acceptance, Healthcare, Healthcare Information Technology, Online Pharmacies, Acceptance Intentions, Healthcare Service Quality.

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FESTIVE MARKETING THROUGH INNOVATIVE GREEN STRATEGIES FOR SUSTAINABLE ECONOMIC DEVELOPMENT OF INDIA

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ABSTRACT

Festivals are celebrated with great enthusiasm in India. They are lives and souls not only for Indians, but also for the economic development of nation. Festivals and cultures have a significant influence on the Indian market. Festive marketing is the process by which businesses step up their efforts to draw in customers. The goal is to boost revenue and profit by giving customers worthwhile offers. Many companies are using many innovative strategies to attract the customers during festivals. They are touching the emotional reminiscence of consumers and boosting their sales. One of these innovative strategies is by 'going green.' When Green Marketing is applied with Festive Marketing, then festival consumptions and investments are undertaken with social responsibilities. Sahara rolled out electric vehicle "Sahara Evols" during festive season as means of green transport. Indian Railway introduced ecofriendly disposable hand towels and pillow covers to meet the increasing demand of passengers during festivals. Indian railways rolled out 540 trains for hassle free travel this festive season. In last festive season, Ultratech announced its groundbreaking plan of producing green cement from industrial wastes. Green Firecrackers have been introduced in India which lacks the barium component responsible for air and noise pollution.

These crackers produce water vapour and minimize dust emissions. Various platforms like "Amazon Karigar" are promoting local ecofriendly vendors for making the festive experience fantastic. These companies are taking alternate, sustainable, and eco-friendly initiatives. The study is based on the secondary data collected from various sources. In the National Geographic Society's Greendex research, India came in first place for the fourth consecutive year. India's market for green products is predicted to develop at a 32.90% annual growth rate, from USD 12.93 million in 2021 to USD 74.05 million in 2027. The main contribution is during festive season. This shows the mood of Indians that they are ready to make their festivals green and help in the sustainable development of nation. This is the reason that today companies are attracting the consumers by adding the benefits of festive marketing as well as green marketing. But many wrong tactics are also being followed by the companies in the name of 'green' during festivals like green spinning, green selling, and green washing. This is not only breaking the consumers' trust, but such acts have also been considered as the 'Dark Patterns' of sales, which is a punishable offence in India. The purpose of the research is to educate the customers about the dark patterns and to inform the companies about the need and choices of the consumers. This will help the companies to follow a healthy marketing tool at the time of festivals which can be innovative and sustainable. This will boost the sales of companies in a greener way, working towards sustainable economic development of nation. This is Innovative Marketing. This is Future Marketing.

Keywords: 1.Festive Marketing, 2.Festivals, 3.Green Marketing, 4.Innovative Marketing, 5.Festive Season, 6.Green Strategies, 7.Sustainable Economic Development.

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CAN PERSONALITY TRAIT HAVE AN IMPACT ON CONSUMER BEHAVIOUR CONCERNING OTC ALLOPATHIC MEDICINES? AN INTROSPECTIVE STUDY ON THE CONSUMERS OF WEST BENGAL

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ABSTRACT

The study shows personality traits behave differently in male and female consumer for decision making process to purchase OTC medicine. In the case of male if we consider personality traits, the result shows irrespective of Neuroticism, Psychoticism, Extroversion male does not have any impact in buying OTC medicine. But if we include the factors of age, education and locality as a moderator to judge three personality traits then male consumers behave differently. As it is not possible to judge an individual from its income, educational back ground or its geographical location segregating him from his traits, it can be confers that for male consumers personality traits have direct impact on the consumer decision making process. That means OTC marketing companies must develop their promotional strategies by keeping consideration of personality traits as one of the factor for decision making process for male consumers. In the case of the female consumer personality traits have no role even in the presence or absence of the moderators like age, education and locality. But moderators (age, education and location) alone have influence in decision making process for the ladies irrespective of their traits. So we can conclude that OTC marketing companies must be careful in segmentation , targeting and positioning strategies while developing marketing campaigns for OTC medicines where different genders behave differently.

Keywords: Personality traits, Consumer behavior, OTC Allopathic medicine

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EVALUATING THE FACTORS INFLUENCING CONSUMERS' GREEN PURCHASE INTENTION

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ABSTRACT

The rising awareness of environmental issues has led to a significant shift in consumer behaviour, with an increasing number of individuals opting for green products and brands, which in turn have encouraged the marketers to rethink their marketing strategies towards green marketing or sustainable marketing. This empirical study thus, aims to examine the factors that influences consumers' intentions towards purchasing the green or eco-friendly products, particularly in the fast-moving consumer goods (FMCG) industry.

Design/Methodology: The research being descriptive and explanatory in nature, utilised primary data that was collected from a sample of 386 consumers with the help of convenience sampling method in the Kamrup Metropolitan district of Assam. The consumers were surveyed through the store or mall intercept method, using a structured questionnaire, in order to measure the factors' effect on consumers' purchase intention. Hence, the research focuses on four major factors namely, environmental concern, green product experience, health consciousness, and green promotional activities, to fulfil the purpose of the study. The data gathered were statistically analysed using factor analysis and regression analysis to assess the significance of the variables and impact of these factors on green behaviour.

Findings: The findings reveal that collectively all these four factors positively and significantly influence consumers' intention to purchase green FMCG or non-durable products, with environmental concern and health consciousness emerging as the most significant predictors.

Research Limitations: The research undergoes certain limitations as it takes into consideration, the impact of only a few factors, that leaves room for exploring additional factors. Additionally, it focuses only on a particular district of a state, limiting the scope of study. Due to the differences customization of strategies and offer a foundation for policymakers to promote green consumption through incentives and awareness programs. Aligning corporate social responsibility (CSR) initiatives with sustainability can also enhance brand image and consumer trust, ultimately contributing to broader environmental goals.

Keywords: environmental concern, green product experience, health consciousness, green

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THE IMPACT OF VISUAL APPEAL, PERCEIVED PRICE, AND TRUST ON CONSUMER BUYING INTENTION TOWARD COSMETIC PRODUCTS: AN ANALYSIS USING STRUCTURAL EQUATION MODELLING.

Dr. Anamika Tiwari, Nutan Kumari***

ABSTRACT

This study applies structural equation modelling (SEM) to examine the effects of perceived price, trust, and visual appeal on consumer buying intentions towards cosmetics products. Acquiring a knowledge of such factors is vital for building successful marketing strategies in the highly competitive cosmetics market. Visual appeal, which includes both packaging design and aesthetic quality, has an immense effect on consumer decisions. Other important factors are perceived pricing, which measures how fairly a product is priced in accordance to its value, and trust, which is the degree to which a customer believes a brand will be dependable. This study reveals that visual appeal had a significant direct effect on purchase intention, followed by perceived price and trust, using a sample of 397 cosmetic consumers in Bilaspur, Chhattisgarh. The results underline how crucial it is to integrate perceived price, trust and visual appeal to increase consumer buying intention. For cosmetic firms looking to improve their market position through strategic branding and product design, these observations have useful implications.

Keywords: Visual appeal, perceived price, trust, consumer buying intention, cosmetic products, Structural Equation Modelling (SEM).

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***A STUDY ON IMPACT OF GREEN MARKETING ON CONSUMER PERCEPTION WITH
REFERENCE TO ECO - FRIENDLY PRODUCTS.***

*Nishit Sahu *, Dr. Pradeep Jangde***

ABSTRACT

In present technological age, Environmental issues enforced the brands and companies to think about their products which can cause less damage to the earth and consumers. This leads to the concept of Eco- friendly Products and then the Green Marketing practices. In the aspects ranging from production to packing of product is getting attention to protect our environment as well as the life of human beings. When making purchases of eco – friendly products, green consumers prefer goods and services that are sustainable and favourable to the environment. Today's social media are also raising consumer awareness of the potential environmental effects of products. This study aims to explore impact of green marketing on consumer perception with reference to eco - friendly products. It also analyses the influence of demographic variables on consumer perception on eco-friendly product. To resolve the objectives the researcher has used primary data with the support of structured questionnaire through google forms on the population residing in Chhattisgarh. And the collected data were analyzed with support descriptive analysis, simple linear regression test. The study revealed that there is significant impact of green marketing on consumer perception with reference to eco - friendly products. Study also revealed that Consumer perception toward purchasing green eco-friendly products is affected by demographic factors.

Keywords: Green Marketing, consumer perception, eco – friendly products.

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A STUDY ON EFFECTIVENESS OF CONSUMER PROTECTION REGULATIONS FOR E-COMMERCE IN RAIPUR.

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ABSTRACT

Introduction:

The growth of e-commerce as a marketplace has fairly become one of the most influential trends of recent years that innovatively changed the way consumers interact with products and services. However, this growth has itself brought about major issues as to the rights of the consumers and more specifically their protection, in this digital marketplace. As online stores become popular the role of consumer protection legislation is significant to protect consumers from fraudulent, misleading information, and unfair activity.

Purpose:

The objective of this research is to evaluate the knowledge of consumer protection laws among the e-commerce consumers in Raipur city primarily analyzing the correlation between the level of consumer's trust and these laws with a view of establishing the awareness and comprehension of consumer protection regulations by consumers to inform their confidence in e-commerce platforms.

Research Design:

Stratified Random Sampling has been used for this study since it would enable to sample e-commerce consumers in Raipur appropriately. The population is categorized into subgroups, such as age, gender or how frequently they shop online, and the sampling is done within each of these subgroups.

Findings:

The findings of this study showed that there was a diverse level of comprehension of consumers towards their rights in the protection of consumer laws. There can be distinguished those consumers who possess a higher level of knowledge and those consumers, who seem to be almost ignorant. The results showed that consumers' awareness of their rights to protection positively influenced their level of trust in e-commerce platforms. More knowledge might result to more people being confident when shopping and buying products online while little knowledge and awareness may hamper their confidence to shop online.

Research limitations:

Respondents involved in the study may give results that are influenced by their perceived social norms and thus may not tell the truth when answering questions asked. The study was conducted on a sample of 100 respondents which is rather limited for generalization of results on the whole population of Raipur. The study could have involved more participants so as to arrive at more accurate and generalizable values.

Practical Implications:

It implies that consumers to be wary of their rights and protections when operating on the online marketplace. E-commerce platforms learn of the areas they may lack or aspects that do not fully meet consumer protection laws.

Keywords: E-commerce, Consumer Awareness, Consumer Trust, Consumer Protection, Fraudulent Activities, Perceived Reliability

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A STUDY ON THE PERSPECTIVES OF CUSTOMERS REGARDING RETAIL SUPERMARKETS IN THE DISTRICT OF BILASPUR.

R Albert Tandi. Aishwarva Sinah**. Nana Rini Lonakena****

ABSTRACT

This study explores the perspectives of customers regarding retail supermarkets in the district of Bilaspur, Chhattisgarh, with the primary purpose of understanding consumer preferences, behaviours, and satisfaction levels with respect to organized retail formats. The study focuses on important variables that affect consumers' decisions when they buy, such as cost, selection of products, atmosphere of the store, level of service, and marketing initiatives. A mixed-methods approach was used to better understand consumer perceptions. A structured questionnaire was given to 100 regular supermarket customers, and in-depth interviews were also conducted. Statistical tools were employed to evaluate the data and determine noteworthy patterns and correlations. Convenience, product availability, and competitive price are the main variables influencing customer decisions in the retail supermarkets of Bilaspur, according to the research. Additionally, the study indicated that Bilaspur customers are becoming more and more averse to digital payment methods and branded goods, and that cultural factors—like regional product preferences and income-level-dependent price sensitivity—have a big impact on consumer behaviour. Future research could include larger regions or concentrate on the influence of new technologies like e-commerce. The study is geographically restricted to Bilaspur and may not accurately reflect consumer behaviour across other districts in Chhattisgarh. The results of the study have practical consequences for supermarket operators. They indicate that improving the quality of service, providing tailored shopping experiences, and gaining a deeper comprehension of local consumer dynamics can all contribute to increased customer loyalty and increased sales in emerging economies.

Keywords: Retail supermarkets, Customer satisfaction, consumer behaviour

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THE IMPACT OF DIGITAL APPS IN SHAPING SUSTAINABLE CONSUMPTION BEHAVIOR: A STUDY ON GEN Z FROM BHOPAL.

Insha Mirza, Zenab Javed**, Dr. Rasmeet Kaur Malhi****

ABSTRACT

The study aims at analyzing the influence of digital applications on sustainable consumption behavior among Gen Z in Bhopal by considering how social media campaigns, influencer marketing and email marketing contribute towards impacting the same. Research on Sustainability aims to identify what digital strategies are best applicable to promote sustainability related to Social Influencing via these platforms and understanding the issues faced by Gen Z in switching towards sustainable practices. This paper collects theory from the reviewing of writing dependent on primary and secondary data by structured survey through Bhopal among Gen Z customers. The survey measures their digital interaction on sustainability content and sustainable consumption behavior in general. The ANOVA analyses the statistical significance of differences in sustainable behavior according to digital marketing strategies. The implications of the study suggests that some digital strategies are more effective at driving Gen Z towards sustainability than others, which have potential implications for companies and marketers trying to generate attention amidst this generation. The research ends by highlighting the prospective of digital apps to fulfil sustainable consumerism and offers some suggestions on how can we opt this medium as instrument towards inculcating better preferences for eco-friendly buying behaviours among young consumers from Bhopal.

Keywords: Influencer Marketing, Social Media Campaigns, Email Marketing, Sustainable Consumption Behaviour.

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THE EVOLUTION OF MUTUAL FUND SCHEMES: A STUDY OF EMERGING CATEGORIES

Sweta Bhatti, Arti Gaur***

ABSTRACT

A mutual fund is an organisation that invests capital from numerous individuals in securities like bonds, equities, and short-term debt. The portfolio of a mutual fund is all of its assets pooled. Mutual fund shares are purchased by investors. An investor's ownership stake in the fund and the revenue it produces are represented by each share. This study involves detailed description of evolution of mutual fund industry. All the mutual fund schemes such as equity, debt and hybrid discussed under this paper with their conceptual details. This study helps the researcher to know all the ground details about mutual fund industry.

Keywords: Mutual Fund, Evolution, Categories.

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THE ROLE OF CUSTOMER RELATIONSHIP MANAGEMENT IN BOOSTING SALES OF ECO-FRIENDLY PRODUCTS OF ONLINE STORES

Ms. Neetu, Dr. Akhil Goyal***

ABSTRACT

This study examines the role of Customer Relationship Management (CRM) in boosting the sales of eco-friendly products in online stores. With the increasing awareness of sustainability and environmental responsibility, many online retailers are leveraging CRM to build stronger relationships with their customers and promote eco-friendly products.

Purpose

The purpose of this research is to investigate how various CRM strategies, such as personalized communications, loyalty programs, and targeted promotions, influence consumer purchasing behaviour, leading to increased sales of environmentally sustainable products.

Design / Methodology

The study adopts a quantitative research design, collecting primary data from a sample of 80 respondents through structured questionnaires. The respondents consist of customers who have previously purchased eco-friendly products from online stores.

Data will be analysed using SPSS, with statistical tests such as correlation and regression analysis employed to evaluate the relationships between CRM initiatives and sales performance. Correlation analysis will identify the strength and direction of the relationships between variables such as customer satisfaction, engagement with CRM activities, and purchasing decisions. Regression analysis will determine the predictive power of CRM strategies on sales figures, particularly highlighting how factors like personalized marketing and loyalty programs impact customer retention and sales growth.

Findings

The anticipated findings suggest a positive relationship between effective CRM practices and the sales of eco-friendly products. CRM strategies, especially those involving customer engagement and loyalty-building efforts, are expected to significantly drive sales.

Research Limitations

The study may face limitations related to sample size and generalizability, as the sample is restricted to 80 respondents, and results may vary based on different e-commerce business models and customer demographics.

Practical Implications

The practical implications of this research are valuable for online retailers aiming to improve CRM strategies to enhance customer loyalty and promote eco-friendly products, thereby aligning business goals with sustainability objectives. These insights can inform the development of more targeted CRM campaigns that foster customer engagement and support the growth of eco-friendly product sales in the online retail sector.

Keywords: CRM, Eco-friendly products, E-Commerce, Online stores.

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THE NEURAL PALETTE: EXPLORING EMOTIONAL TRIGGERS IN PACKAGED FOOD BUYING DECISIONS THROUGH AI AND NEUROMARKETING.

Sana Alam, Kiran Panjwani***

ABSTRACT

This paper explores if and how Artificial Intelligence and Neuromarketing tools contribute together in better understanding of the factors that drive the consumer purchasing decisions in packed food industry.

Need of the study-

In today's scenario, modern market is fast-paced and fiercely competitive, making it challenging to figure out consumer behaviour. Even while they are still useful, traditional market research techniques frequently fall short of capturing the subtle and subconscious influences that drive consumer decisions. This is where neuromarketing and artificial intelligence (AI) comes into play, providing the latest techniques to fully comprehend and forecast how consumers act. Deciphering consumer purchasing behaviour in the packaged food industry is also crucial due to its significant impact on economic growth.

Methodology

This study employs a descriptive research design to examine the factors that are driving force towards consumer purchasing decisions for packaged food industry, when AI and neuromarketing tools are implied. The study uses both secondary and primary data. The primary data is collected through a questionnaire, which was deemed appropriate for gathering quantitative data from a large sample within a limited timeframe. It includes a mix of closed-ended and Likert scale questions are also used to quantify attitudes, perceptions, and behaviours. Random method of sampling is used to ensure representation across various demographic groups. The study is undertaken in Bhopal City (Madhya Pradesh, MP) – which is neither a metro nor a town thereby representing the general public. The target population of the study is the people falling under the age group of 18 to 55, comprising of both male and female participants. The sample size of the study will be between 100-150. Data will be analysed using statistical methods for quantitative data and thematic analysis for qualitative insights. Ethical considerations include informed consent, confidentiality, and voluntary participation.

Findings:

Overall study advocates that AI and neuromarketing together plays a major role in persuading consumers emotionally to buy packed foods. This synergy enables businesses to not only predict what consumers want, but also understand why they want it. Research demonstrated a positive co-relation between AI in neuromarketing and the emotional drivers behind the consumers purchasing decisions which further supports the expansion and economic contribution of the packaged food industry.

Practical implications: In today's scenario when snack food industry is on boom, especially youngsters are ready for quick and convenient consumption. Packed food industry contributes to the major part of the GDP. By understanding the nuances of how AI and neuromarketing tools affects consumer purchasing decisions, a link can help identify factors that influence consumers buying and spending(purchasing) decisions in packed food industry that will help the

marketers, the ad makers and the ready to eat industry. The study also aims to offer valuable insights for both industry practice and academic research.

Keywords: Artificial Intelligence (AI), Neuromarketing, Consumer Buying Behaviour, Emotional.

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***INVESTIGATING THE EFFECTIVENESS OF AIRPORT ADVERTISING AT THE ARRIVAL RAMP –
RECURRING MEDIA EXPOSURE.***

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ABSTRACT

The airport billboards, as a crucial aspect of the airport ecosystem, play a pivotal role in publicizing the brand image. The airport advertising industry has great commercial value and is a popular channel for various businesses to promote their products and establish their brand presence. The purpose of this study is to explore and examine the effectiveness of airport advertising media, with a primary focus on the recurring media exposure at the arrival ramp of Rajiv Gandhi International Airport, Hyderabad, India. The study aims to assess how repeated exposure to advertisements impacts passengers' recognition and recall. In this study, a mixed-method approach has been utilized, comprising of the ethnographic study with recognition and recall study. The ethnographic study involved the observation of about 2000 passengers to analyze their interaction and response to the static media advertisements along the 800-meter stretch of the arrival ramp which revealed that the attention varied with the location of the advertisements. The recognition study followed a survey of 126 passengers at the baggage claim area, which revealed that there was a notably high recognition rate of repeated advertisements. Whereas, the recall study used the questionnaire method approach which disseminated that a major section of the passengers approached, showed a higher recall rate with moderate attention levels along with effective advertisement characteristics like celebrity endorsements and creative design. The study also revealed that the younger passengers had the highest recall rates than other age groups. The limitations of the study extend to some passengers, predominantly women, who were reluctant to fill out the survey when approached for the same. Furthermore, the study highlights the importance of strategic media placement and the game-changing impact of recurring media exposure at the airport arrival ramp. The insights are vital for crafting managerial decisions, providing the brands with critical perspectives for optimizing their advertising strategies that not only maximize visibility but also captivate customer attention, turning every arrival into a powerful marketing opportunity.

Keywords: Airport Billboards, Brand Recognition, Brand Recall, Recurring Media Exposure, Airport Arrival Ramp.

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ASSESSING THE BUSINESS IMPACT OF SOCIAL MEDIA CAMPAIGNS ON CONSUMER ENGAGEMENT WITH ENVIRONMENTAL SUSTAINABILITY INITIATIVES AMONG COLLEGE STUDENTS.

Mercy Paulin Vinodhini R, Dr Manikandan S**, A.Daniel Ephraim****

ABSTRACT

With increasing impact on Global Climate change and its adverse effect on Humans and the whole earth, it is very important to create an awareness among people through whatever means necessary. Therefore, the most powerful medium of advertisement or mass communication is social media. Companies use social media to advertise their products, now as the companies are vested with corporate social responsibility, sustainability has become the important part of their business. People now a days prefer companies to contribute to sustainability, they don't want companies to destroy nature and human habitat. In this study we focus on the Consumer engagement on the Environmental Sustainability Initiatives taken by companies advertised in various social media platforms. This gives a clear idea to the business owners whether to invest in sustainability initiatives or not and it helps them to decide the platform that is more suitable. The aim of this study is to evaluate consumer engagement through Analytical tools towards sustainability campaigns and to identify their behavior changes, a quantitative approach is used and the population is college students, out of which a considerable sample size is taken. The students are exposed to sustainable advertisement and a non-sustainable advertisement content and their impressions are analyzed and Interpreted using correlation and regression analysis.

Keywords: Advertisement, Consumer Engagement, Impressions, Behavioral Change.

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ONLINE SHOPPING & STALKING- OPPORTUNITY TO CYBER FRAUDS AND RELATED HARASSMENTS – SHOPPERS PERSPECTIVE AND LEGAL PROVISIONS.

*Dr. Amit Naik *, Dr. Mamta B. Goswami****

ABSTRACT

New age shopping or online shopping leads to many opportunities to cyber criminals to keep an eye on shoppers, known as Cyber- Stalking, through various tactics to manipulate their victims, such as sending flattering messages or love letters initially, sending unwanted advertisements, calls, pop-ups and later which may escalate to threatening or harassing emails if the victim shows signs of resistance or attempts to disengage. Although both men and women can fall victim to cyberstalking, women are disproportionately targeted due to their relatively smaller presence on the internet, leading male users to compete aggressively for their attention. In some cases, stalkers may resort to sending explicit or indecent material or making obscene phone calls. Despite the severity of the consequences, research on cyberstalking remains scarce, and there is a lack of reliable statistics to gauge its prevalence accurately. While cyberstalking predominantly affects women, there is emerging evidence that men can also be victims. This study aims to analyse the experiences and perceptions of online shoppers through explorative methods and by testing relevant hypotheses through statistical techniques along with exploring existing cyberstalking and cyber harassment laws to identify any gaps through literature reviews and explore reasons behind the rising in the incidences and suggesting measures to curb it to lowest possible levels.

Keywords: Cyberstalking, Online Shopping, Online shoppers perceptions and practices

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FROM INSIGHTS TO IMPACT: THE ROLE OF MARKETING ANALYTICS IN DRIVING SUSTAINABLE BUSINESS PRACTICES.

Yeeshitha T

ABSTRACT

In today's business landscape, where sustainability is crucial, marketing analytics is gaining prominence as a strategic tool. Marketing analytics is essential for effective and efficient decision-making with an understanding of consumer preferences, attitudes, and behaviour and proper marketing analytics is crucial to drive a company to succeed. This study delves into how marketing analytics can be leveraged to drive sustainable business practices, offering insights into its transformative potential.

Purpose:

The objective of this research is to explore how marketing analytics can facilitate the technological advancement of sustainability initiatives within organizations. It aims to bridge the gap between data-driven insights and tangible sustainability impacts.

Objectives:

To examine the application of marketing analytics in promoting sustainable business practices.
To evaluate the effectiveness of data-driven marketing strategies in achieving sustainability goals.

To identify best practices for integrating analytics with sustainability strategies.

Methodology:

This research employs a secondary literature review, analyzing existing studies, case reports, and industry analyses on the intersection of marketing analytics and sustainability. This approach provides a detailed understanding of current trends and best practices.

Conclusion:

The study finds that marketing analytics play a crucial role in enhancing sustainability efforts by delivering actionable insights, optimizing strategies, and measuring progress effectively. Companies that harness these analytics can better align their marketing activities with sustainability objectives, achieving more significant and measurable results.

Future Implications:

Future research should focus on developing innovative analytical tools tailored for sustainability and exploring the impact of emerging technologies like artificial intelligence in enhancing marketing analytics. As sustainability becomes central to business strategies, advancing marketing analytics will be vital for fostering innovation and achieving environmental and social goals.

Keywords: Marketing Analytics, Sustainability, Data-Driven Insights, Consumer Behaviors.

