

**BOOK OF ABSTRACTS**  
**12<sup>th</sup> INTERNATIONAL CONFERENCE ON**  
**CONTEMPORARY ISSUES IN MANAGEMENT**  
**(CIM24)**

**Editor**  
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**INTERNATIONAL SCHOOL OF**  
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## **ABOUT THE CONFERENCE**

Contemporary issues in management refer to the current and relevant challenges, trends, and developments that affect organizations, leaders, and managers in today's dynamic business environment. The current business environment is facing issues like geopolitical instability, trade tensions, increasing inflation and declining GDP in many nations. Further, organizations across the world are increasingly emphasizing on digital innovation, inclusive growth and sustainability. The conference will deliberate on such key issues and discuss possible options and solutions.

This conference will provide a platform for researchers, academicians, practitioners, entrepreneurs and industry experts to share their latest research findings, discuss emerging trends in management, and exchange knowledge with thought leaders, technologists, and learning experts. This would be a great knowledge sharing event for a diverse audience embracing international and national participants.

The event will feature keynote speeches from renowned scholars and industry leaders, and will have practitioner-led workshop sessions. The goal is to foster collaboration, exchange ideas, and inspire further research and practical implementations in the field of management. We invite original research papers for presentation from industry practitioners, doctoral scholars, and academicians on the impact of these contemporary issues on business sustainability and excellence.



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## MESSAGE FROM THE CONFERENCE CHAIR



Greetings from International School of Management Excellence (ISME), Bangalore! On behalf of the ISME Conference Committee, I am honored and delighted to welcome you to our 12th International Conference on 'Contemporary Issues in Management - CIM-24'.

In an era marked by geopolitical tensions and rapid technological advancements, the dynamics of management are undergoing profound changes. The influence of geopolitical shifts on business strategies, risk management and global collaborations cannot be overstated. As AI continues to advance, it brings with it both opportunities and challenges. We aim to explore how organizations are adapting to these geo political shifts, digital revolution and impact of AI on business landscape.

The program is rich and varied with eminent international and national keynote speakers. We are honored to have Prof. Harald Bolsinger, Professor of Business Ethics & Economics at Technical University of Applied Sciences Würzburg-Schweinfurt (Germany) as Chief Guest. It is a privilege to have Prof. S Sadagopan, Founder Director of IITB as the Guest of Honor. Prof. Rajesh Bagchi from Virginia Tech (USA) and Prof. Macario Fernandes from H&H Search Partners (UK) are the keynote speakers for the conference. The participants will learn the nuances of paper development in the workshop conducted by Prof. Kirankumar Momaya, Editor-in-Chief of International Journal of Global Business and Competitiveness. At the conference, ISME proudly confers Lifetime Achievement Award to Prof. M Rammohan Rao (Former Dean- ISB Hyderabad and Former Director- IIM Bangalore) for his exceptional contribution in academics and research.

We are delighted to share that CIM24 has received papers from reputed institutions like Indian Institute of Technology Madras, Indian Institute of Technology Dhanbad, Indian Institute of Foreign Trade, University Putra Malaysia, SP Jain School of Global Management and many more. The conference brings out the latest thoughts and deliberations to enhance management practices. The conference papers accepted for presentation will highlight the following sub themes

Track 1: Political and economic environment

Track 2: Business Excellence, Competitiveness & Sustainability: Manufacturing, Services and Agricultural Sector

Track 3: Functional areas of business

Track 4: Management of technology

Track 5: Redefining management education

I am thankful to the conference organizing committee, session chairs, knowledge partners, industry partners, sponsors, faculty members, staff members, and student volunteers for supporting the conference. Most of all, I thank you, participants, for enriching the annual conference with your presence. I hope you have a great learning experience and avail opportunities for networking.

Best Regards,

A handwritten signature in black ink, appearing to read 'Rony G Kurien', written over a horizontal line.

Dr. Rony G Kurien  
Dean and Conference Chair





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**TRACK 1**  
**POLITICAL AND ECONOMIC**  
**ENVIRONMENT**





# ARGUMENTS FAVOURING TAX DEDUCTIONS AGAINST CORPORATE SOCIAL RESPONSIBILITY EXPENDITURE INCURRED BY MULTINATIONAL ENTERPRISES

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## ABSTRACT

**W**hy are the local taxation laws prevalent in the Host Country viewed as not being harmoniously constructed in support of the Corporate Social Responsibility (CSR) policies by the Managers of Multinational Enterprises (MNEs)? Could it postulate that the Governments functioning the host country by allowing deductions against the Corporate Social Responsibility (CSR) expenditures could invoke an impetus towards the strategic alignment towards International Taxation Laws by Multinational Enterprises (MNEs) while demonstrating a heightened degree of transparency which would qualify as industry best practices in declaring the CSR expenditures incurred as a function of the tax avoidance endeavour by the MNE. This kind of amalgamation of transparent practices in the realm of seeking tax deductions for an MNE's CSR expenditure could also help minimise conflicts of perception before the proponents who interchangeably refer to tax avoidance by MNEs as Tax Evasion. Therefore, it could be estimated that global CSR laws could be harmoniously constructed vis-à-vis local taxation laws in their interpretation by MNEs if encouraged by the governments of the host country.

**Keywords:** *Corporate Social Responsibility (CSR); Corporate Taxation; Tax Deductions; Comparative Taxation Laws; Multinational Enterprises (MNEs).*

# A REVIEW OF GREEN ECONOMY AND ITS RELATED CONCEPTS

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## ABSTRACT

The term green economy has been considered as a major impetus for sustainable development. But still, the green economy is faced with severe shortcomings and tensions within its definitions and discourses. Due to lack of adequate data with respect to transformation towards green economy, still there is a lot of inconsistencies. The concept of green economy involves various concepts and its connection with sustainability is obscure. This paper considers the various concepts, definitions and measurement methodologies towards green economy. It also focuses on monitoring the OECD green growth framework, different approaches for alternative measurement. The paper concludes by stating that there has to be a better policy for a progress which is beyond GDP. It also recommends an alternative source of information, new methodologies and measurement approaches to make green economy successful. The paper highlights by stating that it is only through proper collective adjustments economically, we can solve the dangerous effects on the climate change and environmental degradation. To obtain this, the concept of green economy involves a complete transformation to decrease the harmful effects on climate change and thereby reduce emissions. To reduce the carbon emissions globally, there is a major need for radical changes related to energy policy. To measure the progress, there is a need for proper framework for ascertaining the actions related to green economy. In 2013, The Green Growth Knowledge Platform, initiated the need for proper economic opportunities and tools related to the growth of green economy. Without a proper measurement, it would be hard to understand the efficacy of the policies and attain the sustainable goals for green economy related to climate action and sustainable development. This paper concludes by stating the important recommendations to ameliorate the transformation related to the measurements of the green economy.

**Keywords:** *Green Growth, Green Economy, Sustainable Development, Societal Goals, Measurements.*

# A BIBLIOMETRIC APPROACH TO EXAMINING THE DEVELOPMENT OF GREEN FINANCE AND ITS EFFECT ON ENVIRONMENTAL SUSTAINABILITY

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## ABSTRACT

With the 28th annual summit of the United Nations Framework on Climate Change (COP28) highlighting the necessity of coordinated action to avert climate change, the literature on green finance and its impact on environmental sustainability has changed over time. In order to minimize carbon emissions, create urban infrastructure, financing of renewable and green energy projects, and preserve environmental sustainability, green finance is essential. The impact of green finance challenges on environmental sustainability varies amongst nations, and opinions on the relative importance of these challenges and advancements are not entirely consistent. The current study discusses the development of the concept of green finance using bibliometric analysis, thereby offering policy recommendations for promoting economic expansion. The co-citation of authors, documents, and journals, as well as the co-occurrence of keywords, were analyzed using VOS Viewer to determine which country has given green finance and the environment the most attention in addition to the profiled authors in the relevant field. Research gaps have been highlighted which can be pursued by the future researchers.

**Keywords:** *Green Finance, Environment Sustainability, Bibliometric, Co-occurrence, Co-citation Analysis*

# **ANALYZING THE NEXUS BETWEEN FDI INFLOW, GROWTH OF THE BANKING SECTOR, AND INSURANCE SECTORS LEADING TO ECONOMIC GROWTH IN INDIA**

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## **ABSTRACT**

**A**s India continues to integrate into the global economy, foreign direct investment has emerged as an important driver of economic growth and development. The study provides a comprehensive overview and examines the impact of foreign direct investment on the growth trajectories of the banking and insurance sectors in India, and then the impact of the growth of these sectors and foreign investment on India's economic growth. The study uses time series data for the period 2002-2022. The study uses correlation and multiple regression analysis techniques to analyse the data. The findings of the study indicate a positive relationship between FDI inflows and the growth of the banking and insurance sectors in India. The results also showed a strong relationship between the growth of the banking and insurance sectors and foreign direct investment flows. The results showed that the growth of the banking and insurance sectors has an impact on economic growth, as increasing the growth of the banking sectors by (1,277,166) million dollars leads to an increase in Indian economic growth by (1,941.85) billion dollars. The growth of the insurance sector by (741,991) million dollars will lead to an increase in economic growth by (1,406) billion dollars. The results of the analysis showed that foreign direct investment has a positive impact on economic growth in India, as the inflow of foreign direct investment by (1,996) million dollars will lead to growth in the economy by (666,683) million dollars. The study recommends that the Indian government implement reforms in the local market to attract more foreign direct investment by raising the ceiling on foreign ownership in companies and various economic sectors, as well as reducing the profits tax on businesses to encourage more local and foreign investors.

**Keywords:** *Impact, FDI, Economic Growth, Banking Growth, Insurance Growth.*

# INTEGRATION OF SUSTAINABLE FARMING AND AGRO TOURISM TO STIMULATE FARMERS ECONOMIC STATUS IN KARNATAKA: A SOCIAL ENTREPRENEURSHIP INITIATIVE

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## ABSTRACT

**A**s a social entrepreneurship project to improve the financial standing of farmers in Karnataka, India, this study explores the theoretical foundation and possible effects of fusing agrotourism with sustainable agricultural methods. With sustainable agriculture and tourism working together, the goal is to promote socioeconomic growth in the area. The integration aims to create a model in which farmers provide tourists an immersive experience in rural life and agriculture in addition to cultivating crops sustainably. Given that it tackles farmers' social and economic problems, this integration is consistent with the tenets of social entrepreneurship. The project aims to create a sustainable and reproducible model that may be modified for use in other areas through cooperative efforts between local communities, governmental organisations, and commercial businesses. The final section of the abstract highlights the integrated approach's revolutionary potential and shows how it may support the overall growth of Karnataka's rural economy.

**Keywords:** *Colonial India, Agrarian Organizing, Suicides by Farmers, Zamindari System (IMF), The Capitalism of the Rural Area, Historical Records from India.*

# BEYOND BORDERS: CHARTING A COURSE FOR THE FUTURE OF MULTILATERAL COOPERATION

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## ABSTRACT

In an era marked by global challenges that transcend national boundaries, the imperative for robust multilateral cooperation has never been more pressing. This paper explores the evolving landscape of international relations and the critical role that multilateralism plays in addressing complex issues such as climate change, global health crises, and economic inequality. As the world becomes increasingly interconnected, the need for collaborative frameworks that extend beyond borders becomes evident, necessitating a re-evaluation and reinvigoration of the foundations of multilateral cooperation. The paper begins by examining the historical context of multilateralism, tracing its roots in the aftermath of World War II and the establishment of international organizations like the United Nations. It then delves into the challenges faced by the existing multilateral system, including shifts in geopolitical power, rising nationalism, and scepticism towards global governance. By analysing case studies of successful and unsuccessful multilateral initiatives, the paper identifies key factors that contribute to effective cooperation, emphasizing the importance of inclusivity, transparency, and shared responsibility. Building on these insights, the paper proposes a forward-looking framework for the future of multilateral cooperation. It advocates for the adaptation of existing institutions to better reflect the current geopolitical landscape, as well as the creation of innovative mechanisms that foster collaboration between governments, non-governmental organizations, and the private sector. The role of technology in facilitating cross-border cooperation is also explored, with a focus on harnessing digital tools for enhanced communication, data sharing, and problem-solving. Moreover, the paper addresses the role of individual nations in bolstering multilateral efforts, urging a renewed commitment to diplomacy, compromise, and the pursuit of common goals. It concludes by emphasizing the urgency of collaborative action and the shared responsibility of the global community in charting a course towards a future where multilateral cooperation transcends borders, effectively addressing the multifaceted challenges of the 21st century. The purpose of this paper is to analyse the aspects of multilateralism with respect to its history and the future. The paper also aims to facilitate towards the geopolitical landscape and the future of diplomacy.

I aim to build this paper with the help of primary sources such as UN reports, government initiations, etc. and also by using secondary sources such as articles, research papers, etc. Some of the major findings that I found during the research is the importance of global governance, preference for stability, acknowledgement of challenges and call for innovation.

**Keywords:** *Climate Change, Economic Inequality, Multi-lateral Initiatives, Innovative Mechanism and Enhanced Communications.*

# **ANALYZING THE CATALYST EFFECT OF THE 'MAKE IN INDIA' INITIATIVE ON ADVANCING THE STARTUP ECOSYSTEM: AN EMPIRICAL STUDY**

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## **ABSTRACT**

**L** launched in 2014, the 'Make in India' initiative was conceived to position India as a global manufacturing hub, fostering economic growth, job creation, and technological advancements. This initiative aimed to attract both domestic and foreign investments in manufacturing, emphasizing the production of goods within the country. The convergence of 'Make in India' and startups forms an intriguing intersection where traditional manufacturing and cutting-edge innovation meet. The primary goal is to investigate the factors shaping the startup ecosystem in India and analyze its impact on the country's GDP. Employing Structural Equation Modeling (SEM) for a comprehensive analysis, the study underscores the robustness of the model, with fitness indices confirming its adequacy. The findings highlight the substantial positive influence of the 'Make in India' initiative on the startup ecosystem, while also dismissing the notion of a positive impact from geopolitical risks.

**Keywords:** Make in India, Start up Eco system, Innovation, Geo-Political Risk, SEM, GDP.



# FUTURE OF MULTILATERLISM

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## ABSTRACT

**T**he future of multilateralism is unfolding amid complex opportunities and challenges with profound implications for global governance. This paper examines both the positive and negative dimensions that are likely to shape the trajectory of multilateralism in the coming years. On the positive side, there is an opportunity for the international community to strengthen cooperation to address pressing global issues, from climate change to pandemics. Collaboration can lead to innovative solutions, increased sustainability and the creation of new partnerships. On the other hand, the downsides of the future of multilateralism are intertwined with growing geopolitical tensions, nationalist sentiments and declining trust in international institutions. The report explores the potential consequences of declining cooperation, such as stalled progress on critical issues and a weakened ability to respond effectively to transnational challenges. The emergence of competing factions and power struggles can hinder the inclusive and cooperative spirit that multilateralism seeks to promote. This research paper also explores new risks, such as cyber threats and digital divides, which affect the effectiveness of multilateral approaches.