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THE IMPACT OF DIGITIZATION OF MEDIA COMMUNICATION: NAVIGATING BRANDING AND ADVERTISING CHALLENGES IN THE OTT PLATFORM ERA.

Dhanlaxmi Painkra * Dr. Alpana Sharma**

ABSTRACT

The rapid digitization of media consumption has significantly transformed marketing communication strategies. Over-The-Top (OTT) platform, which deliver content directly over the internet, have emerged as a pivotal channel for advertising and branding challenging tradition marketing approaches.

During the pandemic , OTT platforms become essential for entertainment giving brands new ways to reach people through targeted and interactive ads. Unlike traditional media, OTT platfroms allow advertisers to customise their message based on viewers interest and behaviours.

An OTT platform is a service that provided people with a means of entertainment during lockdowns. With OTT platfroms, you can watch content anytime, which is a significant benefit. Before the advent of OTT platforms, we had to watch tv shows at their scheduled times. Now, thanks to OTT platforms, we can watch content whenever we want.

The study examines the benefits and challenges of advertising on OTT. Challenges include dealing with a fragmented media landscape and meeting platfroms divers consumer expectations. However, OTT platforms also offer opportunities such as Realtime data that help brands adjust their marketing strategies quickly and effectively. The growth of OTT platforms also means that brand need to use more engaging and interactive forms of advertising. The way people consume media has changed a lot with digital technology, and over-the-top (OTT) platfroms like ,Amazon Prime Hotstar and Netflix have become important for advertising. This study looks at how digital media, especially through OTT platfroms, has changed marketing. The covid-19 pandemic made this shift even faster as people spent more time on these platfroms during lockdowns.

OTT platforms gave brands new way to reach people with ads that are more targeted and interactive. Unlike traditional media, these platfroms let brands tailor their ads to what viewers are interested in.

Keywords: OTT platfroms Digital marketing, Real time data, Branding

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**“RESEARCH ON EFFECT OF EMOTIONAL QUOTIENT ON PHYSICAL
HEALTH OF STUDENTS”**

*Mohit Sharma*Dr. Saurabh Gupta ***

ABSTRACT

In an era marked by academic pressures and societal expectations, student well-being has become a critical issue within educational discourse. This study explores the intricate relationship between emotional intelligence (EQ) and physical health among students. Emotional intelligence, the ability to manage and understand emotions, is increasingly recognized as a key factor influencing stress management, resilience, and lifestyle choices, all of which impact physical health. Through an extensive literature review, key findings suggest that students with higher EQ levels tend to have better health outcomes, including lower stress levels and stronger immune function. While intelligence quotient (IQ) has long been the predictor of success, EQ is emerging as equally, if not more, important in both personal and professional realms. This study synthesizes existing research, highlighting both the positive correlation between EQ and physical health and the gaps in current understanding. The findings underscore the need for future research to establish causal relationships and broader generalizability, ultimately pointing to the importance of integrating emotional intelligence into educational settings to promote holistic student development.

KEYWORDS: Emotional quotient, Emotional intelligence, Physical health, Physical well being

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PROMOTING HEALTH AND WELL-BEING THROUGH INTEGRATIVE WELLNESS PRACTICES: PATHWAYS TO SUSTAINABLE DEVELOPMENT GOAL 3.

*Naveen Prakash Kandwal *Dr. Amit Nautiyal** Dr. Som Aditya Juyal****

ABSTRACT

Sustainable Development Goal 3 (SDG 3) is about ensuring healthy lives and promoting well-being for all at all ages. Achieving this goal requires a multifaceted approach that extends beyond conventional healthcare systems. Integrative wellness practices offer a promising pathway towards realizing this goal by addressing the holistic health needs of individuals and communities. This study explores the intersections between integrative wellness practices and SDG 3, highlighting their potential contributions to promoting health and well-being sustainably. Integrative wellness practices encompass a diverse array of modalities including traditional medicine, complementary & alternative therapies, mindfulness, yoga and nutrition. These approaches prioritize the interconnectedness of physical, mental, emotional and spiritual health. By embracing a holistic perspective, integrative wellness practices empower individuals to take an active role in their health journey, fostering self-awareness, resilience and self-care skills. One of the key strengths of integrative wellness practices is their emphasis on prevention and health promotion. By fostering healthy lifestyle behaviors, such as physical activity, stress management, and nutrition, these practices help mitigate the risk factors associated with non-communicable diseases (NCDs). Furthermore, they empower individuals to cultivate resilience in the face of adversity, thereby reducing the burden of mental health disorders and promoting psychological well-being. In addition to their individual-level impact, integrative wellness practices have the potential to contribute to broader societal goals, including sustainable development. By promoting health and well-being at the individual and community levels, these practices lay the foundation for resilient societies. Furthermore, they support environmental sustainability by emphasizing the importance of living in harmony with nature and fostering a deeper connection to the natural world. However, realizing the full potential of integrative wellness practices requires addressing several challenges, including regulation, access, affordability, and integrating these approaches into existing healthcare systems. Collaboration between policymakers, healthcare providers, researchers and community stakeholders is essential to overcome these barriers and harness the benefits of integrative wellness practices for sustainable development.

Keywords: Health and Well-being, Policy making, Sustainable Development Goal 3, Integrative wellness, Environmental sustainability

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MEDIATING ROLE OF CUSTOMER EXPERIENCE IN SOCIAL MEDIA MARKETING AND PURCHASE INTENTION: A STIMULUS ORGANISM RESPONSE THEORY CONTEXT.

Kishlay Kumar Dr. Puja Mishra***

ABSTRACT

This study aims to explore the impact of social media marketing activities on purchase intention on millennials, with a particular focus on how customer experience mediates this relationship. The research applies the S-O-R (Stimulus-Organism-Response) model, the research seeks to explicate the mechanisms through which social media marketing influences purchase intention. Design/methodology/approach: Data were collected from 329 participants in Jharkhand who actively engage on social media platforms such as Facebook, Instagram, YouTube, and WhatsApp. A purposive sampling method was used to ensure involvement of relevant respondents. To analyze the data Structural Equation Modeling (SEM) with SmartPLS 4 were utilized.

Findings: The analysis revealed a strong and positive relationship between Social Media Marketing Activities (SMMAs) and Purchase Intention (PI). The link was discovered as means to be both directly and indirectly, through Customer Experiences (CE). Specifically, positive customer experiences were shown to enhance purchase intention, highlighting the critical role of customer experience in the success of social media marketing.

Originality/value: Testing the relationship between customer experience as a mediator between Social Media Marketing Activities (SMMAs) and Purchase Intention (PI). The application of the S-O-R model offers a novel perspective on understanding consumer behavior in the context of social media marketing. The findings underscore the importance for businesses to focus on creating positive customer experiences through their social media marketing strategies to drive purchase intentions in Jharkhand.

Keywords: S-O-R Theory, Social Media Marketing (SMM), Purchase Intention (PI), Customer Experience (CE)

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A SYSTEMATIC LITERATURE REVIEW ON FACTORS AFFECTING CONSUMERS PURCHASING BEHAVIOUR TOWARDS GREEN PRODUCTS.

*Rajat Kumar Baliarsingh **

ABSTRACT

The global increase in the consumption of goods and services is straining natural resources and causing significant environmental harm. This overconsumption depletes resources at an alarming rate, leading to consequences such as deforestation, loss of biodiversity, and increased greenhouse gas emissions. As environmental concerns become more pressing, more people are beginning to express a positive attitude towards sustainability. This shift in mindset is reflected in the growing trend towards purchasing eco-friendly products, which are designed to minimize environmental impact through sustainable production processes, reduced carbon footprints, and ethical sourcing of materials. To understand this shift in consumer behaviour, this paper examines existing research to identify the key factors that influence the purchase of products that have a reduced environmental impact. A systematic literature review was conducted using the Theory-Context-Characteristics-Methodology framework, analysing 200 empirical studies on green buying intention and behaviour published between 2015 and 2024. The review not only identifies the factors that affect consumers' intention and behaviour in purchasing green products but also uncovers the underlying motivations and barriers that consumers face. For instance, factors such as environmental awareness, social influence, perceived effectiveness of the product, and personal values play significant roles in shaping green purchasing decisions. Moreover, this study provides strategic insights for marketers, enabling them to create more effective marketing campaigns that resonate with environmentally conscious consumers. By understanding the drivers behind green purchase intentions, marketers can better position their products, highlight their environmental benefits, and align their messaging with the values of their target audience. This, in turn, can lead to increased consumer adoption of green products and contribute to a more sustainable future.

Keywords: Green Products, Sustainable, Buying Intention, Social Influence, Eco-friendly

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***AN INTEGRATED FRAMEWORK ON THE INFLUENCE OF GREEN MARKETING ON
SUSTAINABLE CONSUMER BEHAVIOR IN ORGANIC FOOD SECTOR***

*Arundhati Das Chatterjee**

ABSTRACT

In recent times awareness about environmental degradation have led firms to adopt initiatives or green practices (GP). Green marketing (GM) is one such practice through which potential buyers perceive environmental benefits of a product which thereby influence their buying decisions. However, there exists very few literatures which depicts the pattern through which consumers buying behavior is motivated through GM. Green consumer behavior is a reflection of consumers' environmental concerns and this notion is embedded in the concept of sustainable/responsible consumption. The main purpose of this study is to propose an integrated theoretical framework that highlights the impact of GM mix on sustainable /responsible consumption. Design /methodology: This study first conducts a bibliometric study of literatures on related topics on GM mix in organic food sector by utilizing data from Dimensions.AI and analyses it through VOS viewer. The process helped to understand the relevance of the study as well as in identifying the key elements of the existing researches which later on is used in developing the framework. Extensive literature review alongside the bibliometric analysis is also done for the purpose. The study primarily focused on organic food sector. To the best of the authors knowledge such study hardly exists in this sector. Selecting a particular sector also helped in addressing the gaps exhaustively at a more micro level.

Findings: Bibliometric analyses results show that publications related to the impact of GM mix on sustainable consumption in the organic food sector is mostly seen from China and India. Some of the relevant terms and keywords that have emerged from the publications related to GM mix are intentions, willingness, attitude. The findings highlight the influence of GM mix with green purchase intent of consumers. Again, co-occurrence of term analyses of 1284 publications related to sustainable consumption with regards to organic food shows that "purchase intention" has occurred 43 times with high relevance score of 4.38 suggesting a link between green purchase intent and sustainable consumption. The results of the analysis helped in developing the constructs for the framework.

Research limitations: The study utilized data from Dimensions.AI only and as such excludes publications which are incorporated in other databases.

Practical implications: This review analyses and the framework developed thereof can be utilized in sectors dealing with not only organic food but in other eco-friendly products as well. The insights will help marketers to customize their product offerings and, in the process, help in achieving sustainable /responsible consumption.

Keywords: Green Marketing, Consumer behaviour, Sustainable Consumption, Bibliometric review

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MEMES IN THE DIGITAL AGE: A SOCIOLINGUISTIC ANALYSIS OF CULTURAL EXPRESSIONS AND COMMUNICATION TECHNIQUES

Himanshu Vaishnaw, Rahul Sharma and Namrata Ojha

ABSTRACT

This research examines memes' linguistic properties and societal effects, with a particular emphasis on how commonplace they are across social media platforms. A wide range of memes were thoroughly examined using content analysis in order to find recurring themes, linguistic components, and cultural allusions. Memes are societal units that are copied and extensively shared from one individual to another in the information age through humour, gossip, videos, animation, and photos. Dube & colleagues (2018). Memes from several websites were gathered for the data collecting procedure, and the memes' linguistic analysis and theme investigation were included in the data analysis. The results shed light on the ways in which memes reflect cultural dynamics, generational divides, and social trends. Memes have become powerful tools in internet communities for self-expression, social interaction, and cultural criticism. The aforementioned study highlights the complex characteristics of meme and their significance in modern digital communication, underscoring the necessity of a comprehensive comprehension of their linguistic and social aspects.

Key Word: - Communication, Cultural Significance, Digital, Linguistic Characteristics, Memes, Sociological Impact, social media

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GUERRILLA ADS FOR SHAPING CONSUMERS' PERCEPTIONS IN INDIAN MARKET SCENARIO

Rahul Sharma, Himanshu Vaishnaw and Namrata Ojha

ABSTRACT

Compared to industrialized nations like the USA and Europe, guerrilla marketing is a novel idea that is relatively new to the Asian market. This type of marketing was unorthodox in that it placed more of an emphasis on creativity, time, and effort than it did on large advertising expenditures. Those who see these kinds of advertisements tend to remember them longer than regular ones since they are creative in nature. Originally intended to increase sales, these advertisements were eventually utilized by marketers to both establish their brands and alter consumers' perceptions of them. Since the practice is relatively new to the consumers in this developing economy, the study intends to investigate the elements influencing consumers' perception in the Indian context and also takes into account the impact of connected unintentional circumstances and emotions. Exploratory factor analysis has been used to identify six significant factors. These include factors that generate excitement, information, and beauty as well as factors that generate understandability, contradictory content, and perception. The study offers a foundational model of significant variables related to this promotional technique in India. Eventually, the link between perception and other parameters is tested using multiple regression analysis. The new study adds value to the area because most previous studies do not map the characteristics especially for Indian customers

Key Word: - Guerrilla Ads, Perception, Innovative, Ambient, Memory, Recall

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***MARKETING STRATEGIES AND SME FIRM PERFORMANCE DURING UNCERTAINTY-
A CONCEPTUAL FRAMEWORK***

*Ombir Yadav*S N Mahapatra***

ABSTARCT

This research paper explores the role of humor in sustainable education and examines its effectiveness as a predictor of student engagement. Sustainable education aims to equip learners with knowledge and skills necessary to promote environmental stewardship, social equity, and economic responsibility. While these topics are crucial and sustainability praxis can often be perceived as overwhelming or complex, potentially leading to disengagement among students. This study investigates how humor can serve as a pedagogical tool to enhance engagement and learning outcomes in sustainable education.

Through a mixed-methods approach, involving surveys and classroom observations and interviews, this study analyzes the impact of humor on student engagement, comprehension and retention of various concepts and application of those concepts in real life situations leading to sustainable education. The findings reveal that humor not only increases student's interest and attentiveness but also fosters a positive learning environment, reduces anxiety and encourages creative problem-solving. Moreover, humor was found to be a significant predictor of student engagement. The results suggest that humor can effectively enhance sustainable education by making learning more accessible and enjoyable, ultimately contributing to the development of critical thinking and proactive behaviors towards sustainability.

Keywords: Classroom Humor, Student Engagement, Sustainable Education.

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ASSESSING THE BUSINESS IMPACT OF SOCIAL MEDIA CAMPAIGNS ON CONSUMER ENGAGEMENT WITH ENVIRONMENTAL SUSTAINABILITY INITIATIVES AMONG COLLEGE STUDENTS

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ABSTRACT

With increasing impact on Global Climate change and its adverse effect on Humans and the whole earth, it is very important to create an awareness among people through whatever means necessary. Therefore, the most powerful medium of advertisement or mass communication is social media. Companies use social media to advertise their products, now as the companies are vested with corporate social responsibility, sustainability has become the important part of their business. People now a days prefer companies to contribute to sustainability, they don't want companies to destroy nature and human habitat. In this study we focus on the Consumer engagement on the Environmental Sustainability Initiatives taken by companies advertised in various social media platforms. This gives a clear idea to the business owners whether to invest in sustainability initiatives or not and it helps them to decide the platform that is more suitable. The aim of this study is to evaluate consumer engagement through Analytical tools towards sustainability campaigns and to identify their behavior changes, a quantitative approach is used and the population is college students, out of which a considerable sample size is taken. The students are exposed to sustainable advertisement and a non-sustainable advertisement content and their impressions are analyzed and Interpreted using correlation and regression analysis.

Keywords: Advertisement, Consumer Engagement, Impressions, Behavioral Change

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AN ANALYSIS OF CREDIT FLOW FROM NATIONAL SCHEDULED TRIBE FINANCE DEVELOPMENT CORPORATION (NSTFDC)

Dr. Pradeep Jangde Chandrashekhar Singh Kanwar** Manoj Kumar****

ABSTRACT

Purpose of the study – a significant portion of tribal communities in India falls within the bottom of the economic pyramid, lagging behind other communities in social, educational, and economic development. to address these disparities, the government established the National Scheduled Tribe Finance and Development Corporations (NSTFDC), an apex institution aimed at the economic upliftment of tribal communities. This study examines the fund disbursement and the number of beneficiaries under NSTFDC from 2017-18 to 2020-21, providing insight into the effectiveness of the corporation initiatives.

Methodology – a secondary data collection approach was employed in this study. For data analysis, independent t-tests and descriptive statistics were utilized to examine the differences and trends in funds disbursements and the number of beneficiaries under the National Scheduled Tribe Finance and Development Corporations (NSTFDC).

Research limitation –this study employs a secondary data approach which inherently carries certain limitations. One significant limitation is the unavailability of updated data, as the study covers study covers four years (2017-18, 2018-19, 2019-20, 2020-21). Consequently, the findings may not fully reflect the current state of fund disbursement and beneficiaries' numbers in the National Scheduled Tribe Finance and Development Corporations (NSTFDC).

Practical implication – the study reveals a significant mean difference between non-educational credit and educational credit fund disbursement under the National Scheduled Tribe Finance and Development Corporations (NSTFDC). Additionally, a significant mean difference was observed between the number of beneficiaries availing non-educational credit and those availing educational credit. The analysis also highlights variations in the number of beneficiaries across different states. while some states had a higher number of beneficiaries, other states had none, indicating the presence of information asymmetry regarding the scheme. To ensure that NSTFDC achieves its objective of economically uplifting tribal communities, it is imperative to address the existing information asymmetry through improved communication strategies.

Keywords: NSTFDC, Scheduled Tribe, State Channelising Agencies, Educational Credit

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SMART LIVING: SOCIO-ECONOMIC FACTORS INFLUENCING SMART HOME TECHNOLOGY ADOPTION IN INDIA

*Amitabh Verma**

ABSTRACT

Purpose

The purpose of this study is to explore the socio-economic and cultural factors influencing the adoption of smart home technologies in India, focusing on the role of Internet of Things (IoT) automation. The research aims to extend the Technology Acceptance Model (TAM) by introducing new constructs such as perceived automation and interconnection, providing a more comprehensive understanding of consumer behavior in smart home adoption.

Design/Methodology/Approach

The study employs a mixed-methods approach, combining quantitative data from 278 participants with qualitative interviews of industry experts and consumers. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were used to validate the extended TAM framework and test the hypotheses. Qualitative insights were gathered to deepen understanding of the consumer decision-making process, exploring concerns related to privacy, reliability, and system complexity.

Findings

The results reveal that perceived usefulness (PU) and perceived ease of use (PEOU) are critical drivers of behavioral intention to adopt smart home technologies. The study introduces perceived automation (PA) and perceived interconnection (PI) as new constructs within the TAM framework, both of which significantly impact PU. Key socio-economic factors, such as income and cultural influences, are shown to moderate adoption rates, with privacy concerns and perceived costs acting as significant barriers.

Originality

This research extends the traditional TAM by incorporating new constructs relevant to IoT and smart home ecosystems, making it one of the first studies to apply this enriched model in the Indian context. The findings provide novel insights into how automation and interconnection drive smart home technology adoption, while also addressing socio-economic and cultural nuances specific to a developing economy.

Research Limitations/Implications

The sample is limited to a specific segment of the Indian population, which may not fully capture the diversity of regional and socio-economic perspectives. Future research should expand geographically and demographically to enhance the generalizability of the findings. Additionally, emerging technologies such as AI and machine learning could be explored in subsequent studies to further enrich the model.

Practical Implications

The study offers actionable recommendations for businesses and policymakers aiming to increase smart home technology adoption. Strategies should focus on highlighting the benefits of automation and energy efficiency, addressing concerns around privacy and system reliability, and reducing entry costs for lower-income households. Improved customer support and education around smart home technologies could enhance consumer confidence and satisfaction.

Social Implications

Smart home technologies have the potential to significantly improve the quality of life by enhancing convenience, security, and energy efficiency. By addressing socio-economic barriers and ensuring equitable access to these technologies, policymakers and businesses can promote more sustainable living environments, particularly in emerging economies like India. This research underscores the importance of inclusive digital transformation for societal well-being.

Keywords: Internet of Things (IoT), Smart Home Technology, Technology Acceptance Model (TAM), Automation, Consumer Behavior, Privacy, Sustainability

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**BEYOND PORTER'S GENERIC STRATEGIC FRAMEWORK: THE ROLE OF HYBRID STRATEGY
IN NAVIGATING MARKETS VOLATILITY IN THE DIARY INDUSTRY**

Ahmed Abubakar Noura Said Al. Iahwari** Adil Hassan Bakheet****

ABSTRACT

This study explores the limitations of Porter's generic strategic framework when applied to the volatile dynamics of the modern dairy industry, proposing hybrid strategies as a more effective alternative. Traditional approaches, focusing on either cost leadership or differentiation, may no longer suffice in markets characterized by fluctuating milk prices and rapidly changing consumer preferences. This research delves into how hybrid strategies—integrating elements of both cost leadership and differentiation—can better equip dairy companies to navigate such volatility, sustaining strategic performance in uncertain environments. By analyzing case studies from leading dairy firms, the study demonstrates how these companies have successfully employed hybrid strategies to remain competitive and resilient. The research model incorporates critical variables including market volatility, strategic performance, and moderating factors like firm size and geographical region. Quantitative and qualitative methods will be used to evaluate the effectiveness of hybrid strategies compared to the traditional models outlined in Porter's framework. The findings aim to contribute to strategic management theory by challenging the dominance of Porter's framework in volatile market contexts, offering evidence that hybrid strategies provide superior flexibility and robustness. The insights from this study will be particularly valuable to practitioners in the dairy industry and other sectors facing similar market conditions, providing a basis for developing more nuanced and adaptive strategic approaches in today's complex business environment.

Keywords: Dairy Industry, Hybrid Strategy, Market Volatility, Porters Generic Strategy, Strategic Performance

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Track 3

Innovation & Sustainable Development in Finance

Investor Perception and Participation in India's Green Bond Market.

*Prachi Malgaonkar**

ABSTRACT

This study explored investor perceptions and participation in India's green bond market, a rapidly growing segment since its introduction in 2015. The purpose was to understand the motivations, risk perceptions, and decision-making processes of both institutional and retail investors. The research aimed to fill a significant gap in the literature, where existing studies often focused on market performance and regulatory frameworks, but seldom on investor behavior specific to green bonds in India.

A mixed-methods approach was employed, combining quantitative data from a structured questionnaire and qualitative insights from in-depth interviews with key stakeholders. Descriptive statistics were used to summarize the data, and inferential statistics, including correlation and regression analyses, were applied to identify relationships between investor perceptions, ESG (Environmental, Social, and Governance) criteria, and participation levels. A purposive sampling technique was utilized, targeting 150-200 respondents for the quantitative survey and 15-20 key stakeholders for qualitative interviews.

The findings indicated that investor participation in India's green bond market was influenced by a combination of financial returns, perceived environmental impact, and the credibility of issuers. Institutional investors were found to prioritize ESG criteria more heavily, while retail investors focused more on financial performance. Regulatory support and market transparency were also critical in building investor confidence.

However, the study acknowledged certain limitations, including the geographic focus on India, which might limit the generalizability of the findings to other markets. Additionally, the study's reliance on self-reported data could introduce bias. Despite these limitations, the research offers valuable insights for regulators, policymakers, and market participants. It suggests that enhancing transparency, standardizing reporting practices, and increasing investor education on the long-term benefits of green bonds could significantly boost market participation.

In conclusion, while the interest in green bonds among Indian investors is growing, addressing challenges such as limited awareness, perceived risk, and lack of standardization is essential for further market development. The study's practical implications include recommendations for strengthening the regulatory framework and fostering a more informed investor base, which could contribute to the sustainable growth of India's green bond market.

Keywords: Green Bonds, Investor Perception, ESG Criteria Market, Participation Sustainable, Finance.

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Digital Economy and the taxation of Permanent Establishments in EPC contracts and Large contracts - A Global Perspective

Ravichandran R Dr. Laxmana Rao Goranta***

ABSTRACT

Purpose: The population around the world is increasing day by day but the productivity is not increasing in the proportionate ratio of the population. To provide the food security to the people, the production has to be increased. To purchase the quality seeds, fertilizers, pesticides, irrigation, technology etc. credit is necessary. Certain factors impact on the agricultural crop productivity. This study is made with an objective of examining the impact of agricultural loans on crop productivity of small and marginal farmers of Telangana State. The research also tests the moderating effect of technology towards the efficacy of crop productivity in Telangana State.

Design / Methodology: Using convenience sampling method data is collected from selected districts of Telangana State in India. The validity and reliability of the survey instruments are checked through a pilot test and Cronbach's alpha value. Further The scale's common method biases are approach and common latent factor (CLF). The Kaiser – Mayer – Oklin (KMO) bralette's sphericity test is proposed to check the adequacy of the samples. The proposed model is validated through SEM in AMOS.

Findings: The study demonstrates that the agricultural loans have a substantial impact on crop productivity as a moderator of technology.

Implications Research: The research shows a path to increase the crop productivity by providing the agricultural loans as per the requirement of farmers.