**Keywords:** *Multilateralism, Bilateralism, International Relations.*

**TRACK 2**  
**BUSINESS EXCELLENCE,**  
**COMPETITIVENESS & SUSTAINABILITY:**  
**MANUFACTURING, SERVICES AND**  
**AGRICULTURAL SECTOR**



# MANDATORY CSR AND FIRM PERFORMANCE: EVIDENCE FROM INDIA

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## ABSTRACT

In India, the Companies Act 2013 made spending and reporting of CSR mandatory for a set of companies which fulfil certain criteria. The objective of this study is to examine the impact of this mandatory CSR regulation on stock return, which has not been explored so far. We use actual CSR spending data from Indian listed companies on National Stock Exchange (NSE) extracted from CMIE's Prowess database for the period 2010-2022. Using the mandatory CSR regulation as an exogenous shock, we examine the impact of mandatory CSR on stock return using a fixed effect model and apply Difference-in-Difference (DID) technique to investigate whether this law change this relationship significantly post-2015. We find CSR has a positive impact on stock return. However, CSR has a negative impact in the post-2015 period on treated firms compare to pre-2015 when CSR was not mandatory. We also look at subgroups of firms who spend on CSR more than, less than or equal to the mandated 2% and how it affects this relationship. Overall, our finding support CSR as a strategic investment in long run. This paper contributes to the emerging literature on mandatory CSR and firm performance. To our knowledge, this is the first study which examines the long-term impact of mandatory CSR on stock return using actual CSR expenditure using DID methodology in pre and post scenario of the Companies Act 2013.

**Keywords:** *Mandatory Corporate Social Responsibility, CSR, Stock Return, Firm Performance, DID, CSR regulation.*

# **SPIRITUAL INTELLIGENCE IN THE MARKETPLACE: EXPLORING SPIRITUALITY TO FOSTER ORGANIZATIONAL ADVANTAGE**

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## **ABSTRACT**

**S**pirituality at the workplace is connected to the economic sphere. Max Weber (1904) found out about the positive implications of spirituality regarding economic results. These findings can be explained with the positive aspects; which spirituality can cause in the economic context. This value of spirituality in an economic context can be seen in the theoretical concept of spiritual capital. In this context, spiritual leadership has found its way into management literature. This state of the art is discussed in the article and serves as a starting point for the development of Spiritual-Based Humanism.

In the first part the working paper spans a thematic framework between spirituality and spiritual capital in organizations. In addition to relevant definitions, the context of spirituality is described, which is closely linked to the worldview of believers of different religious imprints, personal calling, vision and corresponding values. Spiritual capital is operationalized by means of values that come into play in spiritual or servant leadership.

This paper delivers ground for development of a model for the possible effects of Spiritual leadership on their organization's performance. Embedded in the national cultural context, spiritual leadership has an impact on the performance of companies in financial and other areas (e.g. innovation, sustainability, CSR) through the lived organizational culture with specific values and employee commitment. Therefore, in a second part, value portfolios of selected globally widespread worldviews are discussed on the basis of concrete manifestations in sample countries, and their particular country-specific context is explained. Based on this, a general research design shall be derived in a follow-up paper that can empirically investigate the relationship between spiritual capital and organizational performance.

**Keywords:** *Spiritual Leadership, Organizational Advantage, Sustainability, Values Management.*

# JOURNEY OF ENTREPRENEURIAL VENTURING FOR COMPETITIVENESS: A CASE OF A VISIONARY GROUP IN IIT BOMBAY

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## ABSTRACT

**A**scend of emerging multinationals (EMNEs) from India is an exciting phenomenon for the promise of India's techade and climb to next levels of international competitiveness for development. Knowledge-based groups from India are also striving to climb on competitiveness, but it is an under-researched topic. How can we analyze trends and the journey of the groups, is an exciting question. We use qualitative analysis of quantitative and qualitative data from a single case to help characterize the phenomenon. Quick benchmarking of groups identified in India and other Asian countries provides some interesting trends. In Asia, groups in Japan, Malaysia have climbed to good heights. Emerging findings are summarized using the concept of 'journey map' to help identify phenomenon, trends and issues. We contribute to 'theory of Competitiveness' by assessing the journey map to evolve options for next levels for the group.

**Keywords:** *International Competitiveness, Environmental Sustainability Practices (ESPs), Entrepreneurial Orientation, Emerging multinationals, Flexibility.*

# ARE WE READY FOR NEW TECHNOLOGICAL ADVANCES IN MARKETING?

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## ABSTRACT

**T**echnological advancement has undoubtedly eased the marketing process in this highly competitive business environment. If business entities do not adopt this technological upgradation in a fast-changing world, there may be severe competitive issues for survival. The recent technological advancements ["Artificial Intelligence (AI)," "Augmented Reality (AR)," "Virtual Reality (VR)," and "Chatbot (CB)"]-from the computer science field which has reached the mass outside its domain due to their super efficiency and utility for various activities which needed human intelligence. This article explores the concept in two ways: generic and specific perspectives. Initially, the paper aims at concept-oriented (generic) exploration concerning the introductory idea of critical concepts (I), their emergence (E), future arena (F), and risk factors associated with them (R) [the IEFER framework]. Lastly, this paper does the bibliometric analysis of published documents (specific) indexed in the Web of Science in connection to sustainable goals for better comprehension of the domain and its implications. Papers are scattered in terms of categorization. No salient field is grown to its fullest potential. As sustainability is not the prime concern in this domain, policy-level decisions are needed.

**Keywords:** *Artificial Intelligence (AI), Augmented Reality (AR), Virtual Reality (VR), Chatbot (CB), Marketing, Sustainable Goals.*



# **ASSESSING THE IMPACT OF HINDUSTAN UNILEVER LIMITED'S SUSTAINABLE INITIATIVES ON SUSTAINABLE DEVELOPMENT GOALS (SDGs) IN INDIA**

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## **ABSTRACT**

**T**he impact of Hindustan Unilever Limited's (HUL) sustainability measures on India's progress toward the Sustainable Development Goals (SDGs) is examined in this study report. The study examines how money is allocated and used in the fields of women's empowerment, environmental sustainability, healthcare, and other areas. HUL's Environmental, Social, and Governance (ESG) objectives serve as a gauge for the company's dedication to sustainability. In order to shed light on the company's contributions to social and environmental well-being in India, the study uses a quantitative research methodology to investigate the relationship between HUL's efforts and SDGs.

**Keywords:** *CSR Initiatives, ESG Initiatives, Hindustan Unilever Limited (HUL), Sustainable Development Goals (SDGs), Corporate Sustainability, Impact Assessment.*

# **A GROWING NUMBER OF INSTITUTIONAL INVESTORS AND FUNDS INCORPORATE VARIOUS ENVIRONMENT, SOCIAL AND GOVERNANCE (ESG) INVESTING APPROACHES**

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## **ABSTRACT**

**E**nvironmental Social and Governance (ESG) is a frame-work used to assess an organization's business practices and performance on various sustainability and ethical issues. It also provides a way to measure business risks and opportunities in those areas sustainable finance is all about ethical decision -making in business and investment. It pivots on environment, social and good governance (ESG) standards (especially in asset management and corporate strategy) that customers, workers and investors demand of companies. The methodology used involves analyzing key ESG issues and indicators, which are split into three themes: Environmental, Social and Governance. The set of issues and indicators analysed will vary by industry with a specific weight placed on each issue. The four- pillars of sustainable finance are (1) Definition: Use of Proceeds, (2) Selection: Process of Project Evaluation (3) Trace-ability: Management of Proceeds, (4) Transparency: Monitoring and Reporting. Common goals include reducing greenhouse gas emission investing in sustainable energy, increasing work-place diversity and providing transparent financial practices. By integrating ESG considerations into their investment, banking, insurance, and other financial product companies can maintain profitability while making good on their customer's and investor's desires to promote sustainable practices support social causes and foster responsible governance. The metrics and disclosures proposed here have been organized in four pillars that are aligned with the SDG's and principal ESG domains: Principles of governance, planet, people and prosperity.

**Keywords:** *Work Place Diversity, Planet, People, Greenhouse Gas, Stake - Holder Metrics.*

# **A GENDER-INCLUSIVE PERSPECTIVE ON WOMEN SHAPING INDIA'S ECONOMY THROUGH FAMILY BUSINESS**

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## **ABSTRACT**

**G**ender equality has become one of the cornerstones for driving this world into a sustainable and thriving ecosystem in the contemporary time. Women's participation and contribution has proven to be an inevitable and significant component for the progress of a nation as a whole and economy in particular. This perspective article delves into the transformative role that women play in shaping the future of India through the family business domain. Historically, family businesses in India have been male-dominated, but changing societal norms, increased education, and evolving business landscapes have created opportunities for women to play a pivotal role. Drawing inspiration from the emphasis on family business, we delve into the intricate tapestry of women's influence within family businesses, illuminating their entrepreneurial behaviours, decision-making processes, and leadership styles, helping in the sustainability and transformation of family business domains. Furthermore, we examine the challenges faced by women in the family business landscape, such as gender bias and societal expectations, and propose strategies for overcoming these obstacles. Shedding light on these issues, this article contributes to a deeper understanding of how women are reshaping the future of family businesses in India and the importance of gender diversity and inclusivity for the sustained growth and prosperity of these enterprises. This paper is an integrative review based on a concise and critical literature study. The research findings reveal that women in the Indian family business landscape drive economic prosperity through inclusivity, innovation, diversity, and sustainability initiatives, contributing significantly to business and economic growth and adaptability despite the traditional barriers and challenging stereotypes.

Additionally, gender diversity within family businesses correlates with improved financial performance and resilience in the evolving market landscape. This perspective article introduces a fresh perspective on the role of women in shaping the future of India through family businesses. It distinguishes itself by emphasizing how women's contributions drive innovation and adaptation within these businesses. By triangulating gender dynamics, entrepreneurship, and family business context, it offers an innovative lens to understand and address evolving challenges, contributing to future research and practical solutions in the context of Indian family businesses.

**Keywords:** *Women Entrepreneurship; Family Business; Gender Equality; Inclusivity; Sustainability.*

# “UNVEILING THE DRIVERS OF ENERGY POVERTY: A COMPREHENSIVE ANALYSIS OF BRICS NATIONS”

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## ABSTRACT

**E**nergy poverty (EP) is one of the most challenging problems in the contemporary world, equally affecting developed and emerging nations. Its mitigation is an important facet of the United Nations' (UN) Sustainable Development Goals (SDGs). However, the antecedents of EP have not been completely investigated. The present study augments the extant literature on the determinants of energy accessibility for the BRICS countries. Ours is one of the very few studies investigating the impact of GDP, government spending, income inequality, trade openness, and FDI on energy poverty with the help of robust panel data techniques of CS-ARDL and panel causality tests to probe the impact of select variables on EP. This study employs annual data (from 1990 to 2022) in context of BRICS countries. The econometric findings revealed that income inequality and energy intensity aggravate the problem of EP while FDI, trade openness and government spending helps in reducing the EP in BRICS economies. The current study's results hold up well under different model configurations, we were able to offer useful recommendations for energy affordability and accessibility in accordance with the SDGs.

**Keywords:** *Energy Poverty, BRICS, Government Spending, Income Inequality, Access to Energy.*

# **HARVESTING KNOWLEDGE: A COMPREHENSIVE SYSTEMATIC REVIEW OF AGRICULTURAL SUPPLY CHAIN MANAGEMENT**

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## **ABSTRACT**

In response to the intricate challenges facing modern agriculture, "Harvesting Knowledge: A Comprehensive Systematic Review of Agricultural Supply Chain Management" rigorously examines a broad spectrum of scholarly works, comprising articles, journals, and conference papers. The paper not only consolidates existing knowledge but also identifies gaps in the literature, suggesting avenues for future research and development in agricultural supply chain management. By citing foundational works such as that of Ivanov and Dolgui (2019) and Seuring and Gold (2012), the review establishes a robust framework for understanding the current state of agricultural supply chains and identifies areas where further investigation is warranted. As global agriculture grapples with dynamic shifts and unprecedented demands, "Harvesting Knowledge" emerges as an indispensable resource for researchers, practitioners, and policymakers alike. Rooted in evidence-based insights, the paper concludes with practical implications and recommendations, fostering a collaborative commitment towards cultivating sustainable, efficient, and resilient agricultural supply chains in the face of evolving global challenges (Blackhurst et al., 2008; Pagell & Shevchenko, 2014). This systematic review, titled "Harvesting Knowledge: A Comprehensive Systematic Review of Agricultural Supply Chain Management," aims to provide a thorough examination of the existing literature on agricultural supply chain management. With the escalating challenges facing global agriculture, the primary purpose is to unravel prevalent practices, challenges, and innovative strategies within agricultural supply chain management. The review seeks to contribute to a nuanced understanding of the complexities involved in production, distribution, and consumption processes, shedding light on key considerations for stakeholders in the agricultural sector. Employing a systematic approach, this review meticulously selects and evaluates scholarly works, including articles, journals, and conference papers.

The methodology involves a comprehensive search across reputable databases, utilizing stringent inclusion and exclusion criteria to ensure the relevance and quality of the selected literature. The information related to empirical research and viewpoint of various ASC drivers were captured, studied and analysed in detail.

Although inventory policy, demand forecasting and ASC integration were found to be important areas of ASC, they were less focused, studied and researched.

**Keywords:** *Agriculture, Agricultural Products, Supply Chain Management.*

# UNVEILING THE NEXUS OF SUPPLY CHAIN ENTRAINMENT AND ORGANIZATIONAL PERFORMANCE: A STUDY IN CONTEXT OF MANUFACTURING SUPPLY CHAINS

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## ABSTRACT

**T**his study delves into the intricate dynamics of Supply Chain Entrainment (SCE) and its impact on Organizational Performance (OP) in the context of manufacturing supply chains. Employing Partial Least Squares Structural Equation Modeling (PLS-SEM), The study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to explain the crucial contribution of supplier collaboration, information sharing, and process integration as potential enablers of SCE. Furthermore, the study investigates the moderating influence of technology adoption on the interactions among SCE and OP. The managers can leverage from the identified enablers to enhance SCE, thereby fostering improved OP. The findings from the study contribute to both academic and practical realms by offering a comprehensive understanding of the intricate mechanisms governing manufacturing supply chains, thus advancing the discourse on effective supply chain management strategies.