Practical implications: The result of increased productivity using agricultural loans and technology attract more people to opt agriculture as a profession. The policy makers will consider doing away with the problem of unemployment.

Research Limitations; This research is limited to selected districts of Telangana state in India only

Keywords: Agricultural Loans, Crop productivity, Telangana state, Technology, efficacy.

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"FUTURE TRENDS IN COAL AND OIL CONSUMPTION IN INDIA: AN ARIMA MODEL ANALYSIS"

Vikram Singh Anubhab Joshi***

ABSTRACT

From the moment we wake to the time we rest; energy is the invisible force that keeps life in motion. Energy resources has been used in India for transportation, industries, homes, energy production and many more from a long period of time. The energy resources that have been taken in this study are coal and oil. Coal and oil energies are the major contributors among the energy sectors in the GDP of India. In short to medium term the consumption of oil and coal seems to increase due to economic expansion particularly in transport and industrial sectors and may lead to scarcity in long-term as these are non-renewable sources of energy. Forecasting the future consumptions is crucial in context of economic planning, environment sustainability and global energy markets. The model used in this study is ARIMA to forecast the consumption of coal and oil energies of next 5 years. Annual data has been taken from the year 1990 to 2023. Diagnostic tools like AIC, BIC, MAE, RMSE are used to minimize the errors. The future predictions are useful for the policy makers to keep energy security, economic planning and environmental sustainability in mind while drafting policies. It influences the investment decisions, strategic planning, supply chain management and research and development of related industries.

Keywords: COAL, OIL, ARIMA Forecasting, Econometric Analysis.

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**"NAVIGATING MARKET STABILITY THROUGH MACROECONOMIC INDICATORS: A
SUSTAINABLE FINANCE PERSPECTIVE"**

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ABSTRACT

Macroeconomic variables play a crucial role in shaping the performance and sustainability of stock market indices, as they influence economic stability, growth, and investor confidence. Historically, shifts in macroeconomic factors such as inflation, interest rates, and GDP growth have profoundly impacted market dynamics, driving the evolution of sustainable stock market indices which integrate environmental, social, and governance (ESG) criteria. The importance of these indices lies in their ability to promote long-term economic resilience and responsible investment practices. Looking to the future, the interplay between macroeconomic trends and sustainable indices is expected to grow, with increasing emphasis on integrating sustainable practices into economic forecasting and market strategies.

This Study Examines the Dynamic relationship Between Macroeconomics Variables and the performance of sustainable stock market Index with specific Focuses on the SNP BSE Carbonex Index, Consumer Price Index (CPI), Exchange Rate (USD/INR), Foreign Exchange Reserves and Interest Rate. By using the Monthly time series data from January 2013 to August 2024. We have use ARDL and Stability bound test to investigate long term and short-term relationship between variables.

Through a comprehensive Analysis it helps to understand Economics performance and stability of the Financial Market. It significance macroeconomic indicators into investment strategies and decision making especially when it comes to sustainable and ethical investing. It contributes to the growing body of macroeconomic theory and sustainable finance, to balance profitability with their ethical and environmental values.

Keywords: Macroeconomic Indicators, Sustainable Stock Market, SNP BSE Carbonex Index, ARDL Model, Financial Stability.

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FACTORS INFLUENCING INVESTMENT DECISIONS OF WOMEN: A PILOT STUDY.

Manasi Patil Dr. Virendra Tatake***

ABSTRACT

This study aims at studying the 2 most influential factors in investment decision making for female investors. These two factors are age and education level. Women are faced with different financial needs at different stages of life. Also, educated women have better knowledge and expertise to deal with challenging financial situations. Their demographics also determine changes in investment decision making from women to women. Hence, bearing this in mind, these demographic factors are studied in detail. A survey of total 120 women and 30 each from north, east west and south Pune have been randomly chosen. Cluster sampling method was used for the survey. A pre-designed Questionnaire with 36 questions was administered to these women to find out the differences in their investment behavior.

Chi-Square Analysis was done to find out the impact of demographic factors of age, income and Number of dependents. It was found out that all three factors are significant while taking financial decisions in case of women respondents.

Keywords: personal finance, wealth management, investing, diversified investing, Risk Coverage, Perceptual factors, Perception of Investors, financial decisions.

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SUSTAINABLE PAYMENT SYSTEM: THE MOBILE WALLET ADOPTION

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ABSTRACT

The sustainable payment system thrives towards environment friendly practices and extend to the digital payment adoption. Its emphasis on the increasing crucial role of digital financial landscapes. This study focused on the factors influencing the adoption of mobile wallet as a sustainable payment system. Based on review of UTATU, TAM and Diffusion Innovation Theory; the future research model has been proposed. The review identified factors such as perceived usefulness, perceived ease of use, trust, security, social influence, and environmental awareness to understand the drivers and barriers to mobile wallet adoption. This study contributes to the body of knowledge by illuminating the variables influencing the adoption of sustainable payment systems, particularly mobile wallets. The research provides insightful information for decision-makers, companies, and academicians; working to advance sustainable financial practices and broaden the appeal of mobile wallets as a sustainable payment method.

Keywords: Sustainable Development, Mobile Wollet, Development, Finance.

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ECONOMIC GROWTH, ENERGY USE, AND CARBON EMISSIONS IN INDIA: PATHWAYS TO SUSTAINABLE DEVELOPMENT

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ABSTRACT

India's economic growth has been remarkable surpassing the \$3 trillion GDP threshold and experiencing substantial industrial expansion., characterized by a gross domestic product (GDP) that has rapidly grown at an average annual rate of 6-7% over the past two decades. Nevertheless, this progress has resulted in a significant rise in energy consumption and carbon emissions, positioning India as the world's third-largest emitter of carbon dioxide (CO₂). India's GDP growth has been in strong correspondence with increasing carbon emissions, energy consumption, and urbanization. The economic development generated more opportunities for energy consumption and carbon emission underscoring the requirement for sustainable growth strategies focusing on energy efficiency, renewable energy incorporation, and sustainable urban planning. This paper investigates complex relationships among energy use, carbon emissions, GDP and urbanization in India, highlighting the environmental trade-offs of economic development.

India is witnessing rapid economic growth which raises concerns about environmental impact and so this study investigates the dynamic relationship between energy consumption, carbon emission, urban population, and GDP in India. This paper aims to analyse the relationship between these variables and their impact on the growth rate of GDP in India. We have used the data from 1978-2023 by using Multiple regression, Descriptive statistical tools to analyse the behaviour of carbon emission, energy consumption, and urbanization on GDP of India, and Granger causality to check the unidirectional and bidirectional causal relationship between variables. India's continuous economic and industrial growth energy consumption has significantly increased over the years In the initial years of industrialization energy consumption in India was gradually increasing. Due to economic liberalization, there was a sharp increase in energy consumption after the year 1991 followed by a continuous rising as energy-intensive sectors expanded.

Much like energy consumption carbon emissions has significantly risen over years with increased use of fossil fuels specifically coal and oil as the main factor in spite of recent efforts to incorporate renewable energy. In India urbanization rapidly increased when cities became economic hubs post 1990 leading to increased demand for energy and carbon emission specifically in urban areas.

The findings reveal a significant relationship which shows that energy consumption is a critical driver of economic development which in turn worsens carbon emissions and in the findings highlight a unidirectional causality from energy consumption to economic development and economic development to carbon emission. These insights suggest that India's economic development relies heavily on its energy consumption patterns and thus has substantial implications for policymakers, emphasizing the need for strategies that ensure energy efficiency, diversify energy sources, and cut down carbon emission without hampering economic progress.

Keywords: Energy Consumption, Carbon Emission, Urbanization, GDP, Sustainability, Sustainable Development.

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WILL THE DIGITAL RUPEE SUBSTITUTE UPI, CASH & BANKS?

Vanshika Thakur Dr. Gosala Raju***

ABSTRACT

The paper investigates the potential influence of the Digital Rupee on India's financial ecosystem, focusing on the consequences on the Unified Payments Interface (UPI), cash transactions, and banking institutions. This research aims to determine whether the introduction of the digital rupee will cause disruption or complement existing financial systems and explore the broader consequences for the Indian economy. The study used a secondary data collecting methodology, industry reports, examining literature and case studies on digital rupee, UPI, and banking institutions processes. Key sources include RBI (Reserve Bank of India) and BIS (Bank for International Settlements) papers and published research on digital currency. A comparative examination of global Central Bank Digital Currencies (CBDCs) is included to provide context and insights into possible outcomes. The findings suggest that implementing the Digital Rupee is anticipated to improve the efficiency and security of transactions, offering a contemporary substitute for cash and UPI. It is likely to coexist with both existing systems rather than displacing them. Traditional banks may face increasing competition but will benefit from incorporating digital currency into their operations. The Digital Rupee has the potential to greatly improve financial inclusion and innovation in India's financial industry. However, the practical consequences indicate that successful implementation of the Digital Rupee will necessitate solid legislative frameworks, strong technology infrastructure, and widespread public participation. The study emphasizes the necessity for constant adaption and monitoring to ensure that the Digital Rupee complements existing payment systems and seamlessly fits into the financial system.

Keywords: Digital Rupee, UPI, Cash Transactions, Traditional Banking, Digital Payments.

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THE EVOLUTION OF MUTUAL FUND SCHEMES: A STUDY OF EMERGING CATEGORIES

*Sweta Bhatti*Arti Gaur***

ABSTRACT

A mutual fund is an organisation that invests capital from numerous individuals in securities like bonds, equities, and short-term debt. The portfolio of a mutual fund is all of its assets pooled. Mutual fund shares are purchased by investors. An investor's ownership stake in the fund and the revenue it produces are represented by each share. This study involves detailed description of evolution of mutual fund industry. All the mutual fund schemes such as equity, debt and hybrid discussed under this paper with their conceptual details. This study helps the researcher to know all the ground details about mutual fund industry.

Keywords: Mutual Fund, Evolution, Categories.

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DIGITAL BANKING INNOVATIONS AND THE BBPS MANDATE: A PATHWAY TO SUSTAINABLE DEVELOPMENT.

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ABSTRACT

Through the advent of digital banking, the financial sector has undergone a profound transformation, marked by enhanced efficiency, greater inclusivity, and a stronger emphasis on sustainability. One notable development in this context is a revolutionary initiative introduced by the Reserve Bank of India aimed at streamlining bill payments across the country. This innovative system provides a unified platform that simplifies the payment process for consumers, promoting seamless transactions and improved convenience.

In light of these advancements, this paper explores the impact of digital banking innovations and the associated mandate on sustainable development. By analysing data collected from a survey of 500 respondents, the study examines various aspects of digital banking adoptions, including user satisfaction, economic implications and environmental effects.

Utilizing statistical tests, the paper assesses the effectiveness of digital banking solutions in contributing to sustainability goals. It evaluates how these innovations drive economic efficiency, reduce operational costs, and support environmental sustainability by minimizing the needs of physical resources. Through this analysis, the paper provides insights into the role of digital banking in fostering sustainable development. It highlights the potential of these technologies to enhance both economic and environmental outcomes while also pointing areas for further improvement. Overall research offers a thorough examination of how digital banking initiatives contribute to sustainable development and identifies factors that influence their effectiveness.

Keywords: Digital Banking, Sustainable Development, Financial Inclusion, Environmental Impact, User Satisfaction.

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EXAMINING THE INTERPLAY OF FINANCIAL TECHNOLOGY FACTORS AND CORPORATE PERFORMANCE.

Dr. Monika Chiranjeevi Priyadarshi** Isha Gupta*** Sumit Ranjan*****

ABSTRACT

This research paper investigates the multifaceted impact of FinTech adoption on various aspects of corporate performance, including operational efficiency, risk management, innovation, customer experience, and competitive positioning.

Design: This study provides a comprehensive examination of the challenges, opportunities, and strategic implications associated with the integration of FinTech solutions within corporate ecosystems. The research delves into the transformative potential of FinTech in streamlining processes, reducing costs, and enhancing operational efficiency through automation, digitization, and advanced data analytics.

Findings: It explores the role of FinTech in mitigating risks, improving compliance, and strengthening cyber security measures, while also highlighting the challenges of navigating evolving regulatory frameworks and data privacy concerns. Moreover, the study investigates how FinTech facilitates innovation by enabling the development of novel financial products and services, fostering customer-centric approaches, and unlocking alternative financing avenues. The findings shed light on the impact of FinTech on customer experience, market reach, and competitive dynamics, underscoring the importance of organizational agility, strategic partnerships, and effective change management in harnessing the transformative power of FinTech.

Originality: The study examines the long-term implications of FinTech adoption on corporate performance metrics, including profitability, market share, and shareholder value. This research paper contributes to the ongoing discourse on the intersection of finance and technology by providing a holistic framework that integrates the operational, financial, strategic, and regulatory dimensions of FinTech's impact on corporate performance. The findings offer valuable insights and actionable recommendations for organizations seeking to leverage the transformative potential of FinTech while mitigating associated risks and challenges, enabling informed decision-making and strategic planning in an increasingly digital and data-driven business environment.

Keywords: Fintech, corporate performance, cyber security, digital payments.

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THE IMPACT OF ESG PRACTICES ON THE FINANCIAL PERFORMANCE OF SELECTED COMPANIES IN THE FMCG INDUSTRY: A COMPARATIVE ANALYSIS.

Shalini Kushwaha Dr. Utkarsh Kumar** Jitendra Patel****

ABSTRACT

This study investigates the impact of Environmental, Social, and Governance (ESG) practices on the financial performance of selected Fast-Moving Consumer Goods (FMCG) companies listed on the National Stock Exchange (NSE). By conducting a comparative analysis, the research aims to determine whether firms that integrate strong ESG practices achieve superior financial outcomes compared to those with lower ESG engagement. The study employs a comparative analysis approach to evaluate the ESG performance and financial outcomes of selected FMCG companies listed in NSE. Financial data, including return on equity (ROE), and return on assets (ROA), over a specified period, will be collected from annual reports and financial statements of the related companies as displayed on their respective websites. ESG data will be sourced from official website of CRISIL and Bloomberg. To measure the impact of ESG practices on financial performance, correlation and regression analyses will be conducted. Additionally, content analysis of sustainability reports will be performed to assess the depth and quality of ESG disclosures. This research highlights the strategic importance of ESG practices in the FMCG sector, showing that companies committed to sustainability and ethical governance are more likely to achieve long-term financial success. The study provides valuable insights for corporate managers, investors, and policymakers, emphasizing the role of ESG as a key driver of competitive advantage in an increasingly ESG-conscious market.

Keywords: ESG, Financial Performance, FMCG, National Stock Exchange (NSE).

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IMPACT OF CORPORATE GOVERNANCE ON THE FINANCIAL PERFORMANCE OF SELECTED PHARMACEUTICAL COMPANIES.

Jitendra Patel Dr. Utkarsh Kumar** Shailini Kushwaha****

ABSTRACT

Corporate governance refers to the system of rules, process and practices by which company is directed and controlled. It is the way in which companies are governed. It identifies who has power and accountability and who makes decisions. Corporate governance in any organization is essential to protect the interest of stakeholders and avoid corporate failure. When talking about the Indian scenario of corporate governance it started with the voluntary guidelines from various institutions and committees. Later evolved taking the form of mandatory requirements in the form of SEBI's Clause 49 of the listing agreement, Companies Act 2013, and SEBI LODR Regulations. Present study focuses on the impact of corporate governance practices on firm performance. Sample of the study constitutes top five pharmaceutical companies based on the market capitalization covering a time period of 5 years from financial year 2019-20 to 2023-24. The study employs analytical research design to check the relationship between selected variables. Regression analysis and other statistical tools will be used as per the requirements of the study.

Keywords: Corporate Governance, financial Performance, pharmaceutical companies.

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***MICROFINANCE AND RURAL ENTREPRENEURSHIP DEVELOPMENT- WITH SPECIAL
REFERENCE TO BILASPUR DISTRICT OF CHHATTISGARH.***

Dr. Satya Prakash Ish Kumar Kewat***

ABSTRACT

This paper aims to investigate the relationship between the development of rural entrepreneurship and sustainable microfinance. This paper mainly focuses on financial inclusion, poverty reduction, and developing entrepreneurship skills for the Bilaspur district of Chhattisgarh. This study explores how microfinance institutions (MFIs) can support sustainable development in rural areas.

Design/methodology- A thorough literature review is conducted to frame the theoretical background of sustainable microfinance and its impact on rural development. Subsequently, case studies of specific MFIs functioning in rural communities across the Bilaspur district are used for empirical study. Surveys and interviews are conducted for primary data and secondary data from government publications and MFI reports.

Findings- The results reveal that sustainable microfinance offers a big chance to boost rural development in Bilaspur district. It provides opportunities for underprivileged people to access credit, encouraging entrepreneurship and boosting agricultural output. This study shows how MFIs can raise income levels, lower poverty rates and raise living standards in rural areas of Bilaspur district.

Research Limitation- The study is limited to rural areas of the Bilaspur district of Chhattisgarh only, as any district has a unique environment and circumstances. It may not apply to other districts of Chhattisgarh or other states. The risk of rural borrowers being overly indebted and the limited access to MFIs.

Implication- This study adds discussion on the social logic of delivering microfinance and reducing poverty. For this, microfinance continues to be a vital instrument in helping entrepreneurs who need it to encourage self-employment.

Originality/value- Using this result, the study aims to clarify and validate the potential of microfinance initiatives as an incentive for sustainable development, ethical financing and entrepreneurship in impoverished regions.

Keywords- microfinance, sustainable, entrepreneurship, rural development.

Keywords: Microfinance, Sustainable, Entrepreneurship, Rural development.

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***UPI AND CONSUMER IMPULSIVITY: ANALYZING THE DYNAMICS THROUGH EXPLORATORY
FACTOR ANALYSIS.***

*Varun Sisodia**

ABSTRACT

This study investigates the impact of UPI on impulsive buying behavior among consumers. The research delves into the factors influencing impulsive purchases facilitated through UPI. Findings reveal that spending awareness and the convenience offered by UPI are primary drivers of impulsive buying. While UPI has revolutionized digital payments, its ease of use can inadvertently lead to increased unplanned spending. The study underscores the importance of financial literacy and responsible spending habits in mitigating the negative consequences of impulsive buying. The study emphasizes the need for a balanced approach to harness UPI's benefits while minimizing its negative impact on consumer behavior.

Keywords: UPI, Spending awareness, Convenience, Impulsive buying.

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THE INFLUENCE OF ESG SCORES ON FIRM'S FINANCIAL PERFORMANCE.

Shivangi Seth Jeevesh Sharma***

ABSTRACT

In India, the concept of ESG score has been around since the mid-2000s however the idea of companies being responsible for environmental sustainability has been taking root much before its mandatory compliance. Market capitalization has at times served as an important indicator of both a firm's size and the perception that investors have towards the firm. A larger market capitalization generally translates into increased confidence by its investors and higher interest in the company. Therefore, it could also depend on ESG performance. Since investors are increasingly aware of the risks from poor ESG practices regulatory fines, reputational damage, and operational inefficiencies is likely that companies with superior ESG scores could enjoy a greater quantity of investment, thus contributing to greater market capitalization.

Purpose: The study investigates the relationship between CRISIL ESG scores and the market capitalization of Indian companies, focusing on the individual Environmental (E), Social (S), and Governance (G) components as well as the integrated ESG score.

Design/Methodology: The study is explanatory. It covers a sample of Nifty ESG 100 for the year 2023. Multiple regression and correlation regression analysis are carried out to investigate the relationship between ESG scores on a firm's market capitalization.

Findings: The study found that there is a significant relationship between individual E, S, & G scores and integrated ESG score on market capitalization. It further indicates that companies with higher ESG performance tend to have higher market capitalization and it is also supported by the Stakeholder theory (Freeman, 1984) put forward the idea that successful companies can align the interests of all stakeholders and therefore they are more sustainable.

Limitations: The most prominent limitation lies with the restricted access to data and information. When looked upon for the data for ESG rating of the Indian companies it was found that almost half of the data is incomplete and only some of the companies existed that matched the requirement of the data that was required which narrowed and decreased the sample size. Furthermore, the database is based on Indian companies, thus the analysis and results only represent the Indian market and in addition to it, due to data insufficiency, the study is limited to one year (2023).

Implications: This research provides valuable insights for investors, policymakers, and organizational managers by highlighting the importance of incorporating ESG considerations into investment decisions. This study also underscores the strategic importance of ESG factors in driving market performance, thus aiding investors in achieving a balanced and sustainable portfolio. The findings of the study also assist policymakers and managers in creating effective portfolios.

Keywords: ESG Score, Market Capitalisation, ESG Performance, Sustainability, Sustainable finance.

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EFFICACY OF AGRICULTURAL LOANS ON CROP PRODUCTIVITY: A STUDY OF INDIAN SMALL AND MARGINAL FARMERS.

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ABSTRACT

Purpose: The population around the world is increasing day by day but the productivity is not increasing in the proportionate ratio of the population. To provide the food security to the people, the production has to be increased. To purchase the quality seeds, fertilizers, pesticides, irrigation, technology etc. credit is necessary. Certain factors impact on the agricultural crop productivity. This study is made with an objective of examining the impact of agricultural loans on crop productivity of small and marginal farmers of Telangana State. The research also tests the moderating effect of technology towards the efficacy of crop productivity in Telangana State.

Design / Methodology: Using convenience sampling method data is collected from selected districts of Telangana State in India. The validity and reliability of the survey instruments are checked through a pilot test and Cronbach's alpha value. Further The scale's common method biases are approach and common latent factor (CLF). The Kaiser – Mayer – Oklin (KMO) bralette's sphericity test is proposed to check the adequacy of the samples. The proposed model is validated through SEM in AMOS.

Findings: The study demonstrates that the agricultural loans have a substantial impact on crop productivity as a moderator of technology.

Implications Research: The research shows a path to increase the crop productivity by providing the agricultural loans as per the requirement of farmers.

Practical implications: The result of increased productivity using agricultural loans and technology attract more people to opt agriculture as a profession. The policy makers will consider doing away with the problem of unemployment.

Research Limitations; This research is limited to selected districts of Telangana state in India only

Keywords: Agricultural Loans, Crop productivity, Telangana state, Technology, efficacy.

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***A FINANCIAL MANAGEMENT STUDY OF LIFE INSURANCE CORPORATION, INDIA: A
BIBLIOMETRIC ANALYSIS & SYSTEMATIC LITERATURE REVIEW.***

Gayatri Bhoi Dr. Biswajit Satpathy***

ABSTRACT

This study aims to summarize 25 years of literature published between 2004 to 2023 related to Life Insurance Corporation, India and also to extract the key areas for the further research.

Design/Methodology/Approach- The data analysis is done through bibliometric & SLR analysis to reveal the major trends and to access the current scenario. Mapping of bibliographic data is done using VOSviewer software. Data used in this study extracted from Scopus database.

Findings- The study indicates that major areas like service industries, service industry, insurance industry, life insurance, insurance, innovation, customer satisfaction, service quality, customer loyalty has been covered in the earlier research papers.

Practical Implications- The study result can be useful to academic researchers to aid their understanding of financial management and insurance research development, to identify the current context and to develop a future research agenda.

Originality/Value- To the best of the authors' knowledge, this is one of the first studies made to understand bibliometric & SLR analysis of Life Insurance Corporation, India. This study is unique in reviewing different financial aspects of LIC.

Keywords: Insurance, Service Industry, Bibliometric, SLR.

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SUSTAINABLE FINANCE AND ITS PROMINENCE IN THE SUSTAINABLE DEVELOPMENT OF INDIAN ECONOMY.

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ABSTRACT

As the slogan of the “Conference of Parties 11” “प्रकृति रक्षित रक्षतः” expresses the notion that “Nature Protects if she is protected” means When we protect nature, nature protects us.” Environmental problems like rising temperatures, shifting weather patterns, and increasing frequency of extreme weather events, and global climate change we are on the brink of a planetary crisis and after that, global warming has become the biggest challenge. So, it’s high time for each stakeholder to take the responsibility regarding the protection of the planet. Sustainable Finance may provide a major contribution from the side of business world to this noble cause. Mobilizing the necessary financial resources from the public and private sector needed to ensure global pursuit of sustainable development and environmental conservation has paved the way for innovative financial instruments to align economic growth with ecological responsibility. These financial instruments are designed to fund projects with environmental benefits, including renewable energy, clean transportation, and waste management and hence Are termed as Sustainable Finance. (UNO)

The growing urgency to tackle climate change and environmental decline has positioned green finance as an essential element of sustainable development. This field includes various financial products and services designed to support initiatives that benefit the environment. Thus, green finance can be understood as the flow of financial investments into projects and initiatives that promote environmental conservation.

This paper dives into the conceptual understanding of Sustainable Finance, its functions, its stages, current scenario, its advantages and the problems it is facing in the context of India. This paper also throws light on the role and importance of Sustainable Finance in the Sustainable development of the Indian economy and the major decisions taken by the government in the flourishing of the concept of Sustainable Finance in India.

Keywords: Green Finance, Sustainable Development, Sustainability.

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BEHAVIORAL BIAS: CAN IT AFFECT THE SUSTAINABLE DEVELOPMENT WITH ITS EFFECT?