**Keywords:** *Supply Chain Entrainment (SCE); Organizational Performance (OP); Partial Least Squares Structural Equation Modeling (PLS-SEM); Manufacturing Supply Chains.*



# A REVIEW ON ROLE OF EVENT DESIGN ELEMENTS IN SHAPING ATTENDEE EXPERIENCES AND PERCEPTIONS

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## ABSTRACT

The papers submitted for this publication represent research based on the role of event design elements. Events serve as platforms for brand representation and communication. The design elements contribute to the visual and sensory aspects of the brand, influencing how attendees perceive and remember the brand associated with the event. In addition to being aesthetically pleasing, event planning also acts as a visual language to convey the concept and goal of the gathering. An event's design can distinguish it from others in a packed schedule of events. An event may become more intriguing by using well-thought-out and unique aesthetics that help it stand out in the eyes of participants and become unforgettable. The methodology used for this paper was a literature review and the sources for the papers were from Google Scholar. The design elements contribute to the visual and sensory aspects of the brand, influencing how attendees perceive and remember the brand associated with the event. Through this study, event planners get a better understanding of the attendee's behavior to curate design elements accordingly. With the rise in cutting-edge technology elements like virtual reality and additive reality could be incorporated to improve the overall enjoyment of the event. The efficiency of event design components leads to more pleasant, lasting, and enjoyable events for participants.

**Keywords:** *Event Design, Brand*

# A REVIEW ON ECO-FRIENDLY FLORAL PRACTICES IN HOSPITALITY INDUSTRY

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## ABSTRACT

**F**lower arrangement aims to connect with nature by capturing its splendour and framing it in a unique design. It adds positivity and ambience to any hospitality industry setting. Sustainable floristry meets current and future generations' environmental, social, and economic needs. The purpose is to identify unforeseen problems in the floristry and acknowledge them for a better and sustainable environment. The methodology used is an extensive literature review, drawing on numerous research papers from Google Scholar. This paper provides an overview of the historical evolution, sustainable approaches, technologies, techniques and suggestive methods for addressing environmental impact in the floral arrangements of the hospitality industry. With technology advancing rapidly, it is crucial to utilise it positively to not harm the environment. In the floristry industry, it is essential to adopt sustainable techniques to ensure that our actions do not have a negative impact on the ecosystem.

**Keywords:** *Historical Evolution, Sustainable Approaches, Technologies, Techniques*

# **A CASE STUDY ON HOW CAPACITY IS AFFECTING DEMAND AND IN TURN OPERATING REVENUE OF AIR INDIA**

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## **ABSTRACT:**

**T**he majority of Indian scheduled civil aviation companies report recurring annual losses in spite of positive growth. in capacity and demand. Air India has been reporting losses year-on-year. The purpose of this study is to investigate the linkages between capacity, demand, and operating revenue of Air India for the period 2014-15 to 2018-19. The methodology includes a two-stage empirical analysis, wherein regression analysis is used in both stages for estimating the relationship between capacity and demand and demand and operating revenue. The effect of passenger load factor and Break-even load factor on operating result is also analysed. The findings suggest that, though there is a positive correlation between capacity and demand and in turn demand and operating revenue of Air India, underutilization of capacity by Air India is resulting in losses to Air India and the industry as a whole. The study can prevent operating losses to Air India in future.

**Keywords:** *Capacity, Demand, Operating Revenue, Passenger load factor, Break-even load factor, Operating Result.*

# **SUSTAINING SUCCESS: AN EMPIRICAL EXPLORATION OF ETHICAL PRACTICES AND ORGANIZATIONAL LONGEVITY**

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## **ABSTRACT**

**A** spectrum of behaviors and policies governed by the principles of integrity, impartiality, and accountability constitute ethical practices within an organizational framework. A fundamental component of an organization's ethical framework is the incorporation and consistent application of ethical standards in all aspects of its operations, including employee relations, consumer interactions, decision-making, and community involvement. The significance of ethical practices has been further underscored by the globalization of business. Organizations that operate in locations with varying cultural and regulatory environments encounter the difficulty of navigating the ethical nuances that are specific to each setting. By embracing an all-encompassing viewpoint, this research attempts to reveal the ways in which cultural sensitivity and ethical adaptability bolster the resilience of organizations in an era of globalization. To analyze the responses of the participants, multiple response analysis, regression analysis, and the ANOVA test were implemented. The significant impact of investor intentions regarding company accountability is further validated by the quantitative results, underscoring the critical importance of ethical considerations in shaping investment choices.

**Keywords:** *Ethical Practices, Investor Behaviour, Regression Analysis, Cultural and Regulatory Landscapes, Investment Decisions.*

# NAVIGATING THE FUTURE: GENERATIVE AI'S IMPACT ON QA PROFESSIONALS AND STRATEGIC DECISION-MAKERS IN THE IT SECTOR

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## ABSTRACT

**T**his paper investigates the impact of generative artificial intelligence (AI) on Quality Assurance (QA) professionals and strategic decision-makers within the Information Technology (IT) sector. The focal question guiding this research is centered around understanding perceptions, challenges, and strategic considerations related to the integration of generative AI technologies. A comprehensive survey methodology encompassed questions related to awareness, perceived benefits, challenges, integration strategies, collaboration dynamics, and long-term considerations. Data analysis involved quantitative assessments of responses to derive nuanced insights into the complex landscape of generative AI adoption in the IT sector. The findings present a detailed exploration of the awareness levels, perceived benefits, and challenges associated with generative AI among QA professionals. Insights into integration strategies, collaboration dynamics, and long-term considerations from both QA professionals and decision-makers in strategic roles are synthesized to provide a holistic understanding of the landscape. The implications of this research extend to informing decision-makers and practitioners about the challenges and opportunities inherent in incorporating generative AI in QA processes and strategic planning. The nuanced insights into collaboration dynamics, workforce impacts, and strategic considerations offer practical guidance for navigating the evolving technological landscape. This research holds significance in contributing to the ongoing discourse on the intersection of generative AI, QA practices, and strategic decision-making in the IT sector. By shedding light on the perceptions and strategic considerations of professionals, it aids in developing a roadmap for organizations seeking to harness the potential of generative AI effectively.

**Keywords:** *Generative AI, Information Technology, Quality Assurance, Strategic Decision-Making.*

# **ANALYSE THE FACTORS INFLUENCING THE ADOPTION OF ELECTRIC VEHICLE IN VARIOUS COUNTRIES – COMPARISON OF ELECTRIC VEHICLE ADOPTION RATES IN DIFFERENT COUNTRIES**

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## **ABSTRACT**

**T**his research dives into the diverse landscape of electric vehicle adoption across the countries India, United States of America, United Kingdom, China, Norway and Ireland to discover the factors that shaped this trend. By analysing the findings from different articles and publications, this study comprehensively examines the financial incentives, charging infrastructure, local production, regulatory policies and consumers behaviour towards electric vehicles (EV). This analysis integrates the perspectives from different studies to contribute to the understanding of the different factors that are influencing and shaping the global adoption of electric vehicles (EV). Also offering valuable insights to the policymakers and the industry experts, helping them to navigate the evolving landscape of sustainable mobility.

**Keywords:** *Electric Vehicles, Financial Incentives, Charging Infrastructure, Regulatory Policies, Consumer Behaviour.*

# A CASE STUDY ON HOW CAPACITY IS AFFECTING DEMAND AND IN TURN OPERATING REVENUE OF INDIGO AIRLINES

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## ABSTRACT

The purpose of this study is to investigate the linkages between capacity, demand, operating revenue, passenger load factor, break-even load factor and operating result of Indigo Airlines for the period 2014-15 to 2018-19. The methodology includes a two-stage empirical analysis, wherein regression analysis is used in both stages for estimating the relationship between capacity and demand and demand and operating revenue. The effect of passenger load factor and break-even load factor on operating result is also analysed. The findings suggest that, though there is a positive correlation between capacity and demand as well as demand and operating revenue, underutilization of capacity by some of the Indian scheduled airlines is resulting in losses to the individual airlines and the industry as a whole. The study can prevent operating losses to in future.

**Keywords:** *Capacity, Demand, Operating Revenue, Passenger load factor, Break-even load factor, Operating result.*

# STUDY OF THE BEHAVIOUR OF RETAIL INVESTORS WITH RESPECT TO INVESTMENT IN ESG FUNDS

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## ABSTRACT

This study aims at studying the consumer behaviour of retail investors with respect to investment in Environmental, Social and Governance (ESG) funds. It also focuses on the awareness of retail investors for ESG funds and the reason why there has been a positive shift towards investment in ESG funds. The researcher tries to establish the relationship between awareness level of retail investors with their investment behaviour in ESG funds. Primary as well as secondary method was used to conduct the study. It was found that investment in ESG backed funds depended on the level of awareness regarding ESG. Also, more young males are having knowledge of ESG backed funds and it's not that related with level of income. So, awareness is a key factor which needs to be focused on. Also, the irony here is that inventors are investing in ESG funds but having more focus on returns of those funds.

**Keywords:** *Investment Behaviour, Retail Investors, Environmental, Social and Governance, Awareness.*



# A STUDY ON IMPACT OF SUSTAINABLE DEVELOPMENT GOALS ON SHAREHOLDER VALUE: WITH SPECIAL REFERENCE TO LISTED COMPANIES IN INDIA

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## ABSTRACT

This research aimed to comprehensively evaluate sustainable development goals adaptation in Indian corporations, providing insights into strategies, challenges, and impact for fostering a more sustainable future. Utilizing bibliometric analysis with Scopus search criteria, the study identified a rising trend in sustainable development goals adaptation in India, potentially driven by corporate awareness and investor demands from 2016 to 2023. The sector wise analysis reveals, SDG is driven by social sciences with 33.1%, environmental science with 17.8% and business management with 11% subject wise, emphasizing and the importance of social and environmental dimensions & a business-centric focus. Cluster analysis reveals the five clusters about environmental policy, technological development, gender equity, entrepreneurship and governance. Poorly touched upon subjects were found to be tourism, water quality and sanitation. Bibliometric analysis, Dematel analysis, and social network analysis have been used to gain insights into the subject. Descriptive statistics showcased that the shareholder value has increased over the years and created value for shareholders during the period. Standard deviation (SD) shows some signs of volatility over the years in 2018-2020 with high SD and low volatility in 2016-17 with low SD. Over the stipulated years, shareholder value is considerably impacted by the Sustainable Development Goals (SDG). The absence of statistical significance suggests that there is no proof, in the model's current form, that these factors have any appreciable bearing on shareholder value. The results of the multivariate analysis do not show enough evidence to reject the null hypothesis for either the annual impact of the Sustainable Development Goals or the total shareholder value over time. This suggests that overall, there is no discernible change in shareholder value between 2016 and 2020, and that shareholder value is not significantly impacted by the Sustainable Development Goals for any year. Key themes, including environmental performance and social factors, provide strategic guidance for aligning sustainability strategies with prevalent themes, addressing critical issues for businesses and society.

**Keywords:** *Sustainability Reporting, United Nations Sustainable Development (UNSD), Sustainable Development Goals (SDGs), Covid-19, Shareholder Value, Listed Companies.*

# **NAVIGATING FINANCIAL MARKETS: AN EMPIRICAL EXAMINATION OF THE INFLUENCE OF EMOTIONAL AND PSYCHOLOGICAL WELL-BEING ON PROFESSIONAL FEMALE INVESTORS**

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## **ABSTRACT**

The purpose of this study is to examine the complex relationship that exists between female investors in metropolitan locations between the ages of 31 and 51 and their emotional and psychological well-being. Given the increasing importance of women as investors, this research aims to understand the ways in which emotional and psychological aspects impact financial decision-making in this population. To obtain thorough insights, the research uses a mixed-methods strategy that combines surveys and in-depth interviews. Structured surveys will be used to gather quantitative data on factors like investment preferences, risk tolerance, and financial objectives. Simultaneously, in-depth interviews will be utilised to gather qualitative data, which will enable participants to express their experiences and perspectives in a sophisticated way. Emotional intelligence and investment success among female professionals are significantly correlated, according to research on "Navigating Financial Markets: Influence of Emotional and Psychological Well-Being on Professional Female Investors". The study emphasizes how cognitive biases, such as risk aversion and overconfidence, affect how people make decisions. Furthermore, evident that a supportive and welcoming work atmosphere is essential to the mental health of female investors and to their ability to bounce back from market setbacks. These results highlight the necessity of focused initiatives to address psychological issues and advance an environment that is supportive to women working in finance. The study's emphasis on urban environments is driven by the special opportunities and challenges that come with living in an urban area, which may influence female investors' emotional and psychological health. The study will investigate how personal and financial components are interconnected, considering elements including family dynamics, work-related stress, and societal expectations. The goal of this study is to provide significant new understandings to the domains of psychology and finance.

Financial institutions, legislators, and mental health specialists can all benefit from knowing how female investors' emotional and psychological well-being influences their investment decisions.

In the end, the results might open the door for customised treatments and tactics meant to improve this group's financial health and promote a more inclusive and all-encompassing approach to investment management. This research brings into light the various elements that impact the decision-making of women with special attention to investment avenues.

**Keywords:** *Financial Markets, Women Investors, Investment Decision, Decision Making, Psychological Factors.*

# **LEVEL OF WILLINGNESS AMONG CONSUMERS TO ADOPT ONDC OVER PLATFORM-CENTRIC APPS - A CONCEPTUAL FRAMEWORK**

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## **ABSTRACT**

**T**his study has been carried out to understand the prevailing awareness and willingness among consumers to adopt the new open-source e-commerce initiative - ONDC (Open Network for Digital Commerce) backed by the Indian Government. This will be ascertained against the backdrop of five key factors and trends identified in today's e-commerce landscape - direct to consumer trend, increasing aversion towards monopolistic practices, need for convenience, and patriotism. Furthermore, the study also aims to assess any possible variation in the level of willingness contingent on the product category. This study is predominantly exploratory and takes into consideration only three product categories - food & grocery, electronics, apparel. The initiative is in its nascent stages and has not garnered the attention, trust or understanding of the general public, owing to which the respondents of the survey may not be entirely aware of the platform or its functioning. However, the questionnaire of the study is designed such that respondents are offered a rudimentary demonstration of the platform's functioning which in turn creates awareness about it. The ONDC platform with its open source interface is set to democratise and revolutionise the e-commerce landscape in India. For a platform that aims to shift the dynamic of interaction between buyers and sellers it is imperative to understand the existing levels of awareness and willingness to adopt the platform among consumers. This study intends to aid the platform in understanding its current footing in consumers' minds as well as its position with respect to existing, centralised, e-commerce platforms such as Amazon, Flipkart etc. While preliminary research on the platform, its structure, and functions have been conducted, its adoption among consumers and the factors that contribute to it remain largely unexplored.

This study aims to assess as well as improve the level of awareness about the platform while identifying the factors that play a role in consumers' adoption of the platform.

**Keywords:** *ONDC, E-commerce, Awareness, Willingness to Adopt, Open-source Interface.*

# MULTIPAGE MEDICAL DOCUMENT CLASSIFICATION OF PRINTED AND SCANNED PAGES USING MACHINE LEARNING ALGORITHMS

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## ABSTRACT

One of the most challenging projects in machine learning for text classification is extracting information from unstructured scanned documents and texts, including medical document. Medical documents usually include both typed and untyped handwritten documents written by doctors prescribed to patients. These are the collection of papers of patient went several times to clinic or hospital. It will be difficult for a doctor or a health care company to go through all the documents which is time consuming process. We have tried to develop an application call auto index system, that classifies a medical document by analysing its content and categorizing it under predefined class (e.g. Consultation, Anaesthesia, Lab Report-Culture test, Radiology, office visit) topics and creating an index of pages falling under the category. We have plenty of classes to classify but fixed the scope to four-five predefined topics namely, Progress notes, consultation, CT, Lab reports, radiology. We use term frequency technology to convert and count number of words in the medical text documents and classify them based on weightage calculation.

**Keywords:** *Text Mining, Medical Documents, Term Frequency, OCR, TFIDF Score, Multiclass.*

# **SUSTAINABLE APPROACHES TO COOKING OIL REUSE: A COMPREHENSIVE REVIEW OF ENVIRONMENTAL, HEALTH, AND ECONOMIC IMPLICATIONS**

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## **ABSTRACT**

**R**eusing oil in the kitchen involves extending the lifespan of cooking oil by filtering and storing it for future use. This practice can save costs, reduce waste, and add flavors to dishes. Proper filtration is essential to remove impurities and maintain the oil's quality. The main purpose of choosing this topic of reusing oil in the kitchen serves multiple purposes. It promotes sustainability by reducing waste and conserving resources. Additionally, it offers economic benefits as it allows individuals to save money by extending the life of cooking oil. Exploring proper methods for oil reuse also contributes to healthier cooking practices and encourages mindful consumption in the kitchen. The paper was searched using Google Scholar. The paper explores the practicality and benefits of reusing cooking oil in kitchens. The focus is on sustainability, cost savings, and promoting healthier cooking practices. The study emphasizes monitoring and limited reuse to ensure food safety and quality. The suggestion for future improvement in your area of research which would help the hospitality industry are primary focus is cooking oil reuse I suggest exploring sustainable practices like implementing advanced waste recycling systems or developing eco-friendly packaging solutions to benefit the hospitality and event industry. This can contribute to reducing environmental impact and promoting a more sustainable approach.

**Keywords:** *Cooking Oil, Environmental Impact, Cooking Practices, Packaging*

# **IMPACT OF PSYCHOLOGICAL EMPOWERMENT ON JOB SATISFACTION AMONG WOMEN EMPLOYEES IN LEADERSHIP POSITIONS**

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## **ABSTRACT**

**P** psychological empowerment is a very crucial component in the aspect of employee empowerment. It includes the four dimensions, Meaning, Competence, Self-determination, and Impact, contributing to its different variations and levels. As a result of investigations conducted in different industries, it is noted that less attention is given to the aspect of Job Satisfaction in Connection with Psychological Empowerment. Therefore, this study discusses the Psychological Empowerment of Women Employees in leadership positions and its relationship with their Job Satisfaction. The study's significant goals are to examine which dimensions of Psychological Empowerment are strongly linked with the aspects of Job Satisfaction. A sample size of 107 was collected from 4 different private industries. The Psychological Empowerment tool of Spreitzer (1992) and the Job Satisfaction tool of Minnesota Satisfaction Questionnaire (MSQ) are used for measurement. The Questionnaire was distributed to the women employees in leadership positions in 4 different industries. The study's findings propose that Psychological Empowerment has a very significant and highly positive relationship with Job Satisfaction, and the dimensions of Self-determination and Impact have the most decisive influence. Therefore, this research illuminates the critical role psychological empowerment plays in shaping the job satisfaction of women in leadership roles. The findings underscore the importance of fostering self-determination and recognizing the impact of individual contributions in enhancing not only psychological empowerment but also overall job satisfaction among women employees in leadership positions.



This nuanced exploration adds valuable insights to the evolving discourse on employee empowerment and organizational well-being, calling for a more comprehensive integration of psychological empowerment considerations in contemporary workplace strategies.

**Keywords:** *Psychological Empowerment, Job Satisfaction, Leadership Position*

# EVOLVING INTERRELATION OF CORPORATE SOCIAL RESPONSIBILITY WITH SUSTAINABILITY: A BIBLIOMETRIC ANALYSIS

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## ABSTRACT

The traditional economic models have led to significant and negative repercussions for environmental progress, as well as an unreasonable division of capital has resulted in increased ecological footprint and demographic disparities. Due to the existence of disparities in opportunities and availability of resources in the economy worldwide, it has become extremely necessary to evaluate the inter-connections between the concept of Corporate Social Responsibility (CSR) and why it is required. Further it has also become important to associate Sustainability along with CSR. Therefore, the primary aim of this study is to examine and analyse the evolution of CSR as a domain in the past two decades and also identify the evolving interrelation of CSR with sustainability. The study also makes an effort to understand the trend by reflecting on historical trends. This study uses bibliometric analysis to mark the upcoming trend in CSR and also dwells on its connection with sustainable development. Thus, on comparing the trend of the past two decades, it was found that CSR has gained a lot of traction from the research community and it is being inclined towards 17 Sustainable Development Goals. The analysis dwells into different dimensions of publication data extracted in January 2024, from the Scopus database using two different search strings and three different searching strategies. Where the United States has maintained its position as the country to produce most publications in the CSR domain, two countries namely India and China, can be observed advancing in the respective domain.

**Keywords:** *Corporate Social Responsibility, Sustainability, Bibliometric Analysis*

# EXPLORING THE NEED FOR ACCESSIBLE LABELLING NARRATIVES OF VISUALLY IMPAIRED CONSUMERS IN INDIA

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## ABSTRACT

**H** The study aims to understand the strategies used by visually impaired consumers (VIC) in acquiring product information and the challenges they face. The study also explores VIC's preferences for accessible labeling and its benefits. This study employed the qualitative approach of thematic analysis to explore the strategies used by VIC to obtain product information and their preferences for accessible labeling. A snowball sampling technique was used to recruit participants. Data was collected from VIC through semi-structured interviews. The sample size of the study is twelve. The data was analyzed by using NVivo software. The study revealed three strategies used by VIC to obtain product information, such as reliance on caregivers, staff, and technology. However, all the strategies employed have drawbacks, such as lack of autonomy and time consumption. The narratives of VIC propose solutions to these challenges faced by implementing accessible labeling on product packages. The study reported a high preference for accessible labeling in braille and QR codes. Implementing a combination of braille and QR codes on product packages will be the most beneficial strategy for VIC. Implementation of accessible labels ensures inclusion in the marketplace.

**Keywords:** *Accessible Labeling, Visually Impaired Consumers, Inclusion, Accessibility*

# RISE AND FALL OF SINGLE SCREEN CINEMAS IN INDIA

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## ABSTRACT

India's economy is among the fastest-growing in the world. It is anticipated that Indians will spend more time engaging in leisure activities as they climb the economic development curve. In India, there are many different options for leisure activities, but movies are still the most popular place to go for an out-of-home activity. A major contributor to the thriving film industry of the nation is the Indian cinema exhibition industry, also referred to as the Indian film exhibition sector. Smaller theatres are finding it difficult to compete with larger chains as a result of the growth, which has also increased competition and consolidation. Additionally, multiplexes have been essential in growing the market for regional language and non-Bollywood films. The expansion of multiplexes, however, has also had a big effect on conventional single-screen theatres, many of which have found it difficult to compete with the bigger chains. This study examines the gradual decline of single-screen theatres in India, highlighting the factors and challenges that either caused or contributed to this trend, as well as the rising demand for high-end, experience-driven theatres. The majority of this study is exploratory in nature because there hasn't been a lot of collaborative research on India's exhibition industry, particularly on standalone and single-screen theatres.

This study used both qualitative and quantitative methodology. The qualitative portion includes podcasts, industry reports, and interviews with professionals in the field of cinema exhibition to gain insight into how renovating or improving single-screen theatres can promote survival of the fittest. The quantitative portion consists of a questionnaire designed to comprehend consumer prospects and behaviours that are taken into account when attending a movie in a theatre, particularly in a single-screen cinema. Hypotheses testing was conducted on the questionnaire.

**Keywords:** *Indian Cinema, Multiplex, Single-Screen Cinemas, Movie Theatres, Cinema Hall*

# SUSTAINABLE INTERIORS – A DESIGN TIMEFRAME

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## ABSTRACT

**A**s our society recognizes the urgency of living sustainably, the field of interior design holds great potential for initiating transformative change. In this qualitative study, we investigate the incorporation of sustainability values into the world of interior design. Our main focus is on creating a robust framework that takes into account the temporal aspect of design processes. As our planet faces ever-increasing environmental threats, the interior design field has responded with a significant shift towards sustainable practices. As a result, there is an urgent need for comprehensive frameworks that go beyond traditional considerations such as material and energy efficiency. This research framework presents a holistic approach to sustainable design, incorporating traditional principles and adding a temporal component. It outlines key milestones and strategies for sustainable decision-making throughout the entire design process. Moreover, this research contributes to the broader dialogue on sustainable design by highlighting the interplay between temporal considerations and other crucial elements such as culture, society, and the economy. The research aim is to shed light on the temporal framework that guides sustainable design practices, providing valuable insights into how the concept of time influences the creation and maintenance of environmentally conscious living spaces. To carry out this research, we adopt a qualitative approach and conduct in-depth interviews with experienced interior designers, architects, and sustainability experts. By carefully selecting participants through purposive sampling, we ensure that our study includes diverse perspectives and experiences. By shedding light on the temporal dimension, it serves to deepen our understanding of sustainable design and its multifaceted nature. This research lays a foundation for future investigations into the practical implementation and refinement of the proposed framework within diverse design contexts.

**Keywords:** *Sustainability, Sustainable Practices, Efficiency, Culture, Society, Economy*

**TRACK 3**  
**FUNCTIONAL AREAS OF BUSINESS**



# **CUSTOMER BASED BRAND EQUITY IN THE BANKING SECTOR WITH REFERENCE TO VELLORE DISTRICT**

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## **ABSTRACT**

**C**ustomer-first, vendor-obeying era! Stop seller dominance and consumer conflict. Innovative answer to the growing challenge of discovering products that meet your needs, preferences, and tastes! Buyers must beat the competition to be happy as producers and sellers increase. We make buying simple and stress-free. An extraordinary retail revolution! See how these amazing firms have grown in technology and experience. This pioneering study found that consumer confidence affects bank customer-based brand equity. Unexpected facts will modify your understanding of this essential alliance. Discover our latest report's surprises! The alarming 50% stated private banks make 2-500k rupees annually. Another thing! Half of respondents earned under 2,000 rupees. Great numbers impress! Learn that nearly half of private bankers earn Rs. 15001-Rs. 30,000 monthly! Wealth lets these hardworking folks live well. Meet these lucky folks for success. Great chance for public bankers! Discover how our creative solutions can increase monthly savings. Instead of a monthly discretionary income under Rs. 1501, a game-changing strategy enables over half of public bank employees improve their finances. Use this life-changing chance! Private bankers love: "This bank is the epitome of familiarity!" At 6.22, our firm chooses private bankers better. Discover our latest survey's amazing results! Public bankers excelled with 5.74 agreement scores. Join the consensus with our great items. Innovative Area of Trade is your one-stop trading destination! Trade area increases efficiency, success, and convenience. Private banks offer great customer brand equity, and our middlemen always exceed expectations.



Be treated individually. Come see how our customer-centric approach may enhance your banking. Customer confidence enhances public sector banks' client-based brand equity. Premier public sector bank clientele laud brand loyalty and excellence with a 1.64 grade. Private bank customers like 1.07. Join our satisfied customers and try our fantastic banking services today! Brand awareness improves stocks! Discover how these new outcomes will disrupt banking and boost brand equity and revenue. Gain massive market share, brand recognition, strong associations, quality perceptions, and brand loyalty. This is your ultimate success formula.

**Keywords:** *Banking, Customer, Brand, Value, Equity etc.*

# **A STUDY ON THE PERCEPTION OF CUSTOMERS TOWARDS COOPERATIVE BANKS IN RURAL INDIA**

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## **ABSTRACT:**

**T**he vital reason behind this research is to explore customer perception on cooperative banks concerning their services. The study is exploratory in nature. To investigate the perception of customers towards services provided in Cooperative Banks, the research has been done by using both primary and secondary data. The primary data have been analyzed using SPSS. The hypothesis has been tested using the ANOVA. The overall result of the study indicates that the age factor of the beneficiaries doesn't have any influence on their perception of the cooperative banking services in Rural India.

**Keywords:** *Customer Perception, Rural India, Cooperative Banks.*

# AN EMPIRICAL STUDY ON PERCEIVED RISKS AND BENEFITS OF ONLINE SHOPPING

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## ABSTRACT

**W**ith the rapid growth of e-commerce and online shopping, it is crucial to understand consumer perceptions, hence the researcher aims to study the perceived risks and benefits of online shopping by Indian consumers. In order to transform themselves from fierce competition, marketers need to adopt right strategies to provide superior service to satisfy consumer needs and ultimately create consumers perceived value. The benefits of online shopping are come up with potential risks that the consumer always be aware of. One of the biggest challenges of online retailer is to attract profitable customers. For the present study the researcher collected the opinions of 528 consumers, who are aware of the online shopping. For checking internal consistency and validity using Cronbach's alpha test. The data collected is analysed, summarised and controlled by using Excel and SPSS. For collecting data a structured questionnaire was administered, which includes perceptions of various risks and benefits associated with online shopping. It also includes number of factors which motivates the individuals towards online shopping. After conducting statistical analysis to identify that the more risks associated with online shopping are security, product quality and privacy at the same time the perception towards benefits from online shopping are product variety, time and cost saving determine the importance of consumer perceptions towards online shopping. The findings offer after comprehensive understanding of the risks and benefits of online shopping retailers focus on to develop more innovative strategies in terms of developing web portals, privacy and maintaining product quality, definitely online shopping business generate more revenues to the firm.