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ABSTRACT

If a system is fixed without fixing the people who are innate to it then it will be very problematic for them and so they will do everything in their capacity to make it a failure. The word sustainability frequently brings along the word 'change' with itself, but the change was thought only in terms of innovation, systems, and practices. To make the word 'sustainable' more substantial we need to work on 'PEOPLE': unless and until the focus will not be inward, sustainability will remain a far-off dream. People believe that environmental setbacks can be overcome with technological innovations & economics. The fight between the man-made and the natural always remains unconcluded. This paper focuses on altering a few behavioral biases for implementing environmental sustainability with the help of behavioral finance. We as mankind are the main contributors to environmental problems. The main framework of this paper will be based on dual interest theory as behavior, innovation, and ecological issues are innately integrative. The paper will give an insight into how with the help of behavioral bias modifications the depletion of the environment can be stopped at the cost of depleting fewer natural resources (capital).

Keywords: Sustainability, technological innovations, economics and, behavioral biases.

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AN ANALYSIS OF BEHAVIORAL BIASES IN INVESTMENT DECISION-MAKING

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ABSTRACT

This study investigates the impact of cognitive and emotional biases on the investment decisions of individual investors in Chhattisgarh. Data were gathered from 100 participants through a comprehensive survey questionnaire that evaluated cognitive biases, including overconfidence, anchoring, confirmation bias, availability bias, and loss aversion, in addition to emotional biases such as fear of missing out (FOMO), herding behavior, regret aversion, and overoptimism. The descriptive analysis indicated varying levels of these biases among the participants, revealing prevalent behavioral trends in their investment decision-making processes. Correlation analysis indicated moderate positive associations between these biases and investment choices, while ANOVA findings demonstrated significant differences in decision-making based on the severity of cognitive and emotional biases. The regression analysis highlighted the predictive influence of these biases, illustrating their role in shaping investors' decisions, including risk perception, portfolio composition, and overall investment performance. The study reinforces the importance of behavioral finance in explaining investor behavior, while its practical recommendations emphasize the need for educating investors and employing behavioral strategies to reduce the influence of biases. While this study offers valuable insights, it also recognizes limitations, including the relatively small sample size and restricted applicability, which point to potential areas for additional investigation. Future studies could examine the effects of cultural, technological, and interdisciplinary factors on behavioral finance to gain a deeper understanding of the mechanisms influencing investor decision-making. In summary, the results add to the expanding body of knowledge in behavioral finance, improving comprehension of how biases impact financial choices in the marketplace.

Keywords: Investment decisions, Behavioural Biases, Cognitive Biases, Emotional Biases.

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Financial Innovation: A study on revolutionizing way of ESG Funds towards sustainability and its awareness among investors in India

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ABSTRACT

Amid the growing need for environmental sustainability, ESG (Environmental, Social, and Governance) mutual funds are rapidly emerging as a promising investment avenue in India. This study adopts both empirical and exploratory approaches to provide insights into the awareness of ESG funds among investors and their potential for long-term sustainability in the Indian market. The increasing focus on sustainability highlights the necessity for such investments, prompting a deeper investigation into this evolving trend.

The study's objectives include identifying the key factors driving the paradigm shift towards ESG-focused investments and assessing the level of awareness among Indian investors. Various statistical tools are employed to analyze the investment decisions related to ESG funds, providing a comprehensive understanding of their impact.

The investigation into ESG mutual funds, has provided valuable insights into their growth potential and the proper ESG schemes operating in India. The researcher witnesses an upward trend in their growth within India but the expansion of these funds has been relatively slow due to unawareness of these funds. Investors across India are still somewhat hesitant about the investment with sustainability considerations in mind.

The government should focus on the awareness of ESG funds for the sustainability of investors as well as the environment. Additionally, the study offers a strategic framework for investors, policymakers, government agencies, and institutional investors, supporting informed decision-making and policy development aimed at fostering sustainable investment practices in India.

The limitation of this study is the study is narrowly focused on the Indian market and exclusively examines the awareness of individual investors.

Keywords: ESG mutual funds, institutional investors, investment.

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ANALYZING THE INFLUENCE OF ESG DISCLOSURES ON FIRM SURVIVAL: EVIDENCE FROM ZIMBABWE.

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ABSTRACT

This study seeks to detail the influence of Environmental, Social and Governance (ESG) disclosures on firm survival, and to determine whether or not ESG best practices are merely compliance tools or strategic mechanisms that can be relied upon to make decisions that can enhance firm survival, with a focus on firms listed on the Zimbabwe Stock Exchange (ZSE). There is a growing trend and consensus on the adoption of ESG best practices driven mainly by the market and governments across the world. Understanding how firms are managing and reporting on their ESG best practices is key because ESG contributes in many ways to business resilience as it cuts across the whole business value chain. The United Nations (UN) through its 2030 agenda for sustainable development is advocating for sustainable development to ensure peace and prosperity for people and the planet, now and into the future. Zimbabwe is an emerging market economy which is marred with economic, political and regulatory challenges bedeviling economic progress and suffering of the general citizenry, making it an interesting case study through finding out how firms are coping with issues of ESG and how that impacts firm survival. This is critical because it also assists in some way to measure how the Zimbabwean economy is faring in terms of achieving the UN vision 2030 agenda of sustainable development. This is coming at a time when even the government of Zimbabwe itself is advocating for vision 2030, transforming Zimbabwe into an upper middle income economy by then. Quantitative research methodologies are employed, with data collected manually from audited annual reports for firms listed on the ZSE. Content analysis was employed to collect data relating to ESG from the annual reports spanning a five-year period from 2019 to 2023. The proxy for firm survival was obtained through derivation of the Altman Z-Scores with firm size, industry type and macroeconomic factors serving as control variables. This study is useful to corporate managers, policy makers and regulators as they design or reevaluate ESG frameworks and best practices which can provide useful information to providers of capital.

Keywords: corporate governance, environmental, firm survival, social, Zimbabwe Stock Exchange.

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GREEN BOND A SUSTAINABLE FINANCING OPTION FOR GREEN PROJECTS IN INDIA.

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ABSTRACT

This paper examines the potential and viability of green bonds as a sustainable financing option in India. Sustainable finance takes due account of environmental, social and governance (ESG) considerations while making investment decision in the financial sector. The proceeds of green bond offering are earmarked for use towards financing 'green projects. They are designed to encourage investments in renewable energy, energy efficiency, sustainable agriculture and other projects that promote sustainability. The study is based on secondary data and analyses the investment pattern of green bond issuer in the Indian bond market. The study also analyses the various factors favourable for green bonds and the challenges faced by the issuers in Indian market. Lot of factors like risk, ease of issue, price, size etc that may affect green bonds. The government provides incentives and tax benefits to the investors of green bonds. Various studies and literature found that the regulatory aspect and support from government is required to enhance green bond management in Indian market. The paper concluded that India has huge potential for green bond market which can be sustainable and viable financing options for green project.

Keywords: Green Bond, Sustainable Finance, ESG, Green Project, risk, Investment.

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FINANCIAL PLANNING OF SALARIED PEOPLE RESIDING IN BHILWARA DISTRICT.

*Nishtha Jain**

ABSTRACT

Financial Planning is indeed a step by step process where individual evaluate their current financial position and set their goals to achieve their future goals, by these reason they invest in various investment options which are available in market. Financial planning is important for salaried employees, by financial planning a salaried class employee can manage their income, expense, saving & investment. Salaried class individual receiving the salary for their service, which they provide for sector they work, they utilized their income for future needs. The purpose of these research paper is to identify” Financial planning of salaried people residing in Bhilwara district”.

Keywords: financial planning, investment salaried, employees.

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MERGERS AND ACQUISITIONS IN THE BANKING INDUSTRY: EVIDENCE FROM INDIA.

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ABSTRACT

The research paper titled "Mergers and Acquisitions in the Banking Industry: Evidence from India" investigates the pivotal role of mergers and acquisitions (M&A) in driving growth and transformation within the Indian banking sector. Over the last two decades, the global business environment has been reshaped by factors such as globalization, deregulation, and rapid technological advancements. In response, companies worldwide have increasingly turned to mergers, acquisitions, alliances, and other strategic restructuring initiatives to stay competitive.

In India, the initial wave of regulatory changes left many companies unprepared. However, over time, these firms adapted by restructuring their operations and, to a lesser degree, their strategic approaches to align with the new competitive landscape. As Indian companies approach the next growth phase, they face critical decisions regarding their business portfolios. With organic growth opportunities becoming limited, mergers and acquisitions are emerging as key strategies for gaining a competitive edge both within the domestic market and on the global stage.

Within the Indian banking sector, mergers and acquisitions have become essential for achieving economies of scale, reducing unhealthy competition, and bolstering global competitiveness. The consolidation of banks through strategic M&A has become a cornerstone for advancing these objectives. Currently, the Indian banking industry stands out as one of the fastest-growing sectors, transitioning from a previously slow-paced industry into a dynamic and rapidly evolving one. This growth has drawn significant international interest, making Indian banks attractive for global investors.

The last two decades have seen a fundamental shift in the Indian banking landscape, largely driven by the increased focus on mergers and acquisitions. These trends are expected to enable Indian banks to achieve world-class standards while maximizing value for stakeholders.

Keywords: Mergers and Acquisitions, Indian Banking Sector, Financial Performance.

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AN ANALYTICAL STUDY OF LOAN SERVICES AND CREDIT ADVANCES AT IDBI BANK .

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ABSTRACT

This study provides an analytical assessment of the loan services and credit advances offered by IDBI Bank, aiming to explore their efficiency, accessibility, and impact on customer satisfaction. The research investigates various loan products such as personal loans, home loans, and business credit, assessing their structures, interest rates, and repayment terms. Through quantitative data analysis, customer feedback, and comparative studies with other financial institutions, this paper examines how IDBI Bank aligns its credit services with industry standards and customer needs. The study also delves into the bank's risk management strategies, loan disbursement processes, and compliance with regulatory frameworks. Key findings indicate both strengths and areas for improvement in IDBI's credit offerings, with recommendations on enhancing customer-centric approaches and optimizing loan delivery mechanisms. The research highlights the role of effective loan services in promoting financial inclusion and fostering long-term economic growth.

Keywords: IDBI Bank, Loan Service, Credit Advance, Customer satisfaction.

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"INVESTING IN SUSTAINABLE GREEN FINANCE: OPPORTUNITIES AND CHALLENGES FOR GENERATION Y INVESTORS."

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ABSTRACT

Growing environmental awareness has changed how people invest, leading to a rise in sustainable green investing. This paper looks into what Generation Y (Gen Y) investors prefer and how they behave regarding sustainable green investments. It explores their reasons for choosing these investments, their behavior, and how their socio-economic status affects their choices. The study finds that Gen Y investors prefer sustainable investments due to their ethical beliefs, desire for social responsibility, and potential for long-term financial gain. This study adopts a mixed-methods approach to provide a comprehensive analysis of the sustainable investing landscape as perceived and engaged in by Generation Y. The research also uncovers that while financial returns remain a crucial factor, they are often balanced with non-financial criteria such as environmental impact, social governance, and ethical compliance. Millennials are more likely to divest from assets that do not align with their values, even at the potential expense of higher returns. This represents a paradigmatic shift from conventional investment strategies that prioritize financial performance above all else. Moreover, the study highlights potential impediments to the wider adoption of sustainable investing among Generation Y. These barriers include limited awareness of sustainable financial products, perceived higher risks, and occasional skepticism regarding the authenticity of green investment opportunities. Addressing these challenges requires concerted efforts from financial educators, policymakers, and the private sector to provide better information, enhance the appeal of sustainable investing, and ensure stringent regulatory frameworks that prevent greenwashing practices. In recent years, sustainable green investing has gained significant traction as investors increasingly seek to align their financial decisions with their values. Among the various demographic cohorts, Generation Y, or Millennials, have emerged as key advocates for sustainable investment practices. This shift reflects a broader societal focus on environmental stewardship, social responsibility, and ethical governance. This paper examines the preferences and patterns of sustainable green investing among Gen Y investors, as well as the opportunities this trend presents in today's investment landscape.

Keywords: Investment, green finance, Sustainable finance, generation.

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ASSESSMENT OF THE EFFECT OF EXPANSION ON THE UTILIZATION CONSUMPTION OF FAMILIES WITH SPECIAL REFERENCE TO RAIPUR DISTRICT.

Dr. Prapti Chopra Dr. Binay Kumar Panjiyar***

ABSTRACT

Inflation has equally widespread effects. The effect of expansion will change among different gatherings, however, as not every person buys a similar collection of products or in similar amounts. This underscores the need to research what expansion has meant for the example families' utilization designs, which this review embraces.

Methods

The present study consists of a total sample size of 700 respondents as the study population. The collected data were analyzed using proper statistical methods.

Results

Households are required to spend a significant portion of their monthly income on non-food items in addition to food purchases. The amount they spend on various groups of commodities rises as a result of inflation to varying degrees, depending on the necessity of the impact of inflation on the consumption pattern as measured by actual consumption expenditure incurred in the previous year and the current year.

Conclusion

Even though pulses, vegetables, fruits, and meat items experience higher inflation than cereals, the inflation rate in food items is lower than in non-food items.

Keywords: Inflation, consumption, households.

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RURAL MICROFINANCE AND DIGITAL INCLUSION: A CASE STUDY ON MOBILE BANKING AND FINANCIAL INCLUSION.

Dr. Satya Prakash Salman Tameshwar***

ABSTRACT

Purpose: This paper aims to explore the intersection of rural microfinance and digital inclusion, focusing specifically on the role of mobile banking in enhancing financial inclusion. The study aims to know the impact, challenges and opportunities of sustainable microfinance and digital inclusion in the Bilaspur region of Chhattisgarh.

Design/methodology/approach- This study employs a qualitative approach to analyze the impact of mobile banking on financial inclusion in the rural community. Data have been collected through interviews with residents, mobile banking users, microfinance institutions (MFIs), and relevant stakeholders. Additionally, secondary data from reports and studies on mobile banking and financial inclusion have been reviewed.

Findings- It has been found that mobile banking is an effective tool for promoting financial inclusion. In rural areas, it enhances convenience for customers, agents, and institutions and facilitates transactions. By leveraging digital technologies, mobile banking plays an important role in the relationship between banks and customers. With its help, customers get financial services in the easiest form, which also contributes to the economic development of the Indian Economy.

Limitations: This study has been done only in the rural areas of the Bilaspur region of Chhattisgarh. So the study represents this area only. The data were collected from microfinance customers only. So, the study does not cover all the people of this region. The results of this study may vary from area to area.

Practical Implications: This study will help in digitization in villages. It will help to know about the problems faced in using mobile banking in villages and it also guide how mobile banking helps to make transactions easier.

Originality- The highlight of this study is that it takes heed of the indirect effect of technological innovation on the efficiency of MFIs. It shows the impact of mobile banking implementation on financial inclusion.

Keywords- Microfinance, Digital Inclusion, Mobile Banking, Financial Inclusion, Rural Development, and MFIs.

Keywords: Microfinance, Digital Inclusion, Mobile Banking, Financial Inclusion, Rural Development and MFIs.

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SOCIAL RESPONSIBILITY AND IMPACT INVESTING: A PATH TO SUSTAINABLE GROWTH.

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ABSTRACT

Impact investing, a subset of socially responsible investing (SRI), actively seeks to generate positive, measurable social or environmental impact alongside financial returns to consider environmental, social and governance (ESG). A dynamic interaction between financial progress and societal well-being is represented by impact investing and social responsibility. Socially conscious investing aims to reduce social and environmental costs in society through investment choice (Berk, 2024). These strategies provide a valuable path to sustainable growth by incorporating ethical considerations into corporate operations and investment choices. This investment approach deviates from traditional philanthropy as it aligns the pursuit of profit with addressing societal issues such as climate change, poverty, inequality, agriculture, energy especially clean and renewable energy access to education and healthcare. Through strategic investments in sectors like renewable energy, affordable housing, and social enterprises, impact investors aim to create transformative change while maintaining competitive financial performance. This study investigates how impact investing and social responsibility work together to promote sustainable growth. The study explores their roles in addressing global challenges and driving innovation across sectors such as renewable energy, healthcare, education, and poverty alleviation. This research employs a mixed-methods approach, integrating both qualitative and quantitative methodologies to provide a comprehensive analysis of social responsibility and impact investing. The purpose of the paper is to define and explain the concepts of social responsibility and impact investing and evaluate the role of social responsibility in fostering sustainable business practices. It also discusses the opportunities and challenges that come with adopting impact investing and socially responsible practices for investors, corporations, and society at large.

Keywords: Impact Investing, Social Responsibility, Socially Responsible Investing, Environmental Social and Governance.

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THE IMPACT OF LITERACY PROGRAMS AND DIGITALISATION ON FINANCIAL LITERACY

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ABSTRACT

Empowering Youth for Financial Success: Purpose: The research intended to analyse the impact of literacy programs provided to the youth; to gain insights of digitalization of financial literacy and to assess the relationship between financial literacy and technological adoption.

Design/Methodology/Approach: For attaining the objectives, the current research was quantitative in nature. To assess the relationship between financial literacy and technological adoption survey instrument was developed. The data was elicited from 180 respondents. To validate the research instrument Exploratory Factor Analysis and Confirmatory Factor Analysis were considered and adopted.

Results: The model fit indices indicated to be acceptable. The model fit indices obtained were CMIN/DF= 1.684; GFI= 0.887; AGFI= 0.849; IFI= 0.946; NFI= 0.877; TLI= 0.935; CFI= 0.945; RMSEA=0.062.

Findings: It is imperative to gain financial literacy to achieve the success. Test statistics in the present research revealed Literacy Programs(LP); Digital Infrastructure (DI); and Socioeconomic Status (SS) had a significant impact on Financial Literacy (FL) among the youth.

Practical Implications: The study provides insights for the strategists and policy makers to develop appropriate strategies to empower the youth towards financial success.

Originality/Value: The present research is a wise attempt to understand the factors essentially contributing towards the financial literacy among the youth and its association with financial success.

Keywords: Literacy Programs, Digital Infrastructure, Socioeconomic Status, Financial Literacy, Youth.

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FINTECH SOLUTIONS FOR GREEN INVESTMENT: HOW TECHNOLOGY IS SHAPING: THE FUTURE OF SUSTAINABLE FINANCE.

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ABSTRACT

Recent integration of financial technology (fintech) and sustainable finance which has given rise to a new era of green investment opportunities. Green investments refer to the allocation of financial resource to project or companies that focus on sustainable practices, environmentally friendly technologies, and the conservation of natural resources. The world is facing significant environmental degradation and climate changes. Fintech has become powerful tool for green investment by increasing efficiency, speed, security, accessibility and enhancing transparency.

Purpose: The primary objective of this research is to investigate the current state of fintech solutions for green investments, identifying their benefits, challenges, and opportunities for growth. The study aims to provide insights into the design and implementation of fintech-enabled green investment platforms, highlighting their potential to promote sustainable development and environmental stewardship.

Design/Methodology: This research employs a combination of comprehensive literature review of existing fintech solutions for green investments with expert interviews and case studies of pioneering fintech companies in the field. The research framework is based on a systematic analysis of fintech innovations, including blockchain, artificial intelligence, and mobile payments, and their applications in green investing, such as green bonds, impact investing, and sustainable crowdfunding.

Findings: The study reveals that fintech solutions can significantly enhance the efficiency, transparency, and accessibility of green investments, thereby increasing their appeal to a broader range of investors. The findings highlight the potential of blockchain technology to facilitate secure, transparent, and tamper-proof tracking of green investments, while AI-powered platforms can optimize investment decisions and reduce risks. Mobile payments and digital wallets can also increase access to green investments for underserved populations.

Research Limitations: First, the fast-evolving nature of fintech poses challenges for regulatory frameworks, potentially hindering the sustainable integration of these technologies. Second, the study is constrained by the limited availability of long-term data on the performance of fintech-driven green investments, which could affect the robustness of the findings. Lastly, the research primarily focuses on developed markets, which may limit the generalizability of the results to emerging economies where fintech adoption is still in its nascent stages.

Practical Implications: The study's findings have significant implications for policymakers, financial institutions, and investors seeking to promote sustainable

development and environmental stewardship. The research highlights the need for regulatory frameworks that support the growth of fintech-enabled green investments, as well as the importance of education and awareness-raising initiatives to promote their adoption. Furthermore, the study suggests that fintech companies can play a critical role in developing innovative solutions that address the unique challenges of green investing, such as the lack of standardized metrics and reporting frameworks.

KEY WORDS: Green Investment, Financial Innovations, ECG (Environmental, Social, and Governance) Investing.

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***THE ROLE OF FINTECH IN DRIVING SUSTAINABLE DEVELOPMENT IN FINANCE" WITH A
FOCUS ON PHONEPE TRANSACTIONS.***

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Katam Preethi***** Nandini Mallela***** Naresh Reddy Neravadi******

ABSTRACT

The financial transaction of an individual has shown the development and growth levels. The present technology playing an important role in handling the financial transactions. Especially the practicing phone pe, googlepay, pay tm and other platforms has been increased in speediness. The quick growth of fintech has transformed the financial landscape, offering innovative solutions for sustainable development. This research paper concentrates to explores the role fintech in driving sustainable development in finance of the individuals. To know the changes in sustainable development in finance with use of Phone pe, the data will be collected from individual users of the Nandyal. There will be total more than 450 respondents for collecting the data. The data will analysed with descriptive and correlation method using SPSS. The findings may reveal that the fintech platforms like PhonePe can play a vital role in achieving sustainable development goals in finance, and highlight the need for further research and collaboration to maximize their impact.

Keywords: 1.Fintech, 2. Sustainable development, 3. Phone Pe, 4. Digital payments, 5. Eco-Friendly Banking.

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COMPARATIVE ANALYSIS OF INVESTMENT PREFERENCES BETWEEN CRYPTO- CURRENCY, STOCK AND GOLD AMONG SALARIED EMPLOYEES IN PRAYAGRAJ.

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ABSTRACT

This study will conduct a comparative analysis of investment preferences between cryptocurrency, Stock and gold among salaried employees in Prayagraj, India. Salaried working class being major contributor in the economy of India has shown various patterns when it comes to choosing investment options. Given the fact that, the volatile nature of crypto-currencies and the stability of gold and stock comparatively, this research will investigate how market volatility along with demographic factors influences the investment timing and strategy, compares long-term performance expectations while taking an investment decisions. Data will be collected from 100 salaried employees from Prayagraj and analyzed using SPSS software, MS-Excel etc. Chi-square and Anova test will be used. The findings will embark the preferred investment for those seeking stability, wealth preservation and factors. This research will embark on a journey to analyze the investment patterns and strategies of salaried individuals keeping financial growth and stability as its prime objective among the working force of Prayagraj.

Keywords: Investment Patterns, Decision Making, Socio-Economic Profile.

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A FINANCIAL DYNAMICS OF INTERNATIONAL TRADE OF INDIA WITH HUMAN CAPITAL AND LABOR MARKETS.

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ABSTRACT

The COVID-19 was widely spread between 2020 and 2023, and this article concentrates on the Financial inclusion, labor markets and Human Development Index assistance policies that national governments put into place during that time. The BRICS Nations' experiences are the key focus because the COVID-19 has raised unheard-of challenges. Every government's top priorities were to save lives and halt the corona virus pandemic. Although many countries employed containment techniques that were basically similar, each has its unique programs and legislation that are meant to support workers. The authors examine two types of labor support solutions to mitigate the effects of COVID-19: direct cash transfers to sustain worker incomes and firm support activities.

The BRICS nations are sometimes referred to as "emerging economies"; they make up a sizeable fraction of the world's population and struggle with challenges including poverty, income inequality, sluggish economic growth, gender inequality, and high unemployment rates. In order to address these issues, policy solutions are now being explored and put into action. Greater financial inclusion may benefit the growth of these nations, according to earlier research; for this reason, it is important as a tool for addressing the socioeconomic problems that face emerging economies. According to the author, (Thakur Dev Pandey, 2023), data taken from "Impact of Financial Inclusion on Human Development Index: Special Reference to BRICS Countries. BRICS Journal of Economics 4(2) 209–223" when we discuss the "Human Development Index and financial inclusion," we're talking about how simple it is for people to get access to and use fundamental financial services like savings accounts, credit cards, and insurance. Now in this present study, we build the co-relation between Labor markets, Human Development Index and Financial Inclusion (Finclusion) Index, which offers a comparative assessment of financial access for various countries for human development, using data from the Human Development Index, Global Findex Database, and World Bank Database. According to the present study, women's empowerment in particular and human development in general both were significantly impacted by financial inclusion. The findings hold true for the BRICS nations, where Human development, financial inclusion and labor markets have significantly enhanced human development and is associated with the empowerment of women.

Keywords: Human Capital, COVID-19, BRICS Nations, Labor force, Human Development Index, Financial Inclusion.

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GREEN FINANCE INITIATIVES: A WAY TO SUSTAINABLE INVESTMENTS .

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ABSTARCT

Green finance entails a rise in funding from both public and private sector entities for initiatives that have positive impact on both environmental and economic. Some of the major investments in green finance are green bonds, green banks, and other green financing sources. The purpose of the study is to analyse the sources to finance in green activities and make efficient utilisation of funds that leads to growth of the economy. The paper aims to ascertain the effects of green investment and green products and examine the impact of demographic factors on the growth of the country and to study the recent trends in green finance.