**Key words:** *Online Shopping, Demographic factors, Risks, Benefits, Consumer Satisfaction.*

# **SEGMENTING THE VIRTUAL REALM: EXPLORING ATTITUDINAL CLUSTERS IN VIRTUAL INFLUENCER MARKETING**

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## **ABSTRACT**

**T**he phenomenon of Virtual Influencer (VI) marketing has experienced a significant popularity within the realm of social media, owing to the continuous and dynamic evolution of the digital landscape. The present research explores the pivotal determinants shaping social media (Instagram) Users' attitudes towards virtual influencers through Exploratory Factor Analysis. Additionally, an attempt is made to categorize the respondents based on various psychographic and demographic attributes using hierarchical and K-Means cluster analysis. EFA findings revealed four fundamental dimensions of virtual influencers namely; Attitudinal Homophily, Aesthetic Influence, Informativeness & Ad Content Value, Perceived Reciprocity and Perceived Originality.

Employing hierarchical and K-Means cluster methodologies to segment 182 respondents led to the identification of two distinct groups: VR Enthusiast and Discerning Realist. The paper contributes useful implications for marketing practitioners and brands to target these diverse segments effectively by evaluating significant traits of virtual influencers in a meaningful way.

**Keywords:** *Social Media Influence, Virtual Influence, Cluster Analysis, Exploratory Factor Analysis, Attitudinal Homophily.*

## **E - LEADERSHIP IN THE IT SECTOR: IMPLICATIONS FOR REMOTE WORK**

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### **ABSTRACT**

**E**-leadership has become crucial for productive remote work in the quickly developing IT industry. The study examines how e-leadership affects remote work, how e-leadership may be applied in the virtual environment in the IT sector, and how remote work affects employee performance. The selection of publications using PRISMA criteria has increased the relevance of the current review. According to the current study, firms can improve communication, boost team morale, encourage goal alignment, and inspire creativity by utilizing efficient e-leadership tactics. The present review suggested that e-leaders can overcome the difficulties of remote work and guide their teams to success in the digital era with the proper strategy and use of technological tools. The study is helpful in analysing the significance of electronic leadership in the scenario of remote work.

**Keywords:** *E-leadership (Electronic leadership), Remote Work, IT Sector.*

# IMPACT OF SOCIAL MEDIA MARKETING ON PURCHASE INTENTION OF GEN Z

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## ABSTRACT

**B**rand marketing activities are becoming more innovative and attractive. Social media is a platform that maximizes the reach of brands. This paper emphasizes Gen Z's intentions to purchase branded products or services based on social media marketing activities and their characteristics. It aims to determine the factors impacting the purchase intention of Generation Z to a maximum extent. The critical points analysed are how Gen Z perceives brands marketed on social media (SM) and what characteristics they consider before their purchase. A sample size of 250 is considered for the analysis. The research uses a convenience sampling technique amongst Gen Z as they are primarily into Social Media usage. On applying Factor Analysis using SPSS on 20 items, the items were grouped into two main factors named Trendiness and Customer engagement. The analysis also reveals that gender does not significantly impact the purchase intention among Gen Z. This research helps the brands design their SM marketing activities focusing on the most vibrant factors that attract most of the specified target segment. It is of practical importance as Gen Z is the fresh entrant to the customer base of all brands. Gen Z's changing behaviour of adapting to new and trending social media platforms and leveraging of maximum time on social media along with easy access to the same, makes it much more important for the marketers to focus on this research results.

**Keywords:** *Customer Engagement, Trendiness, Brand, Purchase Intention, Gen Z, Social Media Marketing.*

# **ANALYSING THE CONSUMER PERCEPTION OF CLOUD KITCHENS: A STUDY USING THE 4 P'S OF MARKETING**

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## **ABSTRACT**

**B**angalore, India's tech hub is witnessing the rapid growth of Cloud Kitchens, creating a unique niche in the online food segment. These delivery-only kitchens operate on a budget, offering great flexibility. Their manufacturing and distribution strategy contrasts with traditional restaurants, and other online channels of selling, thus relying heavily on data analytics and effective kitchen management for efficient distribution. Interestingly, no one has yet surveyed consumer perceptions of this market. Though a survey of consumers using structured questionnaire we try to analyse how the 4 Ps of Marketing, Product, Price, Place and Promotion influence the purchase decision of the consumers and thereon their satisfaction.

**Keywords:** *Cloud Kitchens, Kitchen Management*



# MARKETING PROBLEMS FACED BY THE FARMERS: EVIDENCE FROM SIRSA (HARYANA)

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## ABSTRACT

India is known for being one of the largest agricultural producers and exporters globally, with agriculture contributing over 18% of the country's GDP and providing employment to approximately 60% of the workforce. However, despite this significant contribution, farming remains risky for Indian farmers. Despite being an agriculture hub in Haryana state and having ample agricultural resources in Sirsa, marketing agricultural produce remains a major challenge affecting farmers' income and livelihoods. This study aims to identify farmers' problems when marketing their farm produce in Sirsa District, Haryana. Additionally, it aims to suggest possible solutions to address these constraints and help policymakers and stakeholders develop appropriate interventions to support farmers. The study selected a sample of 50 farmers from Sirsa District, Haryana, using a purposive sampling technique, and collected data from both primary and secondary sources. The study also provides practical recommendations for policymakers and stakeholders to foster a sustainable and profitable agricultural industry.

**Keywords:** *Marketing, Problems, Farmers, Agriculture, Sirsa.*

# THE OMNICHANNEL CONUNDRUM: EXPLORING CONSUMER PRIVACY CONCERNS AND DATA SECURITY PERCEPTIONS

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## ABSTRACT

Omnichannel retailing, which is increasingly prevalent today, it is the new normal in consumer convenience. However, alongside this improved accessibility, there is a growing concern. Increasing worries about data protection and security. The study whose results we present below explores this key but under-researched area, attempting to answer the question of how consumers view omnichannel retailing in terms of information about themselves. We have adopted mixed method approach to conduct the survey. With the help of open-ended questions. We hope more relevant details can be collected. This research focuses on addressing below mentioned questions: In exploring omnichannel retailing, we aim to understand consumer expectations on privacy and security. We're curious about data security aspects that resonate with individuals, considering demographics, shopping habits, and tech comfort. Advocating for transparent record-keeping, we want retailers to build trust and win customer confidence. Beyond data and regulations, it's about empowering individuals to navigate the digital landscape securely. Our goal is to illuminate the delicate balance between convenience, personalization, and privacy, creating a space where businesses and individuals thrive in a relationship of convenience with robust data protection.

**Keywords:** *Omnichannel Retailing, Demographics, Shopping Habits, And Tech Comfort.*

# THE DARK SIDE OF VISUAL ENTERTAINMENT MEDIA: UNVEILING ITS IMPACT ON AGGRESSIVE BEHAVIOUR

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## ABSTRACT

This research investigates the relation between visual entertainment media and aggression in the youth. The research study is an exploratory study assessing the factors which contribute towards aggressive behaviour amongst young people who are exposed to media violence portrayed through various sources of visual entertainment media. Qualitative data was gathered through interviews with 30 respondents, categorized into three groups: undergraduate students, postgraduate students, and teachers, with 10 participants in each. This segmentation facilitated a better understanding of how various age groups analyse and respond to the subject. The information gathered from the interview was examined using NVIVO. The social/cognitive theories were explored and applied to comprehend the behaviour patterns/aggression. Findings -Based on the interviews conducted for our research, it has become evident that visual entertainment media holds significant influence, often leaning towards the negative spectrum. Our findings indicate that such media can notably impact individuals' behaviour and personality, prompting changes therein. Participants emphasized the necessity of implementing restrictions or guidelines concerning the content consumed, particularly emphasizing the importance of this for individuals at impressionable ages, as exposure to certain content during this developmental stage can potentially alter personality and behaviour trajectories. Research implications-The implications of our research highlight the significant influence of visual entertainment media on individuals' behaviour and personality, particularly emphasizing its potential negative impact. Implementing age-appropriate restrictions or guidelines for media consumption is crucial, especially for impressionable individuals, to mitigate potential alterations in personality and behaviour trajectories. Additionally, fostering an understanding of the distinction between fantasy and reality within media content is essential for navigating its effects on individuals' perceptions and actions.

These findings underscore the importance of proactive measures to promote responsible media consumption and address potential adverse effects on individuals' development and well-being.

**Keywords:** *Aggressive Behaviour, Visual Entertainment Media, Social Cognitive Theory, General Aggression Model.*

# **DIGITISATION OF UNORGANISED RETAIL OUTLETS: A TOE MODEL**

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## **ABSTRACT**

**T**he major objective of this paper is to study the factors related to Technology-Organisation-Environment (TOE) context that influence the adoption of Digitization in Unorganised Retail Outlets. With this objective a study a proposed conceptual model of TOE framework was taken. A quantitative survey was conducted with unorganised retail outlets in Karnataka, India to validate the model. The survey generated 75 respondents. AMOS and SPSS were used to access the model. It is observed that the elements related to Technology in TOE (Technology-Organization-Environment) framework have a major impact on the intention to adopt technology (Digitalisation). However, the mindset of Retailers, which falls under the categories of Environment and Organization, needs to be improved in order to encourage technology adoption intention. The government might utilize the study to promote additional digitalization efforts in rural areas. They hold the ability to comprehend the needs of rural areas and adapt their work accordingly. This model can be utilized by unorganized merchants to expand their customer base and survive in the highly competitive market of today.

**Keywords:** *Unorganised Retailers, TOE Frame Work, Technology, Technology Adoption Intention.*

# IMPACT OF SOCIAL MEDIA INFLUENCERS ON BEAUTY & WELLNESS PRODUCTS PURCHASE INTENTIONS

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## ABSTRACT:

The growth of social media has spawned a new category of celebrities - the social media influencers. Social media influencers are people who have acquired a sizable fan base on social media and monetize their influence by urging their followers to purchase goods and services. Social media has been found to play an important role in influencing purchase decisions. However, there is a lack of understanding of the extent of a social media influencer's impact on a consumer's purchase intention, particularly for beauty and wellness products. We have chosen to study beauty and wellness products for the reason that they no more remain as luxury products; they have come to be used more frequently and commonly. This is reflected in the global Beauty and Wellness Products Market size which is projected to grow from \$1,610.5 billion in 2023 to \$2,765.8 billion by 2030, at a CAGR of 8.03% (Fortune Business Insights). The study collected data from 386 respondents and applied PLS-SEM to identify the factors influencing purchase decisions and the moderating role of social media influencers.

**Keywords:** *Social Media Influencers, Beauty and Wellness Products, Social Media*

# DESTINATION MARKETING IN POST-PANDEMIC INDIA TO BOOST TOURISM

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## ABSTRACT

According to the Ministry of Tourism, over 6.19 million and 1.52 million foreign tourists arrived in India in 2022 and 2021 respectively compared to 10.93 million in 2019, representing a - 44% de growth. After this lull, post-pandemic weekend vacations and domestic travels are on the upswing which is helping in boosting economic activity and employment creation. In recent years, there has been a remarkable change in the way people travel. More and more people are seen travelling on long weekends and school vacations. This is majorly spurred by social media where people vlog and post about the places that they have visited. Also, resorts and hotels endorse tourist destinations with the help of influencers and celebrities. Lately, India has been very keen on destination branding to promote tourism amongst people residing in and out of India. The government supports the tourism industry through various schemes such as 'Pilgrimage Rejuvenation and Spiritual Augmentation Drive' (PRASHAD), Swadesh Darshan, 'System for Assessment, Awareness & Training for Hospitality Industry' (SAATHI), Dekho ApnaDesh, and 'The National Integrated Database of Hospitality Industry' (NIDHI). There are many more initiatives that the government is undertaking to brand India as a destination worthy of visiting. Destination marketing is a relatively new concept which is gathering momentum in India. Destination marketing is designed to attract people to a particular place and explore its origins, heritage and values. It is about creating a brand story and building a narrative around it. Brand stories are not about ads and sales pitches. These are stories which are to be told by a brand persona who connects with the core audience. It tries to project why your place is more exotic than other enticing locations. This study aims to explore the strategies that can be used to brand India as a destination for increased tourist inflow.

**Keywords:** *Post-pandemic, GDP, Destination Marketing, Branding, Tourism, Social Media Technology.*

# ADVENTURE TOURISM ENTREPRENEURSHIP: ATTITUDE AND INVOLVEMENT OF TOURISTS

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## ABSTRACT

**T**his study aims to address the research gap in understanding the factors influencing adventure tourists in India. The rapid growth and potential of the adventure tourism sector in India make it crucial to explore and analyze the factors that impact destination visit intention and word-of-mouth intentions of adventure tourists. By examining target respondent attitude, involvement, and destination image, this study aims to provide insights into the influences on adventure tourists and their overall satisfaction with adventure tourism experiences. A questionnaire was administered to 205 adventure tourists using simple random sampling, and the collected data was analyzed using various statistical tools such as reliability analysis, independent samples t-test, one-way ANOVA analysis, correlation analysis, regression analysis, and structural equation modeling. The findings of this study will assist marketers and adventure sports organizers in developing effective strategies to attract and cater to adventure tourists in the post-pandemic era. Additionally, the study aims to provide recommendations for marketing and policy regulations that can maximize the potential of adventure tourism in India. This research contributes to the existing literature and provides a foundation for further exploration in the field of adventure tourism.

**Keywords:** *Adventure Tourism, Factors, Destination Visit Intention, Word-of-Mouth Intentions, Target Respondent Attitude, Involvement, Destination Image, Tourist Satisfaction, Marketing Strategies, Policy Regulations, India.*



# **EXPLORING THE SYNERGISTIC POTENTIAL OF AUGMENTED REALITY, VIRTUAL REALITY, AND ARTIFICIAL INTELLIGENCE CHATBOTS IN MARKETING**

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## **ABSTRACT**

**T**his research paper investigates the burgeoning convergence of Augmented Reality (AR), Virtual Reality (VR), and Artificial Intelligence (AI) Chatbots in the burgeoning arena of marketing. While each technology individually possesses powerful potential to engage and influence consumers, their combined synergy presents an unprecedented opportunity for immersive, interactive, and hyper-personalised brand experiences. Drawing upon case studies and empirical data, this paper delves into the unique strengths and capabilities of each technology within the marketing landscape. AR's ability to overlay digital elements onto the physical world can be harnessed for virtual try-ons, interactive product demonstrations, and location-based marketing campaigns. VR's immersive environments unlock possibilities for virtual showrooms, product testing simulations, and gamified brand experiences. AI chatbots, powered by Natural Language Processing (NLP) and machine learning, provide 24/7 customer support, personalise product recommendations, and facilitate conversational marketing on a grand scale. This paper examines the intricate interplay between these technologies, highlighting the synergistic effects they produce. Further, it analyses the ethical considerations surrounding data privacy, user control, and potential biases within AI-powered marketing tools.

In conclusion, the paper proposes a future-oriented framework for harnessing the combined power of AR, VR, and AI chat bots to design transformative marketing strategies that drive deeper engagement, foster brand loyalty, and ultimately revolutionise the way brands connect with consumers in the digital age.

**Keywords:** *Augmented Reality (AR), Virtual Reality (VR), Customer Engagement, Data Privacy, Natural Language Processing*

# AN INVESTIGATION INTO CONSUMER BEHAVIOR AND MILK PRODUCT DEMAND IN THIRUVANAMALAI DISTRICT, TAMILNADU

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## ABSTRACT

In the life cycle of a milk product, marketing proposes strategies to improve quality and sales. To tap, keep, and stay in the market, constant consumer assessments are needed to create marketing strategies that meet changing consumer behavior, as evidenced by industrialized countries. This study examined customer behavior for milk, buttermilk, curd, and ghee. The analysis reveals marketers must act to stay in business and establish customer loyalty. Based on the study, the researcher made useful recommendations for dairy marketing tactics. Finally, for India's health and development, the government should support dairy farmers and promote milk products.

**Keywords:** *Consumer, Milk, Demand, Loyalty, Attitude, etc.*

# BEYOND BRICK AND MORTAR UNDERSTANDING THE DYNAMICS OF PURCHASE INTENTIONS

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## ABSTRACT

The objective of this article is to create a comprehensive database of academic information on purchase intention on houses through the use of a systematic literature review (SLR). This database will help to promote global progress in research within the real estate sector. This study conducted a scoping review using papers from two well-regarded databases, Scopus and Google Scholar, spanning the years 1993 to 2023. The research also included a theme analysis method, as described by (Arksey & O'Malley, 2005). A total of 289 articles were assessed for inclusion based on predetermined criteria, and 178 of them were subjected to evaluation utilizing the theme analysis methodology. A thematic map of purchase intention of house research was created by evaluating data from 178 papers thematically. The study identified three primary topics and their corresponding sub-themes: consumer behavior, housing qualities, variables influencing purchasing intention. These themes were crucial in gaining insights into the House Purchase Intention and understanding customer preferences for buying a house. A thematic map of House Purchase Intention research is created by evaluating data from 178 papers thematically. This study aims to offer valuable and novel perspectives on consumer apprehensions regarding home purchases in the fast-evolving residential real estate market. It also highlights the key areas that marketers, stakeholders in the housing sector, the real estate industry, and researchers should focus on, both presently and in the future.

**Keywords:** *Purchase Intention, Real Estate, Consumer Behaviour*

# STRATEGIC BRAND MANAGEMENT FOR ZOMATO THROUGH INNOVATIVE DIGITAL MARKETING STRATEGIES

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## ABSTRACT

**S**trategic Brand Management for Zomato through Innovative Digital Marketing Strategies" explores the dynamic interplay between digital marketing and brand management, using Zomato as a case study. In the contemporary business landscape, the digital realm plays a pivotal role in shaping consumer perceptions and behaviors. This paper investigates how Zomato, a prominent food delivery and restaurant discovery platform, strategically employs digital marketing to enhance its brand. Zomato's digital marketing initiatives are dissected, revealing a multifaceted approach. The platform engages users through social media, leveraging user-generated content and interactive campaigns to actively participate in shaping its brand narrative. Content marketing emerges as a corner stone, with Zomato curating informative and emotionally resonant content, fostering a deeper connection with its diverse audience. A data-driven approach is also explored, highlighting how Zomato utilizes user data to personalize recommendations and promotions. This personalized approach enhances customer satisfaction and strengthens brand affinity. The paper acknowledges the ethical considerations associated with data-driven marketing while emphasizing its role in delivering tailored user experiences. As businesses navigate the ever-evolving digital landscape, this research provides insights into the strategies that have propelled Zomato to the forefront of the industry. The symbiotic relationship between digital marketing and brand management is scrutinized, contributing to the broader understanding of the transformative power of digitalization in contemporary business.

**Keywords:** *Zomato, Digital Marketing, Brand Management, User-generated Content, Content Marketing.*

# CHALLENGES OF DIGITAL INDIA PAYMENT SYSTEM WITH SPECIAL EMPHASIS ON MOBILE PAYMENT APPLICATIONS

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## ABSTRACT

The purpose of this study is to investigate the effects of digital payment systems on mobile payment applications. The fundamentals of the digital public infrastructure were laid out by the government and built upon by robust public-private partnerships, and the main motive of this study is to understand the conceptualization of the unified payment interface (UPI), which has supported India's transition to non-cash payments by facilitating direct payments linked to a bank account. UPI is a public-private partnership that the national payments corporation of India led with interoperable platform applications including Gpay, Paytm, Phonepe, etc., For this current study, the researcher has done various sequences of statistical tests intended to confirm the consistency and has applied the various statistical tools. The hypotheses were tested with smart PLS 3.0 structural equation modeling on variables. From the findings, it demonstrates that the Indian digital payment system has been a tool to eradicate black money and create notorious awareness for cashless transactions. To conclude, the Indian digital payment system has amplified awareness towards eradicating corruption and magnifying social progress with UPI forms of cashless transactions.

**Keywords:** *UPI Payments, Mobile Payment Applications, Perceived Use, Perceived Risk*

# EXPLORING NEW PATHWAYS TOWARDS GREEN COMMUNICATION AMIDST COLLAPSE OF MARKETING ORIENTATIONS

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## ABSTRACT

In today's ever-changing business landscape, designing appropriate green communication has become an increasingly complex activity for marketers. The present study aims to redefine the strategic orientation of green marketing communication by putting forth a comprehensive framework. The study seeks to identify and analyse the various antecedents that serve a pivotal role in the advancement of GMC domain. With the help of a single cross-sectional survey of 164 green apparel customers from four states of Northern India, Exploratory Factor Analysis was conducted and study offers implications for the marketers to revisit their underlying process of green communication and strengthen their GMC in a strategic manner. 12 factors emerged from 42 items through EFA and factors namely Environmental Consciousness, Harmful Future Consequences, Emotional Connect with Nature, Process Oriented Communication, Image Oriented Communication dominate among all. Deep insights into these antecedents will not only help to foster a positive attitude among consumers towards green initiatives, but also serve as a safeguard against the detrimental effects of green buzzwords and the practice of green washing. Additionally, the study offers useful implications to marketers in the design of sustainable green communication strategies. Originality of the study lies in integrating cognitive, affective, individual and strategic perspectives which will assist marketers in strengthening their promotional strategies and ultimately achieving long-term competitive advantages.

**Keywords:** *Green Marketing Communication, Strategic Orientation, Cognitive Factor, Affective Factor, Personality Traits, Environmental Concern*

# **BEYOND ATTRACTIVENESS: EXAMINING CREDIBILITY AND ALIGNMENT IN HIGHER EDUCATION INFLUENCER MARKETING**

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## **ABSTRACT**

**W**ithin the dynamic milieu of collegiate admissions, influencer marketing emerges as a contemporary and influential instrument that moulds the perceptions and decisions of prospective students in the domain of higher education. Influencers can shape the student's perspectives on campus life and culture, providing first-hand experiences, and influencing institutional preferences. Institutions must carefully select influencers to ensure alignment with their values and goals, as the right influencers can authentically communicate the unique attributes of the institution, effectively reaching and resonating with the desired target audience. This research paper delves into the pivotal investigation of factors influencing the selection of influencers in the admission process, examining the nuanced criteria and considerations that institutions weigh in identifying and engaging influencers to effectively shape prospective students' decisions in higher education. "Grounded on source credibility theory", this study employs validated questionnaires from diverse sources, surveying 213 management institutes through purposive sampling methods. Data collection involved the utilization of Google Form surveys and on-site field surveys to ensure comprehensive insights. The study found that influencers' expertise, trustworthiness, and objectivity significantly influenced their credibility, with attractiveness having the least impact.



Additionally, cost and industry pressure were identified as mediators in the relationship between intention and actual use of influencers in the admission process. These research findings would help in guiding institutions to prioritize influencers with demonstrated expertise, trustworthiness, and objectivity. Socially, it promotes informed decision-making among prospective students, fostering a more transparent and credible admission process.

**Keywords:** *Influencer Marketing, Admission, Credibility, Source Credibility Theory, Informed Decision Making*

# HEALTHCARE SERVICES MARKETING: A SYSTEMATIC LITERATURE REVIEW AND FUTURE RESEARCH DIRECTIONS

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## ABSTRACT

This paper aims to review articles on healthcare services marketing published in the past decade to identify research gaps created in the backdrop of the recent pandemic and propose a future research direction necessitated by the global crisis. A literature review is performed based on the search term "healthcare services marketing" applied to the Scopus database, resulting in a final pool of 65 articles. The authors conducted the analysis based on Callahan's 6 W framework (2014). In the last decade, healthcare service marketing research emphasised medical tourism and concentrated on service quality. Towards the end of the last decade, the research on online healthcare service marketing saw a rise indicating a trend in the field. Based on this and considering the recent pandemic, the paper proposes possible topics for future research. The growing importance of global healthcare services is well-understood post-pandemic, and there is a growing interest in this area. A comprehensive review exploring topics researched in healthcare services marketing in the preceding decade before the pandemic will help identify research trends that will need further exploration to handle future global health crises.

**Keywords:** *Healthcare Services Marketing, Healthcare Marketing, Literature Review*

# SHAPING TOMORROW'S EDUCATION: A DEEP DIVE INTO AI ADOPTION INTENTION IN HIGHER EDUCATION INSTITUTIONS

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## ABSTRACT

In the modern era of digital transformation, higher education institutions all over the world are actively exploring and adopting Artificial Intelligence (AI) to enhance learning experiences. The present study aims to unveil the pivotal factors impacting digital transformation in Higher Education (HE). Based on the exploratory qualitative design, the study integrates UTAUT framework to conceptualize the role of digital transformation in AI adoption intention and inclusive education in HE. The Study reveals that expectations of AI, personal innovativeness, self-efficacy, facilitating conditions, and effort expectancy influence digital transformation in Higher Education (HE) which further drives the AI adoption intention and inclusive education in HE. The present study provides useful insights for marketers and practitioners to understand the dynamics of AI adoption in higher education, as well as a path for institutions to overcome challenges and leverage the opportunities of digital transformation.

**Keywords:** *Digital Transformation, Artificial Intelligence, Higher Education, Inclusive Education, Adoption Intention.*

# AI-POWERED INFLUENCER CAMPAIGNS: DECODING EFFICIENCY AND IMPACT

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## ABSTRACT

In recent years, AI-powered influencer marketing has emerged as a pivotal force reshaping the digital advertising landscape. This study delves into the efficacy and impact of integrating AI within influencer marketing campaigns, drawing comparisons to traditional methods. Utilizing a mixed-method approach encompassing interviews and quantitative data analysis, the research assesses AI's influence on influencer selection, campaign performance, and ethical considerations. The study's findings highlight the substantial advantages of AI-driven influencer selection over manual methods in terms of accuracy and efficiency. AI algorithms proficiently align influencers with target audiences, resulting in increased engagement rates and increased brand visibility. The real-time analytics furnished by AI tools empower marketers to leverage data-driven insights, thereby optimizing campaign strategies and decision-making processes. Influencer campaigns optimized by AI consistently surpass conventional campaigns across key metrics like reach, impressions, and ROI. The data-centric approach of AI fosters more precise and pertinent campaigns that resonate deeply with audiences, yielding tangible business outcomes. However, ethical concerns pertaining to algorithmic biases stand as critical considerations in AI-driven influencer marketing. Emphasis is placed on transparent practices and ongoing audits of AI algorithms to mitigate biases and ensure ethical influencer selections. The future of AI in influencer marketing holds promise. Advancements in AI algorithms will lead to enhanced precision in matching influencers and provide sophisticated audience insights, fostering hyper-personalized campaigns. Responsibly embracing AI technologies enables businesses to forge stronger connections with their target audiences, positioning them at the forefront of the ever-evolving realm of digital advertising.

**Keywords:** *AI Influencers, Influencer Algorithms, Ethical Marketing, Data-Driven Campaigns, Future AI*

# MAPPING OF INITIAL PUBLIC OFFERING PRICING RESEARCH: A BIBLIOMETRIC ANALYSIS

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## ABSTRACT

This paper aims to present a bibliometric analysis of publications from the Scopus database on initial public offering (IPO) pricing studies. And aim to consolidate the knowledge and explore current dynamics, understand knowledge progression, elicit trends, and provide future research directions for IPO pricing research. The current research used Microsoft Excel to conduct the frequency analysis, VOS viewer for data visualisation and analysis. This study has observed that the research interest in the field of IPO pricing has been increasing annually, with China recently surpassing the United States in terms of the number of published articles. Research themes have shifted from early long-term performance and stock markets to information asymmetry and underwriter reputation. A focus on business perspectives and emerging Asian markets has become a central aspect of the research. This research successfully revealed the most influential literature, outstanding authors, and top journals in the relevant field. This not only provides us with a comprehensive and profound understanding of the formation and development of knowledge structures, but also provides a guiding direction for future academic research.

**Keywords:** *Bibliometric Analysis, Initial Public Offering (IPO), Pricing, VOS Viewer.*

# **STUDY OF "MARKET DYNAMICS IN CRISIS: UNRAVELLING THE IMPACT OF INTERNATIONAL SHOCKS ON INDIA'S BANKING AND CORPORATE SECTORS"**

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## **ABSTRACT**

**T**his research scrutinizes "Market Dynamics in Crisis," focusing on the repercussions of international shocks on India's banking and corporate sectors. By means of a historical analysis, with specific reference to the recession of 2008–2009, the research analyses the complex impacts of international events on India's economic resilience. Employing event study analysis on important entities—State Bank of India, Infosys, Adani Green, and Indian Oil Corporation—across sectors Nifty Bank, Nifty IT, and Nifty Energy, the research unravels intricate patterns in stock returns. The results highlight the significance of temporal dynamics by highlighting the possibility that significant events might have an impact on certain days as opposed to the full observation period. In a broader context, this research contributes vital insights into the interplay between global financial institutions, individual stocks, and market dynamics during critical junctures, guiding stakeholders in navigating crises effectively.