The Research methodology used by gathering data of green bonds and green energy stocks from official websites. Majorly 4-5 green energy stocks have been taken into consideration from 2018 to 2024. And to collect the data of demographic factors the respondents are requested to fill the questionnaire. The investment in green finance has shown incredible effects in the transformation to a modern economy. In the recent years, sustainable investment has grown out of the box. And to continue this pattern the investors should put maximum share of their finance in a pathway of sustainability.

Keywords: green finance, sustainable, green bonds.

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***EXPLORING THE ROLE OF CONSUMER SOCIAL RESPONSIBILITY IN GREEN FINTECH
ADOPTION: A UTAUT APPROACH WITH INDIAN GEN Y AND GEN Z INVESTORS***

Upasana Gupta Giftan Jaisten***

ABSTRACT

As sustainability becomes increasingly vital in the financial sector, understanding the factors influencing green fintech adoption is crucial, particularly among younger generations who are driving technological and environmental shifts. This study explores the adoption of green fintech among Gen Z and Gen Y in India, focusing on the role of Consumer Social Responsibility (CSR) within the framework of the Unified Theory of Acceptance and Use of Technology (UTAUT). By integrating CSR with UTAUT's core variables—Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions—this research aims to uncover how social responsibility perceptions influence the adoption of environmentally sustainable financial technologies.

Through a quantitative analysis involving a survey of 500 participants from Gen Z and Gen Y, this study examines the moderating effect of age on the relationship between CSR and green fintech adoption. The findings reveal that CSR significantly enhances the explanatory power of the UTAUT model, with strong implications for Performance Expectancy and Social Influence as key drivers of adoption. Additionally, the study highlights distinct generational differences in the adoption process, emphasizing the need for tailored strategies in promoting green fintech solutions.

The results of this research provide valuable insights for fintech companies, policymakers, and marketers aiming to foster greater adoption of sustainable financial practices in India. By addressing the interplay between CSR and technology acceptance, this study contributes to the broader discourse on sustainability in the digital economy, offering a pathway for future research on the integration of ethical considerations in fintech innovation.

Keywords: Green FinTech Adoption, Sustainable Financial Practices, UTAUT, Technology Adoption.

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SUSTAINABLE DEVELOPMENT OF MSME AND INNOVATION

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ABSTRACT

MSMEs spread the idea of sustainable development and innovation in the growing economy as there are large number of micro, small and medium enterprises and these enterprises are working in the country and with less amount of capital and with high return the economy and the sector can work easily as new and small business with innovative ideas can be started with the help of msme's policies. As it creates large number of job opportunities for young people through large number of opportunities and openings even the management is also very quick to respond to such decisions. It also plays a vital role in industrialization in the areas where development is very slow or there is no development. However as the changing society and as the demand for the products are also changing it helps in the enhancement of the production process and more and more development of rural areas is taking place. It also encounters that part of the society where there is no sustainable development at that point these sectors focus on the growth and development plus it also provides opportunities for the business as well as for the employment also. The primary objective of this paper is to look into the areas for development as well as for innovation work to be done.

Keywords: MSMEs, sustainable development economic growth, innovation, opportunities.

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"THE IMPACT OF DIGITAL PAYMENTS ON FINANCIAL INCLUSION AND SUSTAINABLE DEVELOPMENT: A STUDY OF LOW-INCOME HOUSEHOLDS"

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ABSTRACT

In India usage of digital payments has rapidly increasing. The rapid expansion of digital payment systems has the potential to bridge the financial divide by providing easy access to banking and financial services. The digital payments will influence the financial behaviour, savings habits, and economic empowerment of low-income communities. The present study investigates the impact of digital payments on financial inclusion and sustainable development among low-income households in Kurnool. To achieve the objectives of the study the data will be collected from around 500 respondents from Kurnool city through using questionnaire. The data collection we examine the adoption, usage, and effects of digital payment systems on financial access, economic empowerment, and sustainable development. The statistical tools like, correlation and descriptive statistics will be used for the data analysis using SPSS. The results will show that digital payments significantly improve financial inclusion, increase economic opportunities, and support sustainable development among low-income households. The findings contribute to the existing literature and inform policy decisions aimed at promoting digital payments among low-income households.

Keywords: 1.Digital payments, 2.Financial inclusion, 3.Sustainable development, 4.Low-income households, 5. Savings habits.

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GREEN FINANCE: A STEP TOWARDS SUSTAINABLE DEVELOPMENT

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ABSTRACT

The researcher wants to explore the idea of "green finance," its background, and the significance of this notion for the promotion of sustainable development. A new discipline called "green finance" aims to match financial operations with the objectives of -sustainable development, emphasizing social responsibility, environmental sustainability, and economic expansion. A class of financial instruments intended to assist environmentally conscious companies and initiatives is referred to as "green finance". Carbon credits, green bonds, green loans, and sustainable investment funds are some of these products, with a focus on how new financial practices and technology contribute to the achievement of the Sustainable Development Goals (SDGs).

Methodology: This paper deals with descriptive research design with secondary data base and some cases have been analysed to understand the impact of green finance in sustainable development goals.

Analysis: Researchers focuses on secondary data base to analyse the paper and tried to explore the importance of green finance in sustainable development and innovation.

Findings: Innovation propels the invention and application of new instruments and technologies that support green finance, and sustainable development makes sure that investments are in line with more general objectives of social welfare, environmental preservation, and economic stability. When combined, they aid in the development of a financial system that promotes resilience and long-term sustainability. Beyond its positive effects on the environment, green financing also promotes social justice and economic growth through fostering innovation, public health, and the creation of green jobs. Higher Capital Inflow into Eco-Friendly Initiatives and Expanded Green Investment, it also Benefits to the Environment -Lower Carbon Emissions, Enhanced Resource Efficiency.

Suggestions: Green finance has a lot of promise, but there are obstacles in the way of its growth, such as institutional constraints, market risks, and regulatory impediments. Along with discussing potential future trends and opportunities in the sector, like technology improvements and the impact of emerging markets, this study also looks at successful case studies. Green finance can be a helpful instrument in the worldwide shift towards a sustainable future if it tackles these issues and takes advantage of these opportunities.

Keywords: Green Finance, Sustainable development, Investment, Innovation, Economic Growth.

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PSYCHOLOGICAL DYNAMICS OF INVESTING: A STUDY OF INDIVIDUAL INVESTOR BEHAVIOUR

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ABSTRACT

Investing is not merely a financial decision but a complex interplay of psychological factors. This study delves into the psychological dynamics influencing individual investor behavior, particularly among investors in Chhattisgarh, India. The primary objectives are to identify key psychological factors, analyze cognitive biases such as overconfidence, loss aversion, and herd behavior, evaluate emotional responses to market volatility, and propose strategies to enhance investment decision-making. Using an empirical method, a survey was conducted with individual investors in Chhattisgarh. Statistical and thematic analyses revealed that cognitive biases and emotional factors significantly influence investment behaviors. Overconfidence leads to excessive trading and suboptimal

choices, while loss aversion causes reluctance to sell losing investments. Herd behavior is common, with investors often following market trends without adequate analysis. Emotional responses to market fluctuations, such as fear and greed, further complicate decision-making, leading to irrational actions. Understanding these psychological dynamics can help financial advisors and policymakers design better educational and advisory programs, addressing cognitive biases and emotional triggers to promote financial well-being and a more stable investment environment. This study underscores the importance of investor education programs that emphasize psychological awareness and self-regulation techniques.

Key Word: - Investment Psychology, Individual Investors, Cognitive Biases, Emotional Responses, Decision-Making, Overconfidence, Loss Aversion, Herd Behavior

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EXPLORING FACULTY ENGAGEMENT: AN EMPIRICAL INVESTIGATION IN HIGHER EDUCATION

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ABSTRACT

This study investigates employee engagement among faculty members in higher education institutions in India, focusing on the influence of various leadership styles and service orientation. The purpose of this research is to understand how different leadership approaches like transformation, transaction and servant affect the dimensions of employee engagement which includes affective, cognitive and behavioral. SEM analysis was done using IBM SPSS (Ver 22) to estimate and validate the linkage between the various aspects of employee engagement from a sample of 389 faculty members from higher education institutions across India. The findings revealed that service orientation has significant positive correlation with faculty members' values and institutional goals. The study highlights the importance of adopting supportive leadership styles and service orientation culture in enhancing employee engagement. This study offers novel insights into the correlation between leadership styles and engagement in higher education sector, providing actionable implications for institutional policies and leadership practices.

Key Word: - Employee Engagement, Leadership Styles, Higher Education, Service Orientation, Culture

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STRATEGIC MANAGEMENT ACCOUNTING PRACTICES AND SUSTAINABLE PERFORMANCE IN INDIAN SERVICE FIRMS

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ABSTRACT

The growing importance of service industries has been acknowledged in most world economies. Practice revealed that the increased competition has motivated many companies to evaluate their strategies and management practices to gain competitive advantages in the market. While studies have shown that there is a link between the way firms use their management accounting systems and achieving competitive advantage, little has been done to investigate systematically the role of Strategic Management Accounting (SMA) in service organizations. This study aims to enhance understanding of the SMA practices in Indian service firms. Motivated by the importance of SMA to firms' survival and lack of research in the area, interviews were conducted in a hospital and telecommunication firms. The findings revealed a number of SMA techniques are being practiced and firms under study are constantly reviewing the relevance of their practices for strategic positioning and survival in a competitive business environment. It is believed that investigation on Indian service organizations SMA practices may assist in understanding why some companies failed while others managed to succeed. It need to focus on related resources to foster the strategic management accounting which in turn enhances the firm's competitiveness and sustainable performance. Accordingly, this shall provide more insights into the design of SMA to sustain competitive advantage in service industry that represent a major contributor to India GDP.

Keywords: Strategic Management Accounting, business strategy, competitive advantage, sustainable performance

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FINANCIAL MINDFULNESS AS A MODERATOR IN THE NEXUS BETWEEN FINANCIAL LITERACY AND BEHAVIORAL BIASES: EVIDENCE FROM YOUNG INVESTORS IN INDIA

Dr. Alka Pandey Shradha Gupta** Akriti Sahu****

ABSTRACT

This study investigates the moderating role of financial mindfulness in the relationship between financial literacy and behavioral biases among young investors. Despite extensive research on financial literacy and behavioral biases, the specific dynamics of this relationship in the context of young investors remain underexplored. Addressing this gap, the study examines how financial literacy influences common behavioral biases such as anchoring, herding, and mental accounting, with a focus on financial mindfulness as a potential moderating factor. A random sample of 556 investors in India was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that financial literacy significantly reduces anchoring and herding biases, though it shows no direct impact on mental accounting bias. Notably, financial mindfulness was found to strengthen the relationship between financial literacy and the reduction of herding and mental accounting biases. However, it does not moderate the relationship between financial literacy and anchoring bias. By integrating the concepts of financial literacy, mindfulness, and behavioral biases, this research provides new theoretical insights and practical implications, particularly for women entrepreneurs in developing markets, who face persistent challenges in achieving optimal financial decision-making.

Keywords: Financial literacy, financial mindfulness, herding bias, anchoring bias, mental accounting.

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Role of Bank in Agriculture Finance and Commodity Market.

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ABSTRACT

Purpose: Banks play a crucial role in agriculture and commodity market for the sustainable development of the overall agriculture activities. Agriculture and its many related fee addition agribusinesses and services need to play an important function with the intention to meet the 17 new worldwide sustainable improvement dreams (SDGs), which include their crucial dreams and objectives towards ending starvation, poverty and lowering inequality by using 2030. This study focuses on the management of financial services inside the agricultural zone (i.e., agriculture, agricultural products, meals and fiber, and grocery stores) and the origination and provision of credit score through agencies inside the agricultural region. This study may additionally encompass inspecting loans made to farmers and analyzing the practices of banks in granting or denying credit score to farms or different organization. Fairness studies include studies subject which includes future inventory performance, inventory pricing technique, inventory conduct when primary events arise, and the usage of future buying and selling in chance management. Such research tis important to farmers and meals producers who need to use price estimates to make decisions about planting and manufacturing, and to lessen the risk of the commodities they buy or promote with the aid of the use of hedging in the futures market.

Keywords:Financialization of agricultural commodities, commodity market, sustainable development

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***FINTECH SOLUTIONS FOR GREEN INVESTMENT: HOW TECHNOLOGY IS SHAPING:
THE FUTURE OF SUSTAINABLE FINANCE.***

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Dr. Gazala Yasmin Ashraf*****

ABSTRACT

Recent integration of financial technology (fintech) and sustainable finance which has given rise to a new era of green investment opportunities. Green investments refer to the allocation of financial resource to project or companies that focus on sustainable practices, environmentally friendly technologies, and the conservation of natural resources. The world is facing significant environmental degradation and climate changes. Fintech has become powerful tool for green investment by increasing efficiency, speed, security, accessibility and enhancing transparency.

Purpose:

The primary objective of this research is to investigate the current state of fintech solutions for green investments, identifying their benefits, challenges, and opportunities for growth. The study aims to provide insights into the design and implementation of fintech-enabled green investment platforms, highlighting their potential to promote sustainable development and environmental stewardship.

Design/Methodology:

This research employs a combination of comprehensive literature review of existing fintech solutions for green investments with expert interviews and case studies of pioneering fintech companies in the field. The research framework is based on a systematic analysis of fintech innovations, including blockchain, artificial intelligence, and mobile payments, and their applications in green investing, such as green bonds, impact investing, and sustainable crowdfunding.

Findings:

The study reveals that fintech solutions can significantly enhance the efficiency, transparency, and accessibility of green investments, thereby increasing their appeal to a broader range of investors. The findings highlight the potential of blockchain technology to facilitate secure, transparent, and tamper-proof tracking of green investments, while AI-powered platforms can optimize investment decisions and reduce risks. Mobile payments and digital wallets can also increase access to green investments for underserved populations.

Research Limitations:

First, the fast-evolving nature of fintech poses challenges for regulatory frameworks, potentially hindering the sustainable integration of these technologies. Second, the study is constrained by the limited availability of long-term data on the performance of fintech-driven green investments, which could affect the robustness of the findings. Lastly, the research primarily focuses on developed markets, which may limit the generalizability of the results to emerging economies where fintech adoption is still in its nascent stages.

Practical Implications:

The study's findings have significant implications for policymakers, financial institutions, and investors seeking to promote sustainable development and environmental stewardship. The research highlights the need for regulatory frameworks that support the growth of fintech-enabled green investments, as well as the importance of education and awareness-raising initiatives to promote their adoption. Furthermore, the study suggests that fintech companies can play a critical role in developing

innovative solutions that address the unique challenges of green investing, such as the lack of standardized metrics and reporting frameworks.

Keywords: Green Investment, Financial Innovations, ECG (Environmental, Social, and Governance) Investing

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***THE INFLUENCE OF BANKS' CREDIT RISK MANAGEMENT ON THE FINANCIAL
PERFORMANCE OF COMMERCIAL BANKS IN JORDAN***

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ABSTRACT

This study aimed to evaluate the effect of credit risk management (CRM) practices on the financial performance (FP) of Jordanian commercial banks, specifically focusing on return on assets (ROA) and earnings per share (EPS). A descriptive analytical method was utilized to align with the research goals, covering a sample of 13 Jordanian commercial banks listed on the Amman Stock Exchange (ASE). The results revealed a notable influence of CRM on the banks' financial performance. Based on these findings, several recommendations are proposed. Firstly, it is suggested to develop and implement a robust credit-granting policy that balances profit maximization with minimizing the risk of non-payment, especially given the current economic circumstances in the Kingdom. Furthermore, deliberate mechanisms should be introduced for categorizing credit risks within each bank to reduce defaults by delinquent customers.

Keywords: Risk, Return on Assets, Earning per share, Profitable Banks, Jordan

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***CRYPTOCURRENCY MARKET VULNERABILITY: QUANTILE-DRIVEN CONNECTEDNESS
ACROSS TIME HORIZONS.***

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ABSTRACT

Cryptocurrencies have re-entered the spotlight, with Bitcoin's recent surge rekindling interest across digital assets. This study examines the interconnectedness and spillover effects among seven leading cryptocurrencies, analyzing how these relationships shift based on market conditions and time frames. We investigate how extreme upward and downward market movements influence these linkages, highlighting the role of both short- and long-term trading dynamics. Our results point to Litecoin and Ethereum as key influencers in the market. Short-term fluctuations predominantly drive market vulnerability across various quantiles and frequencies, with notable upper quantile connectedness across all markets. Notably, currencies like Bitcoin, Ethereum, Ripple, and Dash primarily receive spillovers during bullish and median market conditions, while Ethereum and Litecoin serve as transmitters. Furthermore, no significant link between Ethereum and Bitcoin is observed at extreme quantiles. These findings underscore the importance of vigilant risk management, especially during periods of market stress.

Keywords: Cryptocurrencies, Bitcoin, Altcoin, Quantile frequency connectedness.

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Track 4

**Innovation & Sustainable Development in
Tourism, Agri-Business Management,
Entrepreneurship & CSR**

छत्तीसगढ़ हर्बल - मिलेट्स उत्पादकों में ग्राहकों का संतोष विश्लेषण का अध्ययन.

Prachi Vishwakarma Dr.Dipti Baghel***

ABSTRACT

"छत्तीसगढ़ हर्बल्स" पहल छत्तीसगढ़, भारत द्वारा एक महत्वपूर्ण प्रयास है जो इसकी समृद्ध जैव विविधता और पारंपरिक ज्ञान का लाभ उठाकर सतत विकास को बढ़ावा देने और स्थानीय समुदायों को सशक्त बनाने के लिए किया गया है। यह विश्लेषण विशेष रूप से छत्तीसगढ़ हर्बल्स कार्यक्रम के तहत उत्पादित बाजरे के उत्पादों के साथ ग्राहक संतोष पर केंद्रित है। मिलेट, जो अपने पोषण लाभों और पर्यावरणीय स्थिरता के लिए जाना जाता है, इस पहल का एक प्रमुख हिस्सा बन गया है, जो आर्थिक और पारिस्थितिकीय दोनों लक्ष्यों को महत्व देता है। मिलेट को उनके प्रभावशाली पोषण प्रोफाइल और स्वास्थ्य लाभों के कारण सुपरफूड्स के रूप में सराहा जाता है। फाइबर, प्रोटीन, विटामिन्स, और मिनेरल्स से भरपूर, मिलेट गेहूं और चावल जैसे सामान्य अनाजों का एक अत्यधिक पौष्टिक विकल्पों में योगदान होता है।

छत्तीसगढ़ हर्बल्स की पहल वैश्विक रुझानों के साथ सफलतापूर्वक मेल खाती है जो सतत और स्वास्थ्य-सचेत उपभोग की दिशा में हैं, हालांकि उत्पाद प्रस्तुति और किफायतीता में सुधार की गुंजाइश है। पैकेजिंग को ताजगी और आकर्षण सुनिश्चित करने के लिए अनुकूलित करने पर ध्यान दिया जाएगा, साथ ही पहुंच बढ़ाने के लिए मूल्य निर्धारण में समायोजन की संभावना पर भी विचार किया जाएगा।

इस विश्लेषण के लिए डेटा ग्राहक सर्वेक्षणों और साक्षात्कारों के माध्यम से एकत्र किया जाएगा जिन्होंने छत्तीसगढ़ लप प्रदान करता है। इसमें आवश्यक एमिनो एसिड की उच्च मात्रा होती है जो मांसपेशियों के स्वास्थ्य और मरम्मत में सहायक होती है। मिलेट में एंटीऑक्सीडेंट्स भी होते हैं जो ऑक्सीडेटिव तनाव और सूजन से लड़ने में मदद करते हैं, जिससे समग्र भलाई में योगदान होता है। इसके अलावा, इन अनाजों का ग्लाइसेमिक इंडेक्स कम होता है, जिससे यह रक्त शर्करा स्तर को प्रबंधित करने के लिए एक उत्कृष्ट विकल्प बनता है, जो मधुमेह वाले व्यक्तियों के लिए फायदेमंद है। उनका उच्च फाइबर कंटेंट स्वस्थ पाचन को बढ़ावा देता है और वजन प्रबंधन में सहायता करता है। मिलेट ग्लूटेन-फ्री भी होता है, जिससे यह सीलिएक रोग या ग्लूटेन असहिष्णुता वाले लोगों के लिए उपयुक्त होता है। पोषण लाभों के अलावा, मिलेट पर्यावरण के अनुकूल है, क्योंकि इसे अन्य फसलों की तुलना में कम पानी और कम कीटनाशकों की आवश्यकता होती है, जिससे सतत कृषि हर्बल्स से बाजरे के उत्पाद खरीदे हैं। अध्ययन विभिन्न बाजरे-आधारित उत्पादों, पारंपरिक खाद्य पदार्थों और नवोन्मेषी खाद्य वस्तुओं के साथ ग्राहक संतोष की जांच करेगा। इसमें उत्पाद गुणवत्ता, स्वाद, पैकेजिंग, मूल्य निर्धारण और कुल मूल्य जैसे कारकों की जांच की जाएगी। इसके अतिरिक्त, विश्लेषण यह भी देखेगा कि ये उत्पाद उपभोक्ता की अपेक्षाओं को कितना पूरा करते हैं और उनके स्वास्थ्य और भलाई पर उनका प्रभाव कैसा है। विविध ग्राहक आधार से प्राप्त फीडबैक का उपयोग करके, अध्ययन उपभोक्ता प्राथमिकताओं पर अंतर्दृष्टि प्रदान करने और सुधार के क्षेत्रों की पहचान करने का प्रयास करेगा।

Keywords: छत्तीसगढ़ हर्बल, मिलेट, ग्राहक संतोष

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THE ROLE OF SELF-HELP GROUPS (SHGS) IN WOMEN EMPOWERMENT AND SUSTAINABLE DEVELOPMENT: A CASE OF LOWER SIANG DISTRICT, ARUNACHAL PRADESH.

Jibom Roley Happy Toko** Ranjit Tamuli****

ABSTRACT

Purpose: The study emphasis on important aspect of Women Empowerment and Sustainable Development by joining Self-Help Groups (SHGs) among the like-minded individual women. Arunachal Pradesh is a landlock area and also lacking in industrial sector. The state is said to be a male dominated society and therefore, SHGs can play a vital role in providing platform for Women Empowerment which may contribute towards Sustainable Development of the state in general and study district in particular.

Methodology: The study has been operationalized by using survey questionnaire from active SHGs (n=30) by visiting Lower Siang District of Arunachal Pradesh. A Convenient Sampling Method was adopted for the study. SPSS statistical tool has been used to analysis the data.

Findings: The findings shows that women are in better position in term of economic status, social status, decision making capacity, and contributing in Sustainable Development like promoting used of Eco-friendly materials, Employment opportunity, and upliftment of Society after joining SHGs.

Research Limitation: The study is a kind of first-hand study in the field of Women Empowerment and Sustainable Development through SHGs in the study district. Moreover, the sample has been considered only to the active SHGs from the study district.

Practical Implication: The present study extended the existing literature on Women Empowerment and Sustainable Development through SHGs. The finding offered insight for all the stakeholder seeking helping hand and encourage the women to joined SHGs.

Keywords: Self-Help Groups, Women Empowerment, Sustainable Development, Arunachal Pradesh.

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THE IMPACT OF PARTNERSHIPS BETWEEN SOCIAL ENTERPRISES AND LOCAL ORGANIZATIONS ON COMMUNITY DEVELOPMENT IN TOURISM AND HOSPITALITY INDUSTRY: A COLLABORATIVE SOCIAL INNOVATION

Shuvasree Banerjee Anusha Reddy ***

ABSTRACT

There is a transformational approach to community development that is represented by the interaction between social businesses and local organizations in the tourist and hospitality sector. This strategy makes use of collaborative social innovation to address socio-economic and environmental concerns. The purpose of this article is to investigate the influence that partnerships of this kind have on community development, with a particular focus on the ways in which coordinated efforts between social enterprises and local stakeholders might propel sustainable advancement in the tourist and hospitality industries.

In recent years, there has been a rising realization of the necessity of inclusive and sustainable development strategies within the tourist sector. This recognition will continue to expand. Social enterprises, which are firms that value social and environmental aims in addition to financial purposes, have emerged as essential participants in this landscape. Synergies are created through their cooperation with local organizations, such as non-profits, community groups, and governmental authorities, which lead to an increase in the efficiency and scope of development activities. This study analyses a number of different case studies of successful partnerships and assesses the contributions that these partnerships have made to the growth of the community.

In order to evaluate the results of these relationships, the research makes use of a qualitative method and secondary researches. The research finds common tactics and best practices by conducting in-depth interviews with key stakeholders. These stakeholders include leaders of social enterprises, representatives of local organizations, and members of the community.

Keywords: Social Enterprises in Tourism, Partnerships with Local Organizations, Community Development Initiatives, Collaborative Social Innovation Models.

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SUSTAINABILITY OF SOIL HEALTH THROUGH THE APPLICATION OF INDUSTRY 4.0 TECHNOLOGIES.*Nilanjana Sarva**

ABSTRACT

Over the past few decades, the understanding of soil health has undergone significant changes. This evolving concept acknowledges that site-specific factors heavily influence the response of dynamic soil properties to management practices. Notably, while modern agriculture is a major contributor to soil health issues, it also offers solutions. This transformation in thinking also impacts the farming industry, where it's commonly known as Agriculture 4.0 or Intelligent Farming. The relevance of Industry 4.0 to agriculture lies in its potential to enhance productivity, efficiency, and sustainability in response to global challenges. The need for innovative approaches to monitor and improve soil health is underscored by the complexity of soil degradation and its implications for sustainability. This paper comprehensively explores strategies aimed at improving soil health within sustainable agricultural systems, highlighting the role of innovations brought by Industry 4.0. The primary focus of the study is not solely on soil health sustainability, but to provide a detailed examination of sustainable innovative agriculture practices that contribute to soil health. The adoption of Fourth Industrial Revolution technologies, including AI and IoT systems, has significant implications for soil health in the agricultural sector. These technologies facilitate real-time monitoring and data analysis, which are crucial for informed decision-making and sustainable soil management. Future research should pursue a holistic approach that combines traditional agricultural practices with cutting-edge technologies to enhance soil health and productivity.

Keywords: "Soil Health", "Industry 4.0", "Sustainable Agriculture", "IoT", "Artificial Intelligence", "Precision Farming", "Soil Monitoring."

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UNVEILING INSIGHTS: INDIAN WOMEN ENTREPRENEURS' RESPONSES TO UNCERTAINTY THROUGH STRATEGIC MANOEUVRES, FAMILY SUPPORT, AND DIGITALISATION.

Pavani Tanaji, Swati Alok **, Rishi Kumar ***

ABSTRACT

In developing countries like India, women entrepreneurs face numerous challenges in running an enterprise. Further, these challenges are exacerbated during economic-related crises or health-related crises like COVID-19. The pandemic caused 70% decline in business for many women entrepreneurs, while 13% of them experienced growth (Chawla et al., 2020) indicating few women-led enterprises showed high growth despite the uncertainties. Under this context, this paper explores the strategies and novel learning outcomes of women entrepreneurs whose enterprises experienced high growth, and women entrepreneurs whose enterprises experienced low growth during COVID-19. High-growth enterprises are considered to have annual sales growth rates exceeding 20% and low-growth enterprises below 20% (OECD, 2007). In-depth interviews were conducted among women entrepreneurs. The text was content analyzed using NVIVO-12 software revealing distinct themes/approaches discussed in this paper. This study contributes to prioritizing effective strategies for Indian women-led enterprises and transitioning from low-growth enterprises to high-growth enterprises trajectories amidst uncertainties.

Keywords: Women entrepreneurs, High-growth women entrepreneurs, Learning experiences, Bricolage theory, COVID-19

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IMPACT OF DIGITAL MARKETING STRATEGIES ON THE PERFORMANCE OF STARTUPS.

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ABSTRACT

This research paper investigates the influence of digital marketing strategies on the performance of startups using a quantitative approach. The objective of the study is to measure the correlation between different digital marketing strategies and important performance indicators such as increased revenue, acquiring new customers, and expanding market share. The research approach involves collecting and statistically analyzing survey data from a diverse range of startup founders in different industries. The study aims to quantify the effectiveness of digital marketing tactics, including social media marketing, search engine optimization (SEO), content marketing, and pay-per-click (PPC) advertising. The results indicate that firms that implement a comprehensive digital marketing strategy have faster revenue growth and greater rates of client acquisition compared to those that have low or no digital marketing initiatives. After analyzing several techniques, it has been determined that social media marketing and SEO have the greatest impact on boosting business performance. The research has limitations such as the cross-sectional nature of the data, which complicates the ability to establish the cause and effect, and the possibility of response bias in self-reported measurements. The study acknowledged the variation in the effectiveness of digital marketing in different businesses, which could impact the applicability of the findings. This study relies on data collected at a specific time, hence we cannot definitively establish a causal relationship between digital marketing and improved performance. The data is subject to self-reporting, which may cause bias. Moreover, the effectiveness of digital marketing might differ among industries, hence the outcomes may not be universally applicable to all startups. The practical consequences of this research emphasize the significance for startups to allocate resources and prioritize digital marketing tactics that are based on data and are consistent with their particular business goals. The findings offer practical information that might assist startups in making well-informed decisions regarding their marketing investments to maximize success and expansion.

Keywords: digital marketing strategies, startups, effectiveness

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ELEVATING PRECISION FARMING: A REVIEW OF INTELLIGENT AGRICULTURAL DRONE SYSTEMS

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ABSTRACT

This study investigates the revolutionary role of drone technology in transforming traditional agricultural methods through precision farming. It digs into the use of intelligent farming drones with superior detectors, cameras, and data analytics capabilities to enhance crop yield while reducing resource inputs and environmental effects. It presents experiments that demonstrate the huge reduction in chemical operation and water use accomplished by drone-based perfection scattering systems, resulting in financial and environmentally friendly benefits for farmers. Furthermore, it emphasizes the importance of using drones for crop monitoring, health evaluation, and complaint identification, highlighting the potential for increased productivity and sustainability in farming. According to the study, employing intelligent drones can help us achieve considerable improvements in precision farming, as well as cut yield loss by up to 20\%, and water and fertilizer use by 15\% and 10\%, respectively.

Keywords: drones, precision agriculture, artificial intelligence, crop monitoring, resource optimization, environmental impact, data analytics, disease detection

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***ASSESSMENT OF FACTORS AFFECTING RURAL ELECTRIFICATION FOR HOUSEHOLD
IMPROVEMENT: A CASE STUDY OF MKURANGA DISTRICT***

Maria Erasmus, Dr. Jignesh Kauangal***

ABSTRACT

This study was conducted to assess the rural electrification utilization for household improvement, on a case of Mkuranga district. Specifically, the study assessed the time frame; the effect of installation charges paid; as well as the monthly expenses to the rural electrification utilization for household improvement at Mkuranga district. The study was guided by the modernization theory, sustainable livelihood approach, along with theory of vulnerability. The analysis utilized a combination of descriptive analysis, content analysis along with a correlation analysis. In the findings the study revealed that positive correlation between the time frame since adoption of electricity as well as reliability of electricity to the household improvement. Similarly, the study discovered a negative correlation between the installation charges and monthly expenses to the household improvement. On the other hand, the study revealed the most barriers at adaption of electricity among households included costs, unreliable electricity, lack of reliable finances to enhance the adaption of electricity, as well as the remote nature of localities. Therefore, the study recommended on financial support and subsidies to households, enhancing reliable supply of electricity, as well as development electricity infrastructure and enhancing accessibility to electricity among the rural communities.

Keywords: Rural electrification, Household Improvement, Electricity Utilization

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ANALYSING SOCIAL ENTERPRISE AND INNOVATION IN PRESERVING TRADITIONAL HANDICRAFT: A CASE OF SAMAKHAYA SUSTAINABLE ALTERNATIVES IN THAR DESERT OF RAJASTHAN.

Anu Sharma Jaya Kritika Ojha***

ABSTRACT

With the modernisation and industrial advancement, the world is witnessing a drastic shift in people's lifestyles. Industrial advancement is infusing the market with cheaper, mass-produced goods. Although technology advances the traditional crafts, it simultaneously poses threats to the preservation of craft traditions. This study aims to explore the role of social enterprise and innovation in preserving the craft tradition in the Thar Desert of western Rajasthan. Samakhya Sustainable Alternatives (SSA) is a social enterprise that works with women artisans in the region who are skilled in hand embroidery (Kashida). They migrated to India with their families during the India-Pakistan 1971 war.

The study is conducted using a qualitative case study approach. Data collection is done using non-participant observation and a semi-structured interview. A total of 20 in-depth, semi-structured interviews were conducted with stakeholders and artisans to understand the impact of SSA in preserving the handicraft tradition (Kashida) in the region and how it has impacted the overall life of the community involved in this craft tradition.

Findings indicate that SSA plays a crucial role in preserving the traditional craft in the region. It ensures that craft (Kashida) is not only preserved, but it also provides a space to thrive in the modern economic market. Through the skill enhancement program, it has also created a sense of confidence among artisans and led to the socio-economic upliftment of the community. These efforts from SSA present a model for other social enterprises to preserve cultural heritage and praise modernity at the same time. However, the study also reveals that the young generation is less interested in learning hand embroidery (Kashida) which can pose a threat to the future of the craft. Addressing this challenge is the need of the hour for thriving.

Keywords: Social Enterprise, Innovation, Handicraft, Tradition, Sustainable Alternatives, Thar Desert

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EMPOWERING TRIBAL WOMEN IN INDIA: INTEGRATING FINANCIAL LITERACY, FINANCIAL INCLUSION AND ENTREPRENEURSHIP INITIATIVES FOR SUSTAINABLE DEVELOPMENT.

*Pooja Patel**

ABSTRACT

India's tribal communities, rich in cultural diversity, face significant socio-economic challenges, particularly tribal women who encounter barriers due to traditional norms and limited resources. Addressing these challenges is essential for advancing sustainable development and social equity. By using secondary data from government schemes, reports, and public sources, this research examines various financial literacy programs, financial inclusion initiatives, and entrepreneurship schemes led by the government. It aims to assess the impact of these interventions on the economic and social empowerment of tribal women and their contribution to sustainable development. The study's limitations include reliance on secondary data. Findings reveal that financial inclusion initiatives have significantly increased access to banking services, empowering tribal women to manage their finances more effectively. While entrepreneurship schemes have provided opportunities to start their businesses, challenges persist in accessing markets and proper training. The paper suggests the need for targeted financial literacy programs and stronger support for women-led enterprises. Policymakers and stakeholders should prioritize addressing cultural barriers, enhancing digital literacy, and investing in infrastructure to ensure the sustainable empowerment of tribal women.

Keywords: Tribal women, Empowerment, India, Financial literacy, Entrepreneurship, Welfare Schemes.

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SLOW TOURISM: A TRANSFORMATIVE AND SUSTAINABLE WAY OF TOURISM.

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ABSTRACT

Taking pressing issues like over tourism, mass tourism and the onslaught of the COVID-19 pandemic; it is pertinent to a viable alternative – SLOW TOURISM. Slow food movement gave rise to many subsequent movements and one such movement is slow tourism. Slow tourism is a type of tourism that is primarily characterized as travelling at a slow – pace, less mobility and by taking on the time to explore the local culture while supporting the environment. It emphasizes on the tourist's greater personal awareness. It accentuates the sustainable tourism practices as well as tourism at a reduced pace. It encompasses the environmental sustainability concerns of eco tourism, addresses the social and cultural sustainability interests of community – based tourism and advances the economic sustainability of a destination.

This is an explanatory research intending to study the factors like:

- (a) What is the meaning of slow tourism and its effects?
- (b) How the world is reacting and adapting to this concept of slow tourism culture?
- (c) Does India have awareness about the slow tourism and how it is adapting it?
- (d) What are its benefits and how does it contribute to sustainable and economic development?

This research is based on different reports from different world institutions and from different countries national reports based on the slow tourism and its implications. This is an exploratory research intending to study the positive and negative effects of the slow tourism and also includes different case studies based on the same.

Through this research, we intend to create awareness about the slow tourism and help to reduce the increasing threats caused by fast – paced tourism. This also highlights the limitations that are related to slow tourism and its adaptability and how its integration offers positive effects to the society and how a framework can be formed to make it work.

Keywords: Slow tourism, Sustainable tourism, Sustainable travel, Eco tourism

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INNOVATIVE AGRICULTURAL PRACTICES FOR SUSTAINABLE LAND, WATER, SOIL AND CLIMATE MANAGEMENT.

*Yash Shibu**

ABSTRACT

Agriculture is one of the oldest human activities which started back during the ancient age (10000 BC) during the predynastic period. Egyptians were among the first peoples to practice agriculture. Agriculture significantly changed the perspective of humans who lived during that time. Lifestyle where they constantly moved from place to place in search of food (hunter-gatherers) to a lifestyle where they settled in one location and engaged in farming to produce their own food. As the time passed by during the middle age significant developments occurred in agriculture. Introduction to new tools and methods consisted of three-field system, heavy plow, horse collar, windmill and watermills and enclosure movement. After middle age came the industrial revolution which brought major changes to farming leading to significant increase in productivity with introduction of machinery into farming and agriculture took place improved tools like steel plow, new machines like threshers, seed drill and tractors were introduced enclosure movement accelerated and for transportation and infrastructure development of railways and roads were facilitated during this period. Then finally came the green revolution which introduced high yield crop varieties, usage of synthetic fertilizers, pesticides leading to dramatic increase in food production. But in the entire ages and revolutions one thing which was found common is there was no such importance given to 'sustainability'. Sustainability means the practice of meeting the needs of the present without compromising the ability of future generation to meet their own needs.

Therefore the importance of sustainable farming helps in facing challenges like environmental damage, resource depletion and climate change. With the help of modernized innovations excessive use of chemicals and water can be handled in an efficient manner, efficient utilization of land and prevention from degradation can be done, health of the soil can be maintained and pollution caused in air can be minimal and crops should be adaptable to climate changes. These objectives can be only achieved with the help of innovative and sustainable methods and also from a shift of mindset from an unsustainable farming mindset towards sustainable mindset which will lead to future growth and long term sustainability.

Purpose of this research: to identify and evaluate innovative farming methods that can help manage resources more sustainably focus is primarily on reduce land degradation, conserve water, prevent soil erosion and adapt to climate change.

Research design: literature reviews, case studies, data collection methods are survey and interviews and statistical analysis is used.

Findings of the research: the research finds the methods and practices which are effective in sustainability. Some findings are aquaponics, agroforestry, carbon farming, no till farming etc.

Limitations of research: effectiveness of methods and practices identified can vary differently depending upon the region and type of soil. The long term impact still needs further investigations.

Practical implications of research: the findings are useful for environmental groups who can shape policies and programs that encourage the use of sustainable farming methods. Educating farmers and providing support can help in adoption of such practices.

Keywords: agriculture, innovation, sustainability, methods

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INNOVATING FOR A SUSTAINABLE FUTURE: EXPLORING BUSINESS OPPORTUNITIES IN INDIA'S ELECTRIC VEHICLE SECTOR.

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ABSTRACT

This research aims to assess the current position of the sustainable vehicle market in India and identify various opportunities and key challenges for sustainable vehicle entrepreneurs in the country.

Design/ Methodology: Review existing academic literature, industry reports, and government publications on electric vehicles, sustainable transportation, and entrepreneurship in India and analyze the information available on the electric vehicle market and government policies to identify the trends, patterns, and correlations.

Findings: The Indian EV market is expanding rapidly, with the support of government incentives and increased customer awareness. However, issues like limited charging infrastructure, high battery costs, range anxiety, CO2 emissions during the manufacture of electric vehicles as well as batteries, and an increase in electricity demand and energy resources remain. Electric vehicle production, battery technology, charging infrastructure, battery production, battery swapping services, electric mobility services, electric vehicle retrofitting services, and software development are all significant business potential. Government regulations and incentives have played an important role in fostering EV adoption, but more work is needed to close infrastructure gaps, increase consumer adoption, and lower costs.

Research Limitations: The study was limited by the availability of data. It excludes primary data from consumer perceptions about the adoption of sustainable vehicles. Further research could explore the long-term environmental and economic impacts of EVs in India.

Practical Implication: This research will provide valuable insight to entrepreneurs, policymakers, investors, and consumers seeking information regarding sustainable vehicles in India. It will be useful for the development of a sustainable vehicle ecosystem. Recommendations include continuous government support for sustainable vehicle industry growth, innovation in the technology of battery manufacturing, finding alternative energy solutions, and adoption of sustainable vehicles by customers.

Keywords: Electric vehicles, sustainable vehicle ecosystem, entrepreneurship opportunities, innovation

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***ANALYZING INDIA'S AGRICULTURAL EXPORT DYNAMICS IN THE EUROPEAN UNION:
GROWTH, TRENDS, COMPOSITION, COMPETITIVENESS AND CHALLENGES"***

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ABSTRACT

This study aims to analyse the Export Performance of India in Agriculture sector to European Union Region. The study covers the time period from 2009-10 to 2023-24 for analysing the trend. The researcher has collected the data from the website of Ministry of Commerce and Trade and ITC Trade Map for the Agriculture products according to HS code (HS01 to HS24). The Researcher has analysed the data by applying trend analysis, finding CAGR annual average Growth Rate, applying percentage share analysis method, Export Intensity Index, Revealed Comparative Advantage Indicator, thus finding the potential of agriculture export in EU Market. The study has also found out the Challenges faced by Indian agriculture export in the particular Region. The researcher has found that the CAGR has showed upward linear trend. The main products of the export basket are HS 3, 8, 9 15 (Fish products, Edible Fruits Nuts, Coffee, Tea, spices, animal Products and Cereals. The potential products having high RCA have also been found out. Thus this study helps in Evaluating the Performance of Indian Agriculture Sector in EU Market for the 15 years time period. This study has also found some challenges imposed for Indian Agriculture market in EU which can help the policy makers.

Keywords: Agriculture Export, European Union, Growth, Trends, Composition, Competitiveness, Challenges

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EFFECTS OF GREEN MANUFACTURING AND ECO-INNOVATION ON SUSTAINABILITY PERFORMANCE.

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ABSTRACT

Companies are increasingly under pressure to adopt more environmentally friendly practices. As a result, they have been re-evaluating their production methods in response to demands from both the public and government. Green manufacturing and eco-innovation are essential catalysts for advancing sustainability in today's industrial world. Their influence is broad and profound, affecting multiple dimensions of environmental, economic, and social sustainability. In Kerala, a state known for its strong emphasis on environmental conservation and sustainable development, green manufacturing and eco-innovation have significant effects on sustainability performance. This pilot study explored how green manufacturing and eco-innovation affect corporate sustainability in terms of economic, environmental, and social performance. Data was gathered via a questionnaire from 26 companies in the automotive, chemical, and electronics industries in Kerala. The study tested an empirical model to assess the proposed relationships. Findings reveal that green manufacturing significantly enhances environmental and social performance, and eco-process innovation positively influences corporate sustainability. However, eco-product innovation did not show a notable impact on any of the three performance areas.

Keywords: Green manufacturing, eco innovation, corporate sustainability performance

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"REVISITING CSR IN INDIA: LESSONS FROM MAHINDRA & MAHINDRA'S STRATEGIC INITIATIVES"

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ABSTRACT

Corporate Social Responsibility is a significant and widely discussed concept in India, but true implementation is often lacking. The Companies Act, 2013, brought about significant changes to CSR policies, pushing companies to take a more earnest approach. This paper analyzes the CSR initiatives of Mahindra & Mahindra Ltd. over five years, using data from annual reports and content analysis methods. It specifically examines corporate social responsibility and the business responsibility report to offer comprehensive overview. The analysis indicates that although Mahindra & Mahindra Ltd. has achieved significant progress in CSR, certain areas still need improvement to fully embody the essence of Corporate Social Responsibility.

The company's initiatives encompass a range of areas, such as environmental sustainability, community development, and stakeholder engagement. However, the effectiveness and impact of these initiatives are inconsistent, underscoring the necessity for a more cohesive and strategic approach. This paper seeks to enhance the ongoing discussion on CSR in India by offering insights into the practices of a prominent corporation. It emphasizes the necessity for companies to genuinely commit to CSR, moving beyond just meeting regulatory requirements. The findings indicate that although the Companies Act, 2013, has spurred changes, true transformation depends on companies integrating CSR deeply into their business strategies.

Keywords: Companies Act-2013, Business Responsibility Report, Environmental Sustainability, Community Development

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SUSTAINABLE DEVELOPMENT OF ECO-TOURISM IN TRIBAL BLOCK OF GAURELA-PENDRA-MARWAHI DISTRICT, CHHATTISGARH: AN INDIGENOUS COMMUNITY-CENTERED APPROACH

Dr. Hari Shankar Kumar* Dr. Ajay Shukla**

ABSTRACT

The Gaurela-Pendra-Marwahi District of Chhattisgarh, enriched with natural attractions such as lush green forests, the origins of the Arpa and Son rivers, the UNESCO-listed Achanakmar-Amarkantak Biosphere Reserve, tiger reserves, wildlife sanctuaries, and the scenic Durgadhara near Amarkantak Hill Station, is also home to significant cultural landmarks like the Holy Jaleshwar Dham, Mai ka Marwa, Kabir Chabutra, and Marhi Mata Temple. Despite these assets, the district faces critical challenges, including environmental degradation and the socio-economic marginalization of indigenous communities such as the Baiga, Kol, Gond, and Pardhan. These challenges underscore the need for a development model that not only boosts the local economy but also preserves the ecological and cultural integrity of the region. Eco-tourism, with its focus on sustainable practices, offers a viable solution. This study aims to design eco-tourism experiences that are deeply rooted in the cultural identity of indigenous communities while ensuring the conservation of natural ecosystems. A central component of this approach is the co-creation of eco-tourism activities with indigenous communities, ensuring that their knowledge, traditions, and needs are integral to the development process. This participatory approach not only empowers local communities but also enhances the authenticity and sustainability of the tourism experience. The research also emphasizes the importance of developing sustainable infrastructure and promoting responsible tourism practices to minimize environmental impacts and maximize benefits for the local population. The strategies proposed in this research offer a model for eco-tourism that can be adapted to other tribal regions. By integrating socio-economic development with environmental stewardship, this study aims to establish a holistic framework for sustainable tourism. This framework addresses the dual objectives of improving the livelihoods of indigenous people and conserving the region's natural and cultural heritage. Ultimately, this study provides a blueprint for the sustainable development of eco-tourism in Gaurela-Pendra-Marwahi, demonstrating how tourism can serve as a catalyst for positive change in tribal areas. The findings underscore the crucial role of community involvement in creating sustainable tourism practices that honor both the environment and the cultural identity of indigenous populations.

Keywords: Sustainable Development, Eco-Tourism, Tribal Community, Gaurela Pendra Marwahi, Chhattisgarh.

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EMPOWERING THROUGH ENTREPRENEURSHIP: A STUDY ON THE PERFORMANCE OF WOMEN ENTREPRENEURS IN SELF-HELP GROUPS IN ERNAKULAM DISTRICT, KERALA.

Julie P.J Manikandan S***

ABSTRACT

With an emphasis on the potential for empowerment that entrepreneurship offers, this study examines the performance of female entrepreneurs operating within self-help groups (SHGs) in Kerala's Ernakulam District. Women's entrepreneurship has drawn a lot of interest because it has the potential to empower women on both an economic and social level, especially when they participate in SHGs. This study uses a mixed-methods approach to investigate how socioeconomic origins, resource access, and support networks affect the performance of women entrepreneurs in SHGs. Qualitative insights from focus groups and interviews with women entrepreneurs and SHG members will supplement the quantitative data collected through surveys. This study attempts to identify the opportunities and problems faced by women in the Ernakulam District through an analysis of the entrepreneurial activities of women within self-help groups. The results will shed light on the efficacy of SHGs as venues for women's economic empowerment and add to the body of knowledge already available on women entrepreneurs. The study's conclusions can also help policymakers, development professionals, and other interested parties create focused interventions that will improve the viability and success of women-led business ventures inside SHGs.

Keywords: Self-Help Groups, Socioeconomic Factors, Resource Accessibility, Support Networks

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***THE ROLE OF GREEN INNOVATION IN SUSTAINABLE ENTREPRENEURSHIP: A
BIBLIOMETRIC ANALYSIS AND METHODOLOGICAL APPROACH***

Ritika Goyal Dr. Priyanka Ranawat ***

ABSTRACT

Climate change presents a new set of challenges that are reshaping regulatory and competitive landscapes, driven by global policy initiatives aimed at reducing carbon emissions and in response to the increasing severity of climate-related events. These changes necessitate rapid societal adaptation to emerging circumstances, as climate change triggers profound transformations within socio-economic systems. As environmental concerns grow, businesses are adopting sustainable practices and making strategic investments in low-CO2 technologies and renewable energy. To examine the evolving landscape of sustainable entrepreneurship in response to green innovation, this study provides a comprehensive bibliometric analysis of research from the last decade, utilizing VOSviewer and Biblioshiny software. The analysis focuses on identifying publication trends, highly cited papers and journals, influential countries and authors, and common themes in this field. Findings indicate a significant rise in publications over the past decade, signalling growing recognition of green innovation's pivotal role in advancing sustainable entrepreneurship. Geographic analysis highlights substantial contributions from the US, India, and China, underscoring the global relevance of green innovation in sustainability. The study identifies critical research gaps and provides valuable insights for scholars, entrepreneurs, and policymakers aiming to foster sustainable business practices through innovation.

Keywords: Green Innovation, Sustainable Entrepreneurship, Bibliometric Analysis, Eco-Innovation

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FACTORS INFLUENCING SOCIAL ENTREPRENEURIAL INTENTIONS: A TISM AND MICMAC APPROACH

Aarti Kadyan Priyanka Jaiswal ***

ABSTRACT

Purpose: This study aims to explore the complex dynamics of Social Entrepreneurial Intentions (SEI) by investigating the key factors that influence individuals' inclination towards social entrepreneurship (SE).

Design/Methodology: The research utilizes Total Interpretive Structural Modeling (TISM) and MICMAC analysis to analyze the intricate network of relationships among factors that shape social entrepreneurial intentions. Factors such as altruism, entrepreneurial education, leadership, emotional intelligence, innovativeness, and networking competence are comprehensively examined to understand their impact on SEI.