**Keywords:** *Market Dynamics, Banking, Stakeholders.*

# A STUDY ON CORPORATE VALUATION IN MINING SECTOR USING MULTIPLES APPROACH

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## ABSTRACT

**M**ining and metals are one among the best performing equity sector globally, but due to few conflicting issues like resource scarcity, pricing bubbles, demand destruction and imminent recessions, there's confusion among the investors. Recently, the equity and commodity prices have exceeded the expectations level and the importance of mining on the economy is evident. Thus, commodities have attracted long-time investments as they protect against currency devaluation and are a safe haven during economic crisis. Thus, it is important to know how to do valuation of the mining companies. Predicting the valuation of these companies is complex. Though there are numerous methods of valuation to value the sector many are neither applicable nor useful. The factors to be considered while valuing companies are: financing risk, price cyclicality, changes in capital and operating cost structures, volatility in stock market, etc. The objective of this research paper is to understand the valuation of mining sector by applying multiples approach and its effectiveness and limitations involved. From the top nine mining companies in India one company is selected for multiple valuation process and peer group comparison is made to arrive at the results. The research is completely based on the secondary data obtained from various sources available online.

**Keywords:** *Mining, Long-Time Investments, Currency Devaluation*

# **LONG-TERM EXAMINATION OF VOLATILITY AND RETURNS: AN ANALYSIS OF NIFTY 100 AND NIFTY 100 ESG INDICES**

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**T**his paper presents a comparative analysis of the NIFTY 100 and NIFTY 100 ESG indices, shedding light on the profound impact of Environmental, Social, and Governance (ESG) criteria within investment strategies, particularly in the context of emerging markets such as India. The study examines how the integration of ESG principles can substantially influence the risk-return profile of portfolios and contribute to their stability. The NIFTY 100 ESG index, designed to prioritize sustainable investing principles, emerges as a standout performer when contrasted with the traditional NIFTY 100 index. Notably, the former consistently exhibits more stable performance with lower volatility, even during times of economic uncertainty. This resilience suggests that ESG factors can act as a safeguard against market volatilities, providing investors with a cushion during turbulent times. The findings of this study hold critical implications for investors and policymakers alike. It underscores the potential of ESG-focused investments to align with ethical and sustainable objectives while simultaneously delivering competitive financial returns. The growing prominence of ESG considerations within the financial sector is highlighted, emphasizing their pivotal role in shaping the future landscape of investment strategies. This research contributes significantly to our broader understanding of how sustainable investing can seamlessly integrate into mainstream investment portfolios. It demonstrates the feasibility of striking a harmonious balance between ethical considerations and financial performance, particularly within the dynamic and burgeoning markets of India.



In a world increasingly conscious of environmental and social responsibilities, this comparative study serves as a beacon for investors seeking opportunities that resonate with their values. It underscores the transformative power of ESG criteria, not only as a driver of ethical investing but also as a cornerstone of sound financial decision-making in the ever-evolving global investment landscape.

**Keywords:** *ESG Criteria, NIFTY 100, NIFTY 100 ESG, Sustainable Investing.*

# TOWARD CLIMATE SUSTAINABILITY: A STRATEGY TO BOOST THE GREEN EV CONOMY

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## ABSTRACT

**A**lt Kuznets has a globally-advertised strategy to incentivize adoption of EVs. It offers 2-pronged Durable; Consumable Subsidy to Vehicle Owners, and suggests Wholesale Green EV Charging Power Bundles; Certificate-based recycling of Schumpeterian Durable Plastic waste from discarded conventional vehicles are necessary to increment Sectoral CC Scores. Our Business Strategy Paper broaches the possibility of obtaining Transport Bond-leveraged Sustainability Capital, Plastic Bond-issued Capital; PLI to Secondary Refiners, and a Certificate-based, Capital market-leveraged strategy to increment Demand for Secondary Plastics. Alt Kuznets intends to formulate a multi-module quantitative model and implement the same as an LLC to offer the EV Sector a credible basis to chart its course toward Transportation Sustainability.

**Keywords:** *Consumable Subsidy, Schumpeterian Durable Plastic, Green EV Charging*

# GREEN FINANCE AND ITS ROLE IN SUPPORTING SUSTAINABLE FINANCING IN BENGALURU

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## ABSTRACT

**G**reen finance is a core part of the low carbon green growth, because it connects the financial industry, environmental improvement, and economic growth. Sustainable finance contributes to better development and better finance for economic growth. Sustainable finance is one financial instrument to fight climate change and its impacts by regulating emissions and promoting developments in renewable energy. Green Finance is a hot topic throughout the world as the environmental conditions are going worse day by day and there is need to develop projects which are eco friendly in nature the financing and funding environmental friendly projects has to go in flow as there is a responsibility to conserve and protect the nature while the business activities must function in order to increase the commerce and maintain economic balance but with the integration of activities which goes in hand with sustainability aspect. The study is basically to obtain extensive and reliable information, the study methodology employs a descriptive technique, using qualitative data collection method like preparing questionnaire for data collection. The study's key question is "on what basis bank managers provide loans to small or medium scale enterprises which focuses on eco friendly projects and how do bank managers analyse the project in terms of repayment".

**Keywords:** *Green Finance, Sustainable Finance, Financial Industry, Economic Growth*

# NAVIGATING THE LABYRINTHINE MAZE OF VC/PE: UNMASKING THE DRIVERS OF STARTUP INVESTMENT DECISIONS

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## ABSTRACT

**N**avigating the intricate world of venture capital and private equity (VC/PE) raises a fundamental question: what drives these high-stakes decisions? This research, delving into the minds of VC/PE players sheds light on the metrics, motivations, and strategies behind their investment choices in the rapidly growing startup environment. Employing a qualitative survey, we delve beyond mere numbers to capture the nuanced perspectives of these influential investors. This study employs a qualitative data collection method. We conducted one-on-one, open-ended interviews with seasoned venture capitalists, private equity investors professionals, and fund managers based in Karnataka, allowing them to freely share their perspectives and experiences regarding the factors that motivate them to invest in a company. Our findings discover a multi-faceted picture of the entrepreneurial landscape. Start-up characteristics like the novel nature of their product/service, their funding stage, financial stability, and demonstrated capacity for innovation all emerge as pivotal determinants. Interestingly, the research goes beyond traditional financial metrics to reveal the crucial role of "soft factors" like the founders' vision, passion, and ability to execute. The human element, such as the ability to recognize potential and assess team dynamics, is crucial for VC/PE success. Ultimately, the practical implications of this study empower both startups and established firms. By understanding the intricate calculus guiding VC/PE choices, startups can tailor their approach and presentation to resonate with investors. For other firms, the insights gleaned offer valuable knowledge about the evolving startup ecosystem and its potential partners. In essence, this research bridges the gap between promising ventures and their financial lifelines, fostering a more vibrant and dynamic entrepreneurial landscape.

**Keywords:** *Investment Decisions, Qualitative Survey, Entrepreneurial Landscape, Financial Stability*

# **A STUDY ON FINANCE, SOCIAL, GEOGRAPHY ON FINANCING ON DOMESTIC-FAMILY DEMOGRAPHY, LEADING TO A FINANCIAL MODELLING AND SEVERAL INFRASTRUCTURAL IMPROVEMENTS**

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## **ABSTRACT**

**I**n a given locality, families living with finance and social status are herein taken into an analysis for locating the living or financing status, though developing a modelling by various approaches. Such status named by FSG in this present study, is symbolized by finance (F), Social (S) and Geography (G) for each and every family. Networking among households gets thereby formed upon finding an interaction between or among families, by FSG, and this network further leads to generation of a modelling, called by FSG modelling in this study. Expressed as theoretical study entirely, it has various usefulness to crop up entirety of a locality with regard to F, S and G features or variables, to know one family's interaction or FSG status (as an effect) upon another family. How a locality is equipped with by present resources (by F, S, G indeed) as available to or how it should be maneuverer to or many such fortunes can be described well by the study's FSG modelling. It should solve complexity in organizing among families onto their (FSG) distribution agendas or various marketing propositions or insights to bring in along with giving scopes of future research to be a doing-for aspect for a country's mankind.

**Keywords:** *Business Scopes, Consumption, Cutting-edge Management, Economic Status Integration, Household Saving, Income, Marketing Strategy.*

# **EXPLORING PEER INFLUENCES ON WORKING CAPITAL INVESTMENT POLICIES: EMPIRICAL INSIGHTS FROM THE INDIAN CONTEXT**

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## **ABSTRACT**

**T**he purpose of this study is threefold. First, it examines the effect of peer working capital management (WCM) on a firm's WCM decisions, followed by investigating the heterogeneity in peer effects across financial constraints, information environment and industry competition. Finally, it explores the moderating effect of peer WCM on the relationship between WCM and Firm Value. We analyse a panel dataset including firm fixed effects and industry fixed effects. We used a two-stage least squares regression approach to overcome the endogeneity issue, using peer idiosyncratic return as an instrumental variable (IV) for endogenous variable peer WCM. The sample for this study comprises 1419 Indian manufacturing firms listed on the Bombay Stock Exchange (BSE) from 2011 to 2022. The WCM decisions of a firm are positively affected by the WCM decisions of their industry peers. It is also found that less financially constrained firms have more potent peer effects. Peer effects are more pronounced in a highly competitive environment, thus supporting the rivalry theory of mimicking. Further, mimicking working capital has a moderating impact on WCM and firm value relationships. These results are robust to alternate WCM measures, another IV and different industry peer groups. The findings will benefit firm management in making better and more effective WCM decisions, besides guiding future researchers on further studies related to peer effect in financial decision-making. To the best of our knowledge, this is a maiden study that investigates peer WCM effects on WCM decisions of a firm in an emerging market.

The existing literature on peer effects is extended by examining the impact of peers on a firm's WCM policies in the presence of financial constraints, information and rivalry theory. In addition, our findings suggest that peer WCM moderates the relationship between WCM and firm value.

**Keywords:** *Working Capital Management; Peer Effect; Firm Value; Two-stage Least Square; Instrumental Variable; India; Emerging Market.*

# A STUDY ON FINANCIAL PERFORMANCE OF INDIA'S TOP 5 PRIVATE BANKS: AN EAGLE MODEL APPROACH

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## ABSTRACT

A healthy economy depends upon the financial service sector of a nation. Scheduled commercial banks occupy an important place in this sector by lending funds and creating saving habits of people. The aim of this study to evaluate financial performance of selected private sector banks of India by using EAGLE model. Private sector banks such as Axis Bank, HDFC Bank, ICICI Bank, IndusInd Bank and Kotak Mahindra Bank were selected based on market capitalization. To achieve this objective, the financial data of the selected sample was retrieved from the bank's annual reports for the period from 2019-2023. Ranking the banks with the help of EAGLE model. The results show that Kotak Mahindra Bank has a high mean and ranks first in Earnings and Equity. Indus Ind Bank, on the other hand, has a high mean in Growth and liquidity. The study concluded that there is a significant difference among the performance of Axis bank, HDFC bank, ICICI bank, Indus Ind bank and Kotak Mahindra bank in terms of Earning ratios, Asset Quality ratios, Growth ratios, Liquidity ratios, Equity ratios.

**Keywords:** *Earnings Quality, Asset Quality, Growth, Liquidity, Equity.*



# **TECHNOLOGICAL DISRUPTION: NAVIGATING THE FUTURE OF FINANCE AND HUMAN RESOURCE MANAGEMENT IN THE DIGITAL AGE**

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## **ABSTRACT**

**E**xamining the complex relationship between innovation and the fields of finance and human resource management, "Technological Disruption: Navigating the Future of Finance and HR Management in the Digital Age" probes the revolutionary effects of technology on these fields. The challenge of keeping up with the complexity caused by these industries' lightning-fast technological development is the driving force behind this research. There are two major holes in the current body of research: first, there has to be an analysis that takes into account the impact of technology on HR and finance as a whole; and second, there is a lack of solutions that connect theory with practice in the workplace. The main goal is to provide stakeholders with practical insights that show how technology may change finance and HR. The research makes use of a mixed-method strategy, polling HR and financial experts quantitatively and analyzing qualitative case studies from the industry. For this research 300 samples have been taken as primary research, 12 journals selected for secondary research.

To ensure sustainable and inclusive practices in the ever-changing digital environment, the report also recommends ongoing research into the development of adaptable frameworks that balance technical breakthroughs with ethical concerns.

**Keywords:** *Digital Age, Finance, Finance Human Resource Management, Human Resource Technological Disruption.*

# **EMPOWERING IT EMPLOYEES: THE ROLE OF FINANCIAL LITERACY IN ENHANCING INVESTMENT DECISION-MAKING**

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## **ABSTRACT**

The value of financial literacy in the quickly changing world of finance today cannot be emphasized, particularly for IT workers who must manage unpredictable career paths and particular financial difficulties. This study looks into how IT workers' decision-making about investments is influenced by their financial literacy. Using a mixed-methods approach, the study collects detailed insights by combining quantitative surveys with qualitative interviews. Through the use of a specifically created questionnaire, the quantitative phase evaluates the financial literacy skills of IT workers by probing into their knowledge of important financial concepts, investment tools, and risk management techniques. Simultaneously, the qualitative phase uses in-depth interviews to dive into the lived experiences and decision-making processes of a chosen set of IT personnel, providing insight into the complex aspects driving their investment decisions. By demonstrating the degree to which IT professionals' investment decisions are influenced by their financial literacy, the research findings hope to add to the body of knowledge already in existence. The study intends to give useful recommendations for specialized financial education programs geared at improving the financial acumen of IT workers by identifying particular areas of strength and weakness in financial literacy. Furthermore, the study investigates how demographic factors – like age, experience level, and educational background – affect investing behaviour and financial literacy in the IT industry. The ultimate goal of this research is to educate policymakers and employers on the vital role that financial literacy plays in enabling IT staff to make wise and well-informed investment decisions.

Understanding the relationship between financial literacy and investment decision-making is crucial for promoting financial resilience and long-term success for IT workers, as firms increasingly acknowledge the value of holistic employee well-being.

**Keywords:** *Financial Literacy, Decision-Making Process, Investment Decisions, Financial Resilience*

# THE GENAI GENIE – FRIEND OR FOE? DEMYSTIFYING THE PROMISE AND PERIL OF GENERATIVE AI IN FINTECH

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## ABSTRACT

In the dynamic landscape of the financial industry, the emergence of Generative AI (Gen AI) heralds a transformative era, promising streamlined transactions and hyper-personalized financial experiences. This research delves into the profound impact of Gen AI on financial services while addressing critical concerns. Employing a meticulous methodology that combines a comprehensive review of literature, academic publications, industry research, and expert opinions, our study unveils the complexities of Gen AI. The major findings underscore its potential for enhanced efficiency, improved customer experiences, and strengthened risk management. However, shadows of concern loom, including algorithmic biases and potential liquidity risks. We advocate for clear regulatory frameworks and human oversight to ensure accuracy, trust, and ethical standards. The interconnectedness of the financial system introduces the specter of systemic risk, emphasizing the need for cautious integration. While Gen AI holds the promise of a brighter financial future, our research emphasizes the importance of patience and diligence to navigate its evolution responsibly. In paving the way for Gen AI integration, we contribute to creating a symbiotic relationship between technology and finance for the benefit of all stakeholders.