Findings: Through a detailed analysis of these factors and their interconnections, the study reveals a nuanced model illustrating both direct and indirect influences among them. The identification of independent variables with balanced driving and dependence power, such as altruism and entrepreneurial education, highlights their significant roles in shaping the social entrepreneurship landscape.

Research Limitations: While this study provides valuable insights into the factors influencing SEI, it is important to acknowledge potential limitations such as the scope of the factors considered and the generalizability of the findings to diverse contexts.

Practical Implications: By offering practical recommendations and valuable insights, this research contributes to advancing knowledge in social entrepreneurship (SE) and provides guidance for strategic interventions aimed at fostering a conducive environment for the growth of social ventures.

Keywords: Social Entrepreneurial Intentions, Antecedents of SEI, Total Interpretative Structural Modelling, TISM approach, MICMAC analysis, Social Entrepreneurship

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***EMPOWERING OMANI GRADUATE WOMEN FOR GREEN BUSINESS FORMATION:
EXTENDING THE VBN THEORY TO ADDRESS CLIMATE CHANGE AND SUSTAINABILITY***

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ABSTRACT

Climate change requires immediate action, and taking responsibility for the environment can mitigate the climate challenges. Youth green behaviors is a great option to instigate green business that can help vindicate climate issues and the sustainability of small businesses. Individual values, beliefs and norms are a great model to explore and explain green behaviors. This research explores the intention of green business formation among Omani graduate women using the value-belief-norm (VBN) theory. The data analysis is performed with the partial least square structural equation modelling (PLS-SEM) to evaluate the proposed relationship with the extended VBN framework. The current work extracts the development of green business intention that can promote green businesses and mitigate the ecological changes in Oman. This study extends the VBN model with descriptive social norms nurturing the personal norms to take an active role in forming a green business. Additionally, the study findings can direct the policymakers to nurture the right policies harnessing green behaviour and reducing the climate impact by collective actions taken by the Omani population. Entrepreneurship can facilitate the building of a responsible business with the vision of a green mindset to mitigate climate issues and sustainable business

Keywords: Values, Belief, Norms, Intention, Green Business, Behavior, Oman, Climate Action, Gender

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GREEN INFRASTRUCTURE AND SMART TOURISM: INNOVATIONS FOR SUSTAINABLE DEVELOPMENT IN ZIRO, ARUNACHAL PRADESH

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ABSTRACT

This paper investigates the integration of green infrastructure and smart tourism practices as innovative approaches to sustainable development in Ziro, Arunachal Pradesh. Ziro is renowned for its breathtaking landscapes, unique Apatani tribal culture, and the popular Ziro Music Festival. However, the rising influx of tourists poses significant challenges to the region's ecological balance and cultural integrity.

The study aims to address these challenges by exploring how green infrastructure—such as sustainable waste management systems, energy-efficient accommodations, and eco-friendly transportation—can be seamlessly integrated into Ziro's tourism industry. Additionally, the research examines the role of smart tourism technologies, including digital platforms for visitor management and smart grids for energy distribution, in enhancing the sustainability of tourism activities.

A mixed-methods approach is employed, combining qualitative data from interviews with local stakeholders (community leaders, government officials, tourism operators) and tourists, with quantitative data from surveys and environmental impact assessments. The research seeks to develop a comprehensive framework that not only mitigates the negative impacts of tourism on Ziro's environment and culture but also promotes economic growth and improved quality of life for the local population.

The expected outcomes of the study include a set of actionable recommendations for policymakers, local authorities, and tourism businesses to implement sustainable practices. By leveraging green infrastructure and smart tourism, Ziro can be positioned as a model for other rural and ecologically sensitive regions aiming to achieve sustainable tourism. The paper concludes with a discussion on the broader implications of these innovations for sustainable development in similar contexts globally and suggests directions for future research.

Keywords: Sustainable Tourism, Green Infrastructure, Smart Tourism

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***IMPLEMENTATION OF WOMEN ENTREPRENEURIAL BUSINESS IN FOSTERING
COMPETITIVENESS AND ECONOMIC DEVELOPMENT IN EMERGING ECONOMIES***

Dr. Shradha Gupta Dr. Subodh Kumar Dwivedi***

ABSTRACT

This study investigates the critical role of women entrepreneurship in fostering competitiveness and driving economic growth, positioning it as a primary catalyst for development in emerging economies. By examining the key factors that contribute to the successful establishment and implementation of women-owned businesses, this research aims to shed light on the underlying dynamics that enable these enterprises to thrive. A conceptual research model is developed and validated using Partial Least Squares Structural Equation Modeling (PLS-SEM) based on data collected from 531 women entrepreneurs through purposeful sampling. The findings provide valuable insights into the factors with mediating role of Psychology of women that influence the growth and sustainability of women-owned businesses, offering practical implications for policymakers and stakeholders aiming to enhance the entrepreneurial landscape in developing nations.

Keywords: women entrepreneurship, economic growth, development

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INNOVATION AND SUSTAINABLE DEVELOPMENT IN TOURISM

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ABSTRACT

Sustainable development is highly relevant today due to several pressing global challenges. It balances economic growth, environmental protection, and social equity, aiming for long-term benefits for both people and the planet. By integrating innovative solutions, sustainable development can address complex challenges more effectively and promote a more balanced and resilient future. This paper explores the role of the innovation in advancing sustainable development within tourism industry, highlighting how creative and technological advancements can drive ecological, economic, and social benefits. Increasing competitiveness through innovation ensures differentiation in the dynamic tourism market.

However, there are also challenges which need to be addressed such as, digital divide, cost of implementing technology, risk of unintended consequences, privacy concern, cultural homogeneity, Social disruptions associated with tourism, lack of technological awareness, poor awareness of the different products, activities, and services available in the market. Tourism development depends on a destination's innovation levels, and is subject to different conditions in a variety of important destination environments including sociocultural, natural, political, legal and technological.

By analysing successful case studies, industrial trends, data collection through survey and questionnaire, demonstrating the impact of innovative models, the potential for Innovative solutions to enhance Sustainable tourism practices in long-term for both destinations and travellers can be ensured. This study focuses on the process of building a network, promoted by a public-private partnership, which is able to connect all the various social and economic actors in a territory with an aim to create an integrated sustainable tourism.

Innovative sustainable tourism practices contribute not only financially to a destination but also to its social infrastructures, jobs, nature conservation, adoption of new working practices and the revitalisation of passive and poor areas. In the context of the COVID-19 pandemic, this approach also opens up unprecedented potentialities for slow and proximity tourism. Several actions are suggested to entrepreneurs and policymakers to help achieve specific sustainable development goals. These actions focus on: (1) training courses, (2) investments in technologies, (3) creation of innovative business models, (4) exploitation of cultural and natural resources, (5) community involvement and (6) multi-level partnerships.

The findings may emphasize that integrating innovation with robust sustainable strategies is crucial for achieving sustainable tourism aligning with broader global sustainable development goals. The role of local communities is also crucial since every tourist destination should rely on all dimensions of sustainability in order to be competitive. Sustainable innovation leads to sustainable entrepreneurship, and consequently to sustainable tourism development.

Keywords: Sustainable Development Goals, Sustainable Tourism Innovation, Nature Conservation

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***STUDENTS' PERCEPTION TOWARDS SOCIAL ENTREPRENEURSHIP: AN ANALYSIS
WITH REFERENCE TO PUBLIC UNIVERSITIES IN ODISHA.***

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ABSTRACT

Social entrepreneurship is a business model that strives to address social issues. Equipping students in different universities with the knowledge and skills, alongside fostering an entrepreneurial culture and environment on campus, may lead them to consider pursuing social entrepreneurship as a career after completing their education.

Purpose: The main purpose of this study was to identify the intentions and perceptions of the students studying in public universities in Odisha on social entrepreneurship. Furthermore, the study aimed to analyze students' demographic profiles and their impact on their intention toward social entrepreneurship. It also explored the potential of social entrepreneurship to address various economic, environmental, social, and political issues at the local and state levels.

Methodology: Using a random sampling technique, a sample of 90 students was collected from three state universities in Odisha. Further, descriptive statistical tools were used to analyze the collected data and describe the impact of demographic profiles on students' perceptions. Factor analysis was used to identify the major factors influencing social entrepreneurship intentions among university students. Correlation analysis was done to examine the relationship between the identified factors.

Findings: The factor analysis identified critical factors that strongly impacted social entrepreneurship intentions among university students. Correlation analysis revealed that these identified factors were linearly related, indicating that students with high levels in one factor were likely to demonstrate similarly high levels in the others. These findings highlight the interconnectedness of the factors influencing social entrepreneurship intentions.

Research Limitation: The research was limited to a sample of 90 university students from three public universities in Odisha, which might affect the generalizability of the findings to a broader population.

Practical Implication: The findings of this research suggest that universities should actively support ambitious students who want to become social entrepreneurs by providing early conceptual entrepreneurial education, workshops, and practical hands-on business experience. Encouraging innovative ideas and eliminating barriers can help students realize their entrepreneurial goals. Social entrepreneurship, being a vital global phenomenon, can significantly reduce unemployment and improve societal well-being.

Keywords: Social Entrepreneurship, Entrepreneurship, Students Perception, Entrepreneurship Education

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PREDICTING STARTUP VALUATION USING DEEP LEARNING: A DATA-DRIVEN ANALYSIS.

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ABSTRACT

Valuing startups presents a unique set of challenges due to their nascent stage, limited operational history, and high-risk profile. Traditional valuation methods, such as the Berkus Method, First Chicago Method, Venture Capital Method, and Scorecard Method, offer various approaches to assessing startup worth but often face limitations due to the scarcity of financial data and the evolving nature of the market. This paper explores the intricacies of startup valuation, including the stages of financing—from seed capital to venture capital and private equity—and the impact of these stages on valuation. It highlights the difficulty of applying conventional financial metrics to startups that may lack substantial revenue or profitability. The rise of deep learning models offers a promising alternative to traditional valuation methods. By utilizing advanced algorithms, such as Artificial Neural Networks (ANN) and Convolutional Neural Networks (CNN), these models can analyze vast amounts of data to predict startup success more accurately. Deep learning techniques have the potential to address the data limitations of conventional methods by uncovering hidden patterns and insights from a broader range of non-financial indicators. This paper examines the role of deep learning in transforming startup valuation, emphasizing how these models can enhance prediction accuracy and provide a more comprehensive assessment of a startup's potential. It also considers the interplay between quantitative data and qualitative factors, such as management quality and product-market fit, in shaping startup valuation. While deep learning models represent a significant advancement in the field of startup valuation, they complement rather than replace traditional methods. The integration of innovative analytical techniques with established valuation frameworks can provide a more nuanced understanding of a startup's worth, ultimately aiding investors in making more informed decisions in a rapidly evolving entrepreneurial landscape.

Keywords: Startup Valuation, Deep Learning, Artificial Neural Networks (ANN), Entrepreneurial Finance, Predictive Analytics

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***ROLE OF YOUNG MANAGEMENT STUDENTS IN INNOVATION AND SUSTAINABLE
DEVELOPMENT TOWARDS START-UP COMPANIES***

Sanchita Agarwal Dr Indal Kumar***

ABSTRACT

This study aims to comprehensively examine the Role of Young Management Students in Innovation and Sustainable Development towards Start-up Companies, focusing on how innovation contributes to sustainable development of start-ups companies. This study is about new companies in India. Start-up India program launched by way of the Indian government on January 16, 2016. This aims to encourage young entrepreneurs to commit themselves to entrepreneurship and create a higher destiny together. Greenfield enterprises here refer to first-time ventures in the manufacturing, services, or trading sectors. Under this scheme, around 1.25 lakh bank branches might be opened to assist the youngsters and entrepreneurs by providing the loan. This recreation will create new jobs for young management students in India. For the success of the venture, barriers like strict licensing, lack of financial institution aid, no tax holidays and so on.

Keywords: Startup, Innovation, Development

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***ELEVATING PRECISION FARMING: A REVIEW OF INTELLIGENT AGRICULTURAL
DRONE SYSTEMS***

Mananpreet Singh Harniazdeep Singh** Noorpreet Singh Saini*** Jasneet Kaur*****

ABSTRACT

This study investigates the revolutionary role of drone technology in transforming traditional agricultural methods through precision farming. It digs into the use of intelligent farming drones with superior detectors, cameras, and data analytics capabilities to enhance crop yield while reducing resource inputs and environmental effects. It presents experiments that demonstrate the huge reduction in chemical operation and water use accomplished by drone-based perfection scattering systems, resulting in financial and environmentally friendly benefits for farmers. Furthermore, it emphasizes the importance of using drones for crop monitoring, health evaluation, and complaint identification, highlighting the potential for increased productivity and sustainability in farming. According to the study, employing intelligent drones can help us achieve considerable improvements in precision farming, as well as cut yield loss by up to 20%, and water and fertilizer use by 15% and 10%, respectively.

Keywords: Drones, Precision Agriculture, Artificial Intelligence, Crop Monitoring, Resource Optimization, Environmental Impact, Data Analytics, Disease Detection.

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A PROPOSED MODEL FOR INTEGRATING HALAL PRINCIPLES WITH SUSTAINABLE PRACTICES IN THE HOSPITALITY INDUSTRY

*Nor Hapiza Ariffin**

ABSTRACT

The hospitality industry is a key driver of economic development and social well-being, and recent trends have underscored the importance of integrating sustainability and halal principles to meet changing consumer preferences. This paper delves into the challenges and opportunities of combining halal principles based on Islamic law with sustainable practices in the hospitality sector. The industry encounters various obstacles, including the need to adhere to both standards, manage dual-compliant supply chains, educate consumers, balance cultural sensitivity and sustainability, and address the financial implications of implementing these practices. The research utilizes an AI-based Literature Review, specifically Scite.AI, for a comprehensive literature review to gather and analyze relevant articles that directly address the integration of halal principles with sustainable practices. This study identifies significant opportunities, such as market differentiation, enhanced customer loyalty, improved brand image, economic benefits, and community engagement. Key findings highlight innovative solutions such as leveraging blockchain technology for transparent supply chains and adopting the Halal-Tayyiban approach, which integrates halal requirements with sustainable development goals. The proposed model integrates halal principles with sustainable practices, offering a comprehensive approach to the hospitality industry. The model emphasizes the synergy between ethical, social, and environmental responsibilities to establish a sustainable, halal-friendly hospitality environment. It aligns with global initiatives for environmental conservation and ethical business practices, positioning the industry as a responsible and sustainable leader in hospitality.

Keywords: Halal principles, Sustainable Practices, AI based literature review, Hospitality

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Advancing Sustainable development through the lens of Energy Efficiency: A systematic Literature Review

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ABSTRACT

The global focus on Sustainable Development (SD) encompasses social, economic, and environmental concerns. Energy efficiency plays a crucial role in this transition, defined as efforts to reduce energy consumption by lowering service demand. It is widely recognized as one of the most cost-effective, tested, and accessible strategies to achieve SD, fostering economic growth, social progress, and carbon reduction. To understand the interplay between energy efficiency and SD, a comprehensive review is needed. This study examines previous research on SD through the lens of energy efficiency, utilizing the SCOPUS database to select 46 publications from 2006 to 2022. These studies are categorized by year, publishers, journals, country, sectors, citations, data analysis methods, and sustainable dimensions. The classification helps identify gaps, such as the lack of a unified research framework. Advanced nations conducted 30.43% of the studies, with most research focusing more on environmental aspects than economic or social ones. This study expands the literature by highlighting connections between energy efficiency and SD, aiding scholars and practitioners in promoting sustainable development alongside energy efficiency. Consequently, the literature review focused on empirical research.

Keywords: Energy Efficiency, Sustainable Development, Systematic Literature review

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Track 5

Innovation and Sustainable Development in Operations & Supply Chain Management

ANALYSING SUSTAINABLE MANUFACTURING PRACTICES IN INDUSTRY - A CASE STUDY

Madhab Chandra Mandal Nripen Mondal** Amitava Ray****

ABSTRACT

Sustainable manufacturing is a concept that integrates economic, environmental, and social factors into business operations. The study emphasizes the need for interdisciplinary research engagement in this regard. The Decision-making trial and evaluation laboratory (DEMATEL) technique was used to identify the variables affecting sustainable manufacturing, a tool for multi-criteria decision-making (MCDM). The results show that Material Reuse is the most important factor, followed by Cost Reduction, Water Consumption, and Employment Opportunity. This link is somewhat mediated by process innovation, emphasizing the need for industrial managers to give these factors greater consideration. A two-pronged method was used to identify the critical factors impacting Sustainable Manufacturing, emphasizing the need for multidisciplinary collaboration and a concentration on manufacturing cost containment. The study highlights the importance of considering social factors in future research, as most studies focus on environmental and economic factors.

The triple bottomline approach to sustainability is still in its infancy, and more research is needed to understand its impact on economic growth. Researchers used multi-criteria decision-making (MCDM) techniques to choose the best technical choices for green technologies, remediation technologies, and pollution abatement technologies. They also examined the applications of Direct Metal Additive Manufacturing (DMAM) processes and the need for more study on management attitudes and organizational culture in relation to sustainability. The study explores the developments in ionic liquids (ILs) as supplements or lubricants and their potential to improve environmentally friendly industrial processes. The research design is exploratory, focusing on the developing field of sustainable manufacturing. The study uses the Decision-Making Trial and Evaluation Laboratory (DEMATEL) technique to evaluate the impact of SMP and innovation success on economic performance.

The study analyzed nine strategic management practices (SMPs) in a case industry questionnaire, with three decision makers representing tactical, operational, and strategic levels. The results showed that five SMPs were under the Cause Category, while four SMPs were under the Effect Category. Material Reuse was the most influential in the Cause Category, while process optimization was the least influential in the Effect Category. This study used a two-pronged strategy to identify critical factors impacting Sustainable Manufacturing. After a literature review, 12 Sustainable Manufacturing Practices (SMPs) were chosen, and nine were selected after professional consultation. The DEMATEL method was used to determine the causal links between criteria, clarifying the causal relationships and ascertaining their influences and limitations. Material Reuse was found to be the most important criteria, while other cause criteria include employment opportunity, water consumption, and cost reduction. Industrial managers should focus on these factors to improve sustainable manufacturing practices.

Keywords: Sustainable manufacturing, Sustainable manufacturing practice, Decision-making trial and evaluation laboratory DEMATEL.

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***REVIEW OF VARIOUS RESEARCH WORKS ON THE OPERATIONAL SUSTAINABILITY
RELATED TO WAITING LINE IN A SUPERMARKET .***

Kshama Tallur Anil Gowda***

ABSTRACT

The Review paper is focussed on the operational issues related to waiting lines in a supermarket checkout operation and adoption of suitable sustainable measure to increase the operational performance. Based on the various factors responsible for the delay in the supermarket checkout operation, certain measures can be adopted to reduce the waiting time in the queue. Analysis of Queuing dynamics in Supermarket checkout operations and adoption of a sustainable measure can lead to increased efficiency of the waiting lines in terms of reduced waiting. The goal is to represent the checkout procedure as a queuing system, with customers, checkout counters, and the lines they form as essential elements. The paper aims to study multiple indicators, such as average waiting time, queue length, and server utilization, by analysing the factors identified by various researchers. This will enable the authors to adopt suitable sustainable measures along with the technology support. The study also takes into account the effects that efficient queue management can have on sustainability and operational effectiveness. The research, for instance, looks at methods for improving resource efficiency, reducing waste, and lowering energy use in supermarket operations. It emphasizes how better queue management can result in a more sustainable customer experience by using less resources like paper and packaging. A discussion on how to manage problems like staffing shortages and stock outs while keeping sustainability in mind is also included in the review. Using knowledge from previous studies, it examines various queuing systems and their impacts on sustainability and performance. Priyangika and Cooray (2016), who studied multiple-server, multiple-queue systems; Ahsan et al., who investigated queuing in restaurant environments; and Koeswara et al., who investigated the payment system at Saga Supermarket, are among the notable research that were reviewed. The report reviews this research and their conclusions and offers suggestions for improving the sustainability and efficiency of checkout systems.

Keywords: Operational Sustainability, Waiting line, Queue system, Checkout operations.

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STUDY OF SUSTAINABILITY PRACTICES AND ITS IMPACT ON TOTAL QUALITY MANAGEMENT RELATED TO OPERATIONAL CHARACTERISTICS IN AEROSPACE COMPANIES.

Anirudh Prabhu Anil Gowda***

ABSTRACT

Aerospace companies today face various challenges such as aggressive delivery cycles, compliance regulations which are not only strict but ever changing, supply chain disruptions and workflow management to name a few. Added to all this is the problem of climate change. Climate change poses major short term and long term challenges for the aeronautics sector. It's not just the laws around climate change that affects the industry but climate change itself will have major repercussions. Rising temperatures can cause increase in storm systems which will have an impact on performance and operational efficiency of aircrafts. Thus, it is important for aerospace companies to incorporate sustainability practices and implement Total Quality Management in their organizations to improve organization performance, enhance their competitive edge, drive higher profitability and gain positive appreciation among customers, shareholders, employees and other stakeholders. The purpose of this study is to show that TQM is very important factor for an organization's long-term success and its implementation is an important aspect to improve operational efficiency. The study focuses on the sustainability practices that result in evolving eco-friendly business models which in turn enables increasing the operational efficiency. It shows the impacts of Corporate Environmental Responsibility (CER) and how it drives profitability and positive appreciation among various stakeholders. This study utilizes descriptive research design and simple random sampling method. A closed ended questionnaire was used as an information collection tool. Statistical techniques used to indicate that customer satisfaction and employee satisfaction serve as dimensions of sustainable practices and TQM related to operational performance. This study is limited to the indicators of performance efficiency related to operational challenges in the aerospace companies. The findings suggest that sustainable practices and TQM improves operational performance.

Keywords: TQM, Sustainability practices, performance efficiency, Operational challenges.

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***EXPLORING THE ROLE OF DIGITAL TECHNOLOGIES IN FACILITATING CONSUMER
ENGAGEMENT IN CLOSED-LOOP SUPPLY CHAINS.***

Nandini K Noor Ul Ain** Mohammad Juned****

ABSTRACT

This study investigates the influence of digital technologies on customer involvement in closed-loop supply chains (CLSC), with a focus on their contribution to promoting sustainable retail ecosystems in the Indian setting. In India, it is essential for retailers and governments to recognise the importance of digital technologies in improving participation in CLSC, given the increasing environmental concerns and customer expectations. The study employs a mixed-methods methodology, integrating quantitative surveys and qualitative research to investigate consumer perspectives on digital tools, their rates of adoption, and the efficacy of these technologies in promoting sustainable behaviours.

A structured survey will be conducted to collect data from a sample of 300 Indian customers. The study will specifically target various populations in both urban and semi-urban locations. The relationship between digital technologies and customer participation in CLSC will be evaluated using statistical approaches such as regression analysis, factor analysis, and t-test. The objective of the study is to identify the primary elements that influence customer engagement and assess the practical efficacy of digital platforms in promoting recycling and sustainability practices, specifically within India's dynamic retail sector.

The expected results will lead to significant insights on how digital technologies might augment consumer engagement in CLSC, providing a deeper comprehension of consumer motivations, challenges, and the influence of specific digital tools. The results will provide Indian retailers with guidance on how to build and execute efficient digital engagement strategies, enhance consumer satisfaction, and promote sustainability initiatives. This study adds to the expanding knowledge base on digital sustainability practices and provides practical suggestions for enhancing customer involvement in closed-loop supply chains in India.

Keywords: Digital Technologies, CLSC, Sustainable Retail Ecosystems, Consumer Participation

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THE IMPACT OF E-COMMERCE ON SUPPLY CHAIN RELATIONSHIPS.

*Tushar Dhiman**

ABSTRACT

With a focus on supply chain interactions, this study attempts to present a thorough literature analysis, utilizing a variety of scholarly sources, industry reports, and case studies. This research paper examines how e-commerce has changed traditional supply chain dynamics by looking at the body of existing information and focusing on important areas including consumer happiness, efficiency, communication, and teamwork. Through improved cooperation and communication between supply chain participants, e-commerce has completely changed the dynamics of supply chain partnerships. Because e-commerce platforms are digital, real-time information sharing is made possible, improving coordination and decision-making. Another important effect of e-commerce on supply chains is an increase in efficiency. Operations have been simplified by the automation of numerous procedures, including inventory management and order processing, which has decreased lead times and operating expenses. E-commerce platforms optimize logistics and distribution networks by allowing firms to reach a larger client base with minimum geographic restrictions. This efficiency carries over to last-mile delivery, where new technologies like driverless cars and drones are being investigated to satisfy the growing need for delivery services that are more dependable and quicker. But supply chain connections are also facing difficulties as a result of the shift to e-commerce. Furthermore, as people rely more on digital platforms, worries about data security and privacy are growing, which makes strong cybersecurity measures necessary to safeguard sensitive data. In supply chains that are fueled by e-commerce, customer satisfaction has become increasingly important. Personalized experiences and quick service have become essential differentiators for companies. Large volumes of consumer data are gathered by e-commerce platforms, which helps businesses better personalize their products and enhance customer care. But this also brings up moral questions about customer privacy and data usage.

In conclusion, the impact of e-commerce on supply chain relationships is multifaceted, offering significant advantages while presenting notable challenges. This literature review underscores the importance of continuous adaptation and innovation to navigate the evolving landscape of e-commerce. Future research should explore emerging trends and technologies, such as artificial intelligence and machine learning, to further enhance supply chain resilience and responsiveness in the digital age.

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In conclusion, the impact of e-commerce on supply chain relationships is multifaceted, offering significant advantages while presenting notable challenges. This literature review underscores the importance of continuous adaptation and innovation to navigate the evolving landscape of e-commerce. Future research should explore emerging trends and technologies, such as artificial intelligence and machine learning, to further enhance supply chain resilience and responsiveness in the digital age.

Keywords: E-commerce, Supply Chain Relationship, Efficiency, Customer Satisfaction Logistics.

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EXPLORING THE DETERMINANTS OF SUPPLY CHAIN PERFORMANCE: A SLR PERSPECTIVE

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ABSTRACT

In the dynamic and interconnected world of supply chain management, the interplay between trust, integration, and commitment is pivotal for achieving optimal performance. This study delves into how these three critical factors influence supply chain performance, aiming to develop a comprehensive model that captures their interrelationships. Specifically, the research investigates how trust among supply chain partners, the degree of integration across various supply chain functions, and the level of commitment to long-term collaboration impact overall supply chain performance. The primary objective of this research is to develop and validate a theoretical model that explains the combined effects of trust, integration, and commitment on supply chain performance. To achieve this, a systematic literature review (SLR), is applied for the literature review which identifies the relationship between the variables. By using this relationship, a theoretical model was developed. The developed model demonstrates that these factors collectively contribute to superior supply chain performance by fostering a collaborative and efficient network. The implications of this study are significant for both academia and industry. For researchers, the model provides a foundation for future studies exploring behavioral and structural elements in supply chains. For practitioners, the insights offer actionable strategies to enhance supply chain partnerships, thereby driving better operational outcomes and competitive advantage.

Keywords: Supply Chain Performance, Trust, Commitment, Integration

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**ANALYSIS OF FACTORS IMPORTANT FOR IMPLEMENTING SUSTAINABLE PRACTICES IN
VENDOR MANAGEMENT: A FUZZY BWM APPROACH**

*Syed Aqib Jalil**

ABSTRACT

Vendor Management in general considers four significant stages viz. strategic fit, selection and contract/agreement, procurement, and renewal. In managing supply chain operations, vendor management activities are considered as critical as it involves crucial stakeholders outside the organization or firm. In view of that, to meet the sustainability goals the organizations also, a keen emphasis must be given to the vendor management practices. In this article, we have identified the factors that might be considered as critical while implementing sustainable vendor management practices. The factors are identified from the literature and with the consultation of industry experts. Fuzzy Best-Worst Method (BWM) is applied further to analyze and rank the identified factors. Fuzzy BWM is a multi-criteria decision-making approach, in which inputs are taken from the respondents (experts). These inputs are in the form of linguistic scores comparing the most important (best) and least important (worst) factors with all the other factors. Based on these scores, the fuzzy BWM provides weights to each of the factors. These weights reflect the relative importance of the factors. Also, with these weights we have ranked the factors according to their importance.

Keywords: Vendor Management, Fuzzy Best-Worst Method (BWM), Sustainable Operations

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**REVOLUTIONIZING HIGHER EDUCATION: CONCEPTUALIZING NATIONAL RANKING SYSTEM
FOR HIGHER EDUCATION INSTITUTIONS IN OMAN**

*Khalid Al Qatiti**

ABSTRACT

Purpose – This article aims to construct a conceptual framework that integrates concepts from marketing, total quality management, and business education to understand how stakeholders perceive the role of Higher Education Institutions operating in Oman (OHEIs) in achieving country-level Sustainable Development Goals (SDGs) that align with Oman Vision 2040 and rank their performance accordingly in order to reflect their competitive advantage from knowledge and capital perspective.

Design/methodology/approach – The paper utilizing an elaborate qualitative research design and a detailed case study approach. The methodology used was based on the well-known SIPOC (Supplier, Input, Process, Output, and Customer) method from Six Sigma approach, which aids in defining the work scope and clarifies the steps involved in aligning HEI's ranking system with SDGs.

Findings – The article states that although Higher Education Institutions (HEIs) in Oman have started to gain an international presence, they are facing challenges in demonstrating their direct contributions to national development. There should be an outcomes-based assessment of HEIs' performance in Oman on a national level, with a focus on integrating sustainable development goals (SDGs) into strategic and action plans.

Originality/value – This paper is among the first to propose the Oman's first multidimensional ranking system for higher education institutions that is in line with the country's education plan and Oman Vision 2040. This is significant because it highlights the nation's commitment to sustainable development and establishes HEIs as key players in achieving that objective.

Keywords: Higher education, University ranking, Sustainable economic growth, Multidimensionality, SDGs

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THE ROLE OF TOP MANAGEMENT SUPPORT, INFLUENCE OF INDUSTRY 4.0 AND ORGANIZATIONAL SUSTAINABILITY IN THE MANUFACTURING SECTOR OF SULTANATE OF OMAN

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ABSTRACT

The purpose of the current research was to evaluate the effect of innovation on sustainability along with the mediating role of top management support and moderating role of industry 4.0 between innovation and sustainability. The data was collected through a questionnaire-based survey of manufacturing firms of Oman. PLS-SEM was applied on the data collected from 294 top-level and middle-level managers of manufacturing firms of Oman. Results of the study revealed that innovation is the positive determinant of sustainability of manufacturing firms of Oman. Innovation was also found to be favourably shaping top management support in manufacturing firms of Oman, which in turn derived sustainability positively. Results suggest that top management support acted as the positive mediator between innovation and sustainability of Omani manufacturing firms. Findings, however, did not support the moderating effects of industry 4.0 on the association between innovation and sustainability. The present study is expected to support the literature through its rare findings and empirical evidence especially of mediating role of top-management support between innovation and sustainability. It will also help managers of firms in Oman find ways of building their sustainability performance and develop better strategies to cope with challenges of sustainability.

Keywords: Innovation, Sustainability, Top Management Support, Industry 4.0, Manufacturing Sector

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Track 6

Innovation and Sustainable Development in Information Technology & Management

AI AND WATER: EXPLORING THE NEXUS FOR SUSTAINABLE WATER MANAGEMENT.

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ABSTRACT

As the demand for cloud computing and data processing grows exponentially, the environmental impact of data centers, particularly their water consumption, has become a critical concern. This paper investigates the paradox of AI-enabled data centers that, while driving technological advancements and efficiencies, contribute significantly to water usage for cooling and operational processes. By analyzing the water footprint of data centers, this study evaluates current cooling technologies, water management practices, and the integration of AI to optimize water usage. It explores innovative AI-driven solutions, such as predictive maintenance, dynamic resource allocation, and advanced cooling systems, which can reduce water consumption and enhance sustainability. The paper also addresses the challenges of implementing these solutions, including technical, economic, and regulatory barriers. Through a comprehensive review of existing practices and emerging technologies, the study aims to provide actionable insights and strategic recommendations for minimizing the water footprint of AI-enabled data centers, ensuring their operation aligns with broader environmental sustainability goals.

Keywords: AI-integrated data centers, sustainability, water footprint, environmental conservation.

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IMPACT OF TECHNOLOGY ON INCOME OF UNEDUCATED LABOR IN INDIA

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ABSTRACT

This study investigates the influence of technology on the incomes of uneducated labor in India, a generally neglected group in discussions about technological progress. Through the swift process of technology and automation in several sectors, conventional employment positions are undergoing transformation, resulting in substantial changes in the labour market. This study examines the impact of these changes on the income prospects of unskilled workers, who principally depend on manual and low-skilled occupations. An integrated methodology was employed to gather data by means of surveys and interviews conducted in diverse industries such as agriculture, manufacturing, and construction. The results suggest that although technology has decreased the need for more rudimentary occupations, it has also generated fresh prospects for workers who are prepared to adjust to modern instruments. Nevertheless, the advantages are not uniformly allocated, as there are income inequalities that arise depending on the capacity to exploit and utilize technology. In order to achieve inclusive growth, the paper also examines the role of government and private sector efforts in improving digital literacy among uneducated labour. This study enhances the overall comprehension of the socio-economic consequences of technology and offers suggestions for policy measures to narrow the wealth disparity and enhance income equality in India's workforce.

Keywords: Technology, Income, Uneducated labor.

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***A STUDY TO IMPROVE HIGHER EDUCATION SYSTEM OF INDIA WITH EFFECTIVE
UTILIZATION OF TOTAL QUALITY MANAGEMENT***

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ABSTRACT

There is a remarkable growth in the education system of India, after the independence. The quality of higher education is everybody's concern today. There are various literature about the the TQM in health sector, manufacturing sector etc. but in order to develop the higher education, there is no estimated measure for the role of Total Quality Management. In order to improve the quality of higher education system in the institutions, it is necessary to focus on the concept of Total Quality Management. There are various studies and commission official reports and given recommendations for its improvement. Many companies have been valued the advantages of Total Quality Management around the world. Various innovations in this field are the proof that higher education system are also now realizing the importance of total quality. Many organizations have achieved the excellence in this industry through the practice of policy of TQM. This paper will highlight the need of continuous quality improvement, components of TQM and the challenges in TQM in higher education, means and strategies adopted by different educational institutions. The study has been concluded through conducting consulting existing literature through historical, analytical and empirical approaches. Need of hour is necessary in the improvement of TQM in higher education. Many authorities involved in the management of higher education system in India like UGC, AICTE, DEC, QCI, BCI have made serious effort in the improvement of quality education in India and also to match Indian education standards with the International norms.

Keywords: Total Quality Management, Higher Education System, Continuous Improvement, Higher Education.

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Artificial Intelligence in Education: A systematic review and future directions.

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ABSTRACT

Artificial Intelligence (AI) has the potential to address some of the biggest challenges in education and revolutionize the system. The aim of our research is to determine main trends, challenges and opportunities in application of artificial intelligence in education, exploring financial and social benefits, prospects and threats of that process by making it more personalized, engaging, and efficient.

Methods: We have conducted a sample survey of the existing literature which used some general and specific methods, such as content analysis, synthesis, abstraction and logical-graphic structuring interviews available on AI in education to achieve main aim of the research. **Findings:** AI in education can personalize learning experiences, offer real time feedback, and support educators with advanced tools, leading to more effective and engaging educational environment. It holds immense potential to address the gaps that global education systems are struggling with. AI in education refers to the use of artificial intelligence technologies, such as machine learning and natural language processing to enhance the learning experience. Personalized learning is one of the most significant advantages of AI in education as it helps students to learn and grasp the concepts at their own pace and in a way that suits their learning style. AI in education offers personalized learning experiences, automates administrative tasks, and provides real-time data analysis. Furthermore, Generative AI in education promotes creativity and innovation among students and uses advanced deep learning models to create high-quality text, images, and other content based on what they've learned from the data. Generative AI is set to transform education by personalizing learning experiences and making education more accessible. It enables teachers to pay more attention to direct scholar interaction and growing the learning environment. Comparing trends in AI spread in education with financial successes of several countries we have concluded that use of AI in education systems can mitigate social drawbacks via greater accessibility for knowledge, higher quality of the educational process, individual and country competitiveness increase. The highest rates of growth are typical for Asia-Pacific region, particularly for fast-growing economies such as China, South Korea and North America are markets for AI in education still maintain the lead. **Implications:** This research aims to contribute to the on-going discussion on the role of AI in education, providing insights into its benefits, challenges and future directions. The findings of this research paper will be beneficial to educators, students, administrative staff and governments internationally as it will save their valuable time, allowing them to focus more on value-added activities and can use it to simulate lesson plans, quizzes, or even interactions. Not only does this save time however it enhances the school room by making instructions extra dynamic and exciting. AI helps to bridge the space in getting the right of entry to great training, providing entry for students from numerous backgrounds. It affords an inclusive environment where college students can connect globally and fosters collaboration and cultural alternate by automating ordinary responsibilities such as grading and communication.

Keywords: Artificial Intelligence, Education, Technology, Generative AI.

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A COMPREHENSIVE INVESTIGATION INTO FOSTERING STUDENT LOYALTY IN DIGITAL LEARNING ENVIRONMENTS.

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ABSTRACT

While e-learning environments are showing rapid growth, the importance of understanding student loyalty has been rising, and yet a significant gap in the literature still exists concerning how complex relationships influence student loyalty. In that respect, based on relationship marketing theory, this research develops an overall model explaining and boosting student loyalty in online courses, which is based on the relationship between service quality, satisfaction, engagement, commitment, reputation, and loyalty.

This mixed-method approach entailed case studies and quantitative analysis based on survey data from a diverse sample of university students in different disciplines. Data analysis was done by exploratory and confirmatory factor analyses and structural equation modeling.

These results, therefore, indicate a very significant relation of service quality, which is the system quality, instructor and course material quality, and administrative support services to the students in their satisfaction and loyalty. Satisfaction was also found to relate positively with loyalty and even the students' engagement, and these were attributed more by administrative services. Reputation and commitment were also independent influential factors in affecting loyalty. Non-teaching services were also determined to be more influential over loyalty and recommendation, as opposed to teaching services.

This research develops an integrated understanding of those factors that influence student loyalty in online courses, with a particular emphasis on the emerging regions. It emphasizes interlinkage among the service quality, satisfaction, and loyalty, hence giving practical implications for universities on methods to enhance the student experience in digital learning environments.

keywords: E-learning, Student Loyalty, Online Courses, Service Quality Student Satisfaction, Student Engagement, Student Commitment, University Reputation.

Keywords: keywords: E-learning, Student Loyalty, Online Courses, Service Quality Student Satisfaction, Student Engagement, Student Commitment.

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INTEGRATION OF AI AND DATA ANALYTICS IN CAREER DEVELOPMENT OF STUDENTS .

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ABSTRACT

The rapid progression of industries like healthcare, banking, energy, and retail is steered by artificial intelligence (AI). However, it's the education sector, especially colleges and universities, that offers significant potential for AI implementation. Addressing concerns like distracted students, high dropout rates, and outdated teaching methods, artificial intelligence (AI), combined with ethical big data analytics, can facilitate personalized learning experiences and help tackle these challenges. The rapid advancement of artificial intelligence (AI) and data analytics is transforming various sectors, including career development and industry recruitment. This paper explores the integration of AI and data analytics in enhancing student career development and assisting industry professionals in identifying and nurturing talent.

Purpose:

The aim of this research is to investigate how AI and data analytics can be utilized to optimize career development pathways for students and improve industry practices in talent acquisition and management.

Objectives:

- To analyze the impact of AI-driven tools and data analytics on student career guidance and decision-making.
- To evaluate how these technologies assist industries in identifying skills gaps and recruiting suitable candidates.
- To propose best practices for the effective integration of AI and data analytics in career development programs and industry recruitment processes.

Methodology:

This study employs a comprehensive review of secondary literature, including academic articles, industry reports, and case studies on AI and data analytics in career development. By synthesizing current research and practical applications, the study provides insights into emerging trends and effective strategies.

Conclusion:

The incorporation of AI into higher education, along with the use of data analytics in this field, is paving the way for better educational experiences, more efficient administrative tasks, and increased student involvement.

In conclusion, the integration of AI and Data Analytics in education holds significant promise for transforming the learning experience for students. AI and Data science technologies have the potential to provide personalized learning, immediate feedback, and foster collaboration among students, predicting career trends, and aligning student skills with industry needs. For industries, these technologies streamline the recruitment process, identify skill gaps, and improve talent management.

However, careful consideration of privacy, ethics, and maintaining a balance between AI and human instruction is necessary to maximize the benefits of AI in education and ensure a holistic learning experience for students.

Future Implications:

Future research should explore the development of advanced AI algorithms and data analytics tools specifically designed for career development. Additionally, investigations into the ethical implications and data privacy concerns associated with these technologies will be crucial. As AI

and data analytics continue to evolve, their role in shaping career development and industry practices will become increasingly significant.

Keywords: AI Integration, Data Analytics, Career Development.

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EMPOWERING SUSTAINABLE IT MANAGEMENT THROUGH AI AND ML-DRIVEN PREDICTIVE ANALYTICS: INNOVATIONS IN RESOURCE OPTIMIZATION AND ETHICAL AI

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ABSTRACT

IT Sustainability involves the long-term viability of the IT system in terms of minimal environmental impact, optimum resource utilisation, and facilitation of the ethical technology management system. This paper explores the integration of Artificial intelligence (AI) and Machine Learning (ML) to drive sustainability in IT management with respect on focusing to resource optimisation and ethical consideration. The analysis of incident logs, knowledge bases, and issue logs is done in the preparation of a predictive model that could be used for the resolution of the large portion of tickets, with the idea of reducing the workloads on IT personnel and improving operational efficiency. This study will show how automation of repetitive tasks and the predictive insight from AI and ML will assist the realisation of sustainable solutions at the national and global level. The study also applies AI-driven predictive analytics on transactional data to uncover trends, insights, and Key Performance Indicators (KPIs) that might otherwise remain hidden. The realisation of its process will be the determination of automated bots making IT ticket resolution more effective through the reduction of the element of human intervention in mundane tasks. This will also allow the organisation to lead the way in predicting and making data-driven decisions on trends moving toward a more sustainable and efficient IT environment through predictive analytics. The results in this paper may be generalised to several industries—finance, healthcare, manufacturing, retail, and others—in which IT enables their essential operations and decisions. The two major contributions in this research are the resource optimization ML models with associated ethical considerations based on two ML models developed: Random Forest for ticket automation and Time Series for predictive analytics.

Keywords: IT Sustainability, AI and ML integration, Predictive analytics, Resource Optimisation.

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TRANSFORMING BUSINESS DECISION MAKING THROUGH AI: A CASE STUDY

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ABSTRACT

This research paper explores how Artificial Intelligence (AI) is transforming strategic business decision-making providing a nuanced view of how AI is changing the corporate landscape. This study's main goal is to investigate the development of Artificial Intelligence (AI) in the context of corporate strategy, looking at how it can upend conventional decision-making processes and improve organizational agility. Through a thorough literature evaluation, this study methodically examines academic and industry sources to provide thorough grasp of AI's varied applications in business. A systematic literature review was used as the approach and it provides a solid foundation for assessing the reliability of sources and combining findings is provided by the methodical literature review approach that was used. The integration of AI into business management, its impact on corporate performance indicators, and its ability to promote inclusive business practices may all be thoroughly examined with this method. The report also discusses the particular potential and problems that AI presents in a commercial setting. Important discoveries show that artificial intelligence (AI) is a strategic asset that fundamentally transforms commercial decision-making rather than just a technical instrument. There is a significant potential for improving company performance and advancing sustainable business practices through the incorporation of AI into business initiatives. According to the study's findings, artificial intelligence (AI) is a key component of corporate progress and presents unmatched chances for efficiency and creativity. The recommendations stress that firms should integrate AI in a way that is balanced and consistent with their strategic goals and core values.

Keywords: Artificial Intelligence, Business Strategy, Decision-Making, Corporate Performance, Sustainable Business Practice, Technological Innovation.

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IMPACT OF INFORMATION TECHNOLOGY ON CORPORATE SOCIAL RESPONSIBILITY IN ALBANIAN SMALL AND MEDIUM-SIZED ENTERPRISES ACROSS KEY INDUSTRIES.

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ABSTRACT

Implementing Information Technology (IT) in small and medium-sized enterprises (SMEs) is critical in promoting sustainable business practices, especially in developing European nations aligned with the United Nations with Sustainable Development Goals (SDGs). This study evaluated the impact of implementing IT on sustainable practices within Albanian SMEs, focusing on how IT usage improved corporate social responsibility (CSR) initiatives aligned with SDGs. We surveyed how implementing various IT for strategic business processes impacted CSR for SMEs in the Albanian agriculture, manufacturing, retail, and service industries (N=66). We applied machine learning with linear discriminant analysis to develop a model representing the survey data and highlight how four specific IT business processes impacted CSR achievement. This study offered practical recommendations for policymakers and business leaders to promote IT integration in SMEs, promoting a more sustainable and socially responsible environment.

Keywords: Information Technology Adoption, Small and Medium-Sized Enterprises, Sustainable Business Practices, Corporate Social Responsibility, Sustainable Development Goals, Operational Efficiency, Resource Management, Waste Reduction, Energy Efficiency, Machine Learning, Linear Discriminant Analysis.

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***EMERGING TRENDS AND THEMES IN AI-DRIVEN CUSTOMER ENGAGEMENT
AND RELATIONSHIP MANAGEMENT***

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ABSTRACT

This study examines the transformative role of artificial intelligence (AI) in customer experience, engagement, and relationship management through a systematic literature review. This study examines the current advancements, identifying key trends and technological implementations enhancing customer interactions and satisfaction. This study also investigates various AI-driven strategies organizations employ to enhance deeper customer engagement and build long-lasting relationships. This study comprehensively analyzes critical success factors and challenges associated with AI integration in these domains. The methodology for this study involves a structured search and selection process across multiple academic databases, followed by qualitative content analysis to extract and categorize relevant findings. This study uses PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to ensure a transparent and rigorous review process with the findings presented through themes derived from the analysis of the literature, providing a complete understanding of the current state of AI applications in customer-centric strategies. This study also presents future research directions, emphasizing emerging technologies and innovative approaches to assist customer experience management. This review aims to provide a complete understanding of the current state of AI applications in customer-centric strategies and offer valuable insights for academics and practitioners looking to navigate and contribute to this evolving field.

Keywords: Artificial Intelligence, Customer Engagement, Relationship Management, AI-Driven Strategies, Personalized Marketing, Predictive Analytics, Customer Experience, AI Integration, Proactive Customer Service, Systematic Review

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Using AI methods in guiding investors decisions making in IPO market: The case of Malaysia

*Ali Albada**

ABSTRACT

Linear regression models play a major role in empirical analyses of initial public offering (IPO) results. However, because these models are prone to heterogeneity and outliers, which frequently occur in IPO data, they may prove to be inefficient. This paper ranks the most important characteristics that affect underpricing in the Malaysian IPO Market and presents a variety of machine learning techniques to address problems that linear regression might not be able to handle. This research examines 352 fixed-price IPOs that were launched between 2004 and 2021. The inventive use of several machine learning approaches, such as Random Forests (RFs), Extra Trees (ETs), and Linear Regression (LR) models, is what distinguishes this study. The research also uses a voting algorithm that combines the outcomes of the several machine learning techniques with the permutation algorithm to provide strong and trustworthy feature ranking. To the best of the authors' knowledge, this study represents one of the pioneering efforts in Malaysian literature to employ various machine learning techniques to address the shortcomings of traditional linear regression models. This is achieved by incorporating a broader array of variables and acknowledging the influence of outliers. Additionally, the current research enhances Malaysian literature by classifying and identifying the most effective ex-ante information for assessing the quality of issuing businesses. This contribution aids potential investors in their decision-making processes and offers issuing corporations an effective means to communicate their quality and value to the IPO market.

Keywords: Machine Learning, IPOs, Emerging Markets, Voting Algorithm, Random Forests

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SQL Vs. NoSQL Based Database System Performance Evaluation on Scalability

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ABSTRACT

NoSQL database is increasingly become popular eclipsing more established SQL based Relational Database Management System when it comes to data storage. Its unstructured nature makes it more flexible to adapt with various forms of data. NoSQL is said to be capable of addressing issues of scalabilities whereby SQL database may face challenges in the implementation. This paper presents comparison between SQL and NoSQL approach by evaluating the time needed of Create, Read, Update and Delete (CRD) operation for SQL and NoSQL databases as dataset increases. Local MongoDB Server and MySQL server was used for the comparison purpose with different data set of various size are pumped and extracted from the database to assess time taken for the process to complete. Based on the result of CRUD operation, both SQL and NoSQL performance are mixed with some operations are faster executed using SQL based database while others are best implemented using NoSQL.

Keywords: SQL, NoSQL, Database

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Revolutionizing Higher Education: Conceptualizing National Ranking System for Higher Education Institutions in Oman

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ABSTRACT

Purpose – This article aims to construct a conceptual framework that integrates concepts from marketing, total quality management, and business education to understand how stakeholders perceive the role of Higher Education Institutions operating in Oman (OHEIs) in achieving country-level Sustainable Development Goals (SDGs) that align with Oman Vision 2040 and rank their performance accordingly in order to reflect their competitive advantage from knowledge and capital perspective.

Design/methodology/approach – The paper utilizing an elaborate qualitative research design and a detailed case study approach. The methodology used was based on the well-known SIPOC (Supplier, Input, Process, Output, and Customer) method from Six Sigma approach, which aids in defining the work scope and clarifies the steps involved in aligning HEI's ranking system with SDGs.

Findings – The article states that although Higher Education Institutions (HEIs) in Oman have started to gain an international presence, they are facing challenges in demonstrating their direct contributions to national development. There should be an outcomes-based assessment of HEIs' performance in Oman on a national level, with a focus on integrating sustainable development goals (SDGs) into strategic and action plans.

Originality/value – This paper is among the first to propose the Oman's first multidimensional ranking system for higher education institutions that is in line with the country's education plan and Oman Vision 2040. This is significant because it highlights the nation's commitment to sustainable development and establishes HEIs as key players in achieving that objective.

Keywords: Higher education, University ranking, Sustainable economic growth, Multidimensionality, SDGs

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