**Keywords:** *Generative AI, Fintech, Financial Innovation, Responsible Integration, Algorithmic Bias.*

# IMPACT OF SOCIAL ENTREPRENEURSHIP ON ECONOMIC GROWTH IN LOW- AND MIDDLE-INCOME COUNTRIES

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## ABSTRACT

In recent years, social entrepreneurship has grown in significance and scope. Economic growth on the other hand is also an integral part of research for understanding the condition of any nation. The purpose of present study was to examine the effect of social Entrepreneurship on economic growth. The study uses yearly data for last 12 years from 2012 to 2023 to investigate the bond between social Entrepreneurship and economic growth. It is supposed that the result of this study would spread the existing works by providing some expressive in sight to the impact of social Entrepreneurship on economy growth. The Finding of this study was that there is the impact of social entrepreneurship on economic growth in low- and middle-income counties.

**Keywords:** *Social Entrepreneurship, Economic Growth, GDP, Regression.*

# **BACKWARD REGION FUNDING AND PLANNING SHOULD BE GIVEN PARAMOUNT IMPORTANCE**

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## **ABSTRACT**

**B**ackward region development has been characterized in various ways. Development is an interaction that guarantees use of the assets of a nation, including labour assets, to build the financial development and progression of the government assistance of the local area overall. Development will incorporate both growth and distributive equity as fundamental components comprising the all out cycle. Improvement has hence to be imagined as a multi-layered process, and must be perceived as an all out frameworks issue. Since the advancement issues are multifaceted, untidy and complex, they are undeniably appropriate for the frameworks approach. India has various in backward areas, and financial improvement of these locales requires exceptional methodologies. More than 10 years there are no motivating forces to financial backers and proper infrastructure to construct foundation in backward regions. The potential motivating forces can be Assessment concessions, sponsorships in power and unrefined substance and Property at low costs. The conceivable explanation is to foster the region by redistributing the assets. There are numerous exercises which are not embraced by the confidential area because of the absence of benefits or enormous ventures included. Arrangements like water supply, sterilization and so forth, must be assumed responsibility for by the Government itself. The Government can urge the public area to check out the creation of public products by giving expense concessions and appropriations and this is the manner by which it helps in redistributing the assets.

**Keywords:** *Backward Region, Multifaceted, Infrastructure*

# HOW DO RISKS AND CHALLENGES DEFINE THE LANDSCAPE OF ALTERNATIVE FINANCE? A SYSTEMATIC LITERATURE REVIEW

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## ABSTRACT

The study primarily aims to identify the risks and challenges that impact the adoption of alternative finance. To attain the study's objective, we employed a systematic literature review (SLR) method to identify and consolidate all the risks and challenges of alternative finance models. The study used the SCOPUS database to collect relevant material and analyzed 65 articles published between 2015 and 2023. The study found 19 risks and challenges segregated into four major categories: technical risks, legal and regulatory risks, financial risks, and user-centric risks and challenges. The study concludes that these risks and challenges must be addressed through a collaborative approach for the sustainable success of alternative finance. The study is the first of its kind that employs the SLR method to elaborate comprehensively on risks and challenges associated with alternative finance and serves as a practical guide to enhance knowledge for academicians, alternative finance entrepreneurs, developers, programmers, and policymakers. Hence, the study contributes to alternative finance literature.

**Keywords:** *Alternative Finance, Systematic Literature Review, Risks and Challenges, Alternative Finance Adoption*



# CENTRAL BANK DIGITAL CURRENCY (CBDC): IMPLICATIONS, CHALLENGES AND OPPORTUNITIES

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## ABSTRACT

Central Bank Digital Currency (CBDC) is a recent global phenomenon, with just a few people familiar. Pilot testing has been successfully implemented in several regions, including India, but awareness remains low. The government intends to implement CBDC as a strategic approach to reduce the high expenses connected with physical currency manufacture and combat corruption. This digital currency is directly supervised by the Reserve Bank of India (RBI), resulting in a transparent and accountable system with no third-party involvement. The shift to CBDC not only coincides with global trends, but it also tackles local concerns by offering potential answers to issues such as currency printing costs and corruption, enabling a more efficient and safe financial environment in the country. It is a Systematic Literature Assessment of secondary data, from various sources on fintech departments during the last ten years. The researcher identifies a correlation between CBDC-related elements, including UPI, cryptocurrency, data security, infrastructure, and illiteracy rates. The implications of this paper can be seen in various financial institutions and fintech industries across the country, providing clarity to the government and banks on whether it is appropriate to introduce this type of currency into society, as it will increase transparency and traceability, reduce reliance on cash, bring financial stability by mitigating risk, and aid in improving control over the financial system. This investigation illuminates the intricate dynamics of the industry and offers valuable perspectives on enhancing employee performance, well-being, and organizational health.

**Keywords:** *CBDC, UPI, Crypto currency, Data Security, RBI, Transparency, Fintech, Financial Institutions.*

# NAVIGATING THE CHALLENGE OF INTRODUCING A HYBRID WORK MODEL IN THE POST-PANDEMIC WORK CULTURE IN THE INDIAN IT SECTOR

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## ABSTRACT

**A**s the dust settles from the pandemic's disruption, the service sector in India finds itself on the precipice of a new era: the era of hybrid work. This study delves into the evolving preferences of employees across the sector, illuminating the complex interplay between their mindsets and this burgeoning work model. Through a tapestry of quantitative and qualitative methods, the research paints a vibrant picture of this transition. Employee surveys, capturing the voices of over 500+ participants, provided a quantitative foundation. In-depth interviews with 15 individuals, representing diverse roles and demographics, added layers of richness and nuance. By delving into this data, the study unearths a trove of insights. One resounding finding is the multifaceted nature of employee preferences. Flexibility and work life balance emerge as key motivators of embracing hybrid models, with many valuing the freedom to juggle personal responsibilities and professional pursuits. The ability to escape the daily commute and create a customized workspace further fuels the appeal of remote work. However, the human need to connection and collaboration also finds its voice. Younger employees, in particular highlight the importance of in-person interactions for fostering teamwork and nurturing professional networks. The study paints a nuanced picture of the operational implications of hybrid model. While the potential for cost savings, particularly in office space, is undeniable, challenges in resource management and collaboration arise. Finding the sweet spot – the optimal balance between remote and in person workdays – becomes a crucial dance for organizations navigating this uncharted territory. Ultimately, the research offers a roadmap for navigating the complexities of hybrid work in the Indian service sector. By acknowledging the diverse needs and preferences of employees investing in technology and communication tools and fostering a culture of adaptability, organizations can unlock the full potential of this model, ushering in a new era of productivity, employee satisfaction, and ultimately, success.

**Keywords:** *Flexibility and Work-Life Balance, Human Connection and Social Interaction.*

# **SELF-EFFICACY: DOES IT REALLY IMPORTANT FOR ADAPTING WITH BANKING 5.0 WORKING ENVIRONMENT? – A CASE OF INDIAN BANKING SECTOR**

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## **ABSTRACT**

**T**raditional Banking sector had been a dream job sector for the job seekers in the pre-COVID era though the Digital Banking was becoming popular and even traditional banks were also adopting it gradually. This paper analysed the skill needs for the new Banking 5.0 environment enriched with Fin-Tech. The study was conducted in two levels: Among retired employees and current employees. The need of the study is to analyse the adaption of employees with the dynamic environment where the traditional positions are already replaced with new positions that needs advance technical skills. The features of Smart phones along with Fin-tech attributes made the financial services quick, easy and less chances for mediation and fraudulence. The advanced technology increased the productivity per employee very high and cyber security system monitor the application-based transactions. This research analyses how the employees cop up with this higher work stress and the effect of emotional intelligence in managing work stress.

**Keywords:** *Skill Development, Technology Adaption, EHRM, Indian Banking Sector.*

# IMPACT OF ONLINE LEARNING – SOCIAL, PSYCHOLOGICAL AND COMMUNICATION ON THE EMPLOYEES WORKING UNDER WORK FROM HOME POLICY IN MANUFACTURING COMPANIES OF PUNE

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## ABSTRACT

**A**fter Post Covid – 19 situations many employees are been given work from home policy. They are contributing their efforts to achieve organizational objectives. Many IT Sector Companies have closed their offices and are operating remotely. The new trend of Remote working is being developed and expenses on electricity, maintenance, rent, overheads etc are avoided by companies. Pool of employees were happy by doing work from home. The trend was quiet familiar in USA where due to extreme weather conditions employees have to do work from home. The purpose of this research paper is to find out the social, psychological and communication impacts due to Online learning, training. The employees doing work from home must attend training sessions which are mostly online in nature. This new method of learning employees needs to learn. Different platforms like Microsoft Teams, Zoom, Google Meet etc, are available for online learners. Video Conferencing become quite popular in the country. Interview tests, training sessions become common in organizations. The Research Paper is based on Secondary Data collected from different journals, newspapers etc. As per study of employee behavior many organizations observed Communication Gap between Manager to employee, Employee are not able to communicate effectively to lower-level staff and customers. Also, psychological stress is more than regular employee who works from office.

**Keywords:** *Work from Home Policy, Communication, Social, Psychological, Online Learning.*

# **HUMAN RESOURCE DEVELOPMENT IN INDIA IN THE CONTEXT OF YOUTH EMPLOYABILITY: A CRITICAL REVIEW**

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## **ABSTRACT**

**W**ith a global significance of youth employment, and the heightened need to understand the conditionality surrounding youth employability, a critical review is undertaken. The objectives of the review is to critique the existing employability related policies, guidelines, data, programs, best practices, key stakeholders, challenges and gaps. The research dwells on a qualitative research method of SLR (Systematic Literature Review) using relevant existing literature/ studies/ reports from reliable sources. As part of qualitative approach, 60 literatures after being subjected through 'eligibility for inclusion' on aspects of youth employability finally ended with detailed analysis of 40 literatures. Various data emerged from different studies shows interesting insights at India's national and states level. At national level the rate of youth unemployment in India is found to be declined to 12.9% during 2020-21 as compared to 17.8% in 2017-18 for the persons in age group 15-29 years. The proportion of youth unemployment to total unemployment revealed that the youth unemployment is around 83-85% of total unemployment. This means a large portion of unemployed is comprised of youth only. This paper digs into information on the availability of training options, various initiatives and challenges in government and private sectors programs for youth employability. A study on rural youth employability in India finds an advantage for the youth who have completed their schooling in the labour market whereas joblessness is found to be high among the rural youth with poor levels of education. So the rural youth employability hinges on personal factors like financial constraints and lack of networks, as well as external factors including job scarcity and unfair recruitment practices (Venkatanarayana, 2013). Geographical isolation worsens the situation. There are critics on National Skill Development Corporation, NGOs and corporate social responsibility (CSR) initiatives which focus on skill development but post training youth employment is not appropriate. This is because of delivery issues, such as; at grassroots level, the focus is sometimes on imparting merely the low-end skills and not getting youth employed. Also, the exploitative nature of unorganized sectors in which youth end up working as disguised unemployed.

The finding of this thorough critical review provides rich insights and recommendations for youth employability programs. (a) In view of the findings that employability does not depend only on the characteristics of the individual graduates like subject knowledge, experience, skills and personality traits but also depends on the faculty, curriculum, and teaching method in university systems, proper refresher training and sensitization have to be given to the trainers. (b) As it is found that receiving career guidance may or may not be significantly (statistically) associated with the employment status, while lack of resources available to people looking for job, lack of network to the labour market and discriminatory recruitment practices may have a strong impact on employability. Hence required resources for job scrutiny, enhanced network need to be made available to the youths. The discriminatory recruitment practices should be reduced through proper sensitization, advocacy and regulation. (c) Often the exploitative nature of unorganized sectors ends up youth working as disguised unemployed. There has to be proper regulation and sensitization in the unorganized sectors. (d) In West Bengal context is found that the skill trainings for youths are sometimes not effective and quality of training are not up to the mark. This hampers the training outcomes and youth employability. An absence of a formal mechanism to review and update curriculum based on industry needs, results in outdated courses for youth training. Hence proper intervention is required in these areas (review and update curriculum) of youth training. (d) In some programmes in West Bengal, the segmentation in youth employment training without industry alignment, lack of refresher trainings for trainers leads to poor youth employment outcomes. Hence follow up training based on proper segmentation will be useful. (e) It is found that problem arises when Industries prefer nationally certified courses and not by state of West Bengal as such. Hence pan-India relevant training and certificates should be provided.

**Keywords:** *Human Resource Development, Corporate Social Responsibility, Youth Training*

# EMPLOYEE EXPERIENCE AND ENGAGEMENT IN THE HOTEL INDUSTRY

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## ABSTRACT

**E**mployee experience and employee engagement are crucial for the hotel industry if it wants to get a competitive edge in the cutthroat competitive market. The hotel industry consists of a wide range of services to offer to its customers and this is the reason why well-experienced and trained employee engagement is important. The purpose of this research article is to understand the perspective of the employees regarding their engagement in the hotel industry. The perspective of the employees has been understood with the help of data collection through a survey of 101 respondents by asking them 11 questions. The results of the survey analysis have shown that a vast majority of survey participants were satisfied while working in the organization, they were satisfied with the level of support they were receiving and the kind of appreciation they got while working in the hotel industry. From the overall analysis, it can be said that from the employee's perspective, their experiences and engagement have been greatly enhanced in the hotel industry.

**Keywords:** *Employee, Customer, Engagement, Experience, Hotel, Industry.*

# **A REVIEW ON THE IMPACT AND RECOVERY STRATEGIES DURING PANDEMIC TIMES**

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## **ABSTRACT**

**T**he pandemic has had a significant impact on the hotel sector, changing customer interactions and business practices. These days, safety precautions like improved sanitary practices, contactless services, and social separation have become essential. The ongoing development of contactless services, the incorporation of cutting-edge technology for touch less encounters, and improved dissemination of safety precautions are potential avenues for further advancements in pandemic hospitality.

**Keywords:** *Pandemic, Customers, Strategies*



# **A STUDY ON FACTORS AFFECTING EMPLOYEES DECISION OF WORK FROM HOME/OFFICE, EMPLOYERS' DECISION TO RECALL EMPLOYEES TO OFFICE, AND ROLE OF EMPLOYEE ENGAGEMENT ACTIVITIES IN BRINGING BACK EMPLOYEES**

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## **ABSTRACT**

**T**his study aims to understand the factors driving employee's choice of WFH or office work, the factors motivating employers to bring back employees to office and how employee engagement activities impact these decisions. It seeks to identify key factors influencing decision-making and explore the potential of engagement in facilitating a smooth return to the office. This study will employ a mixed-methods approach, combining quantitative and qualitative data collection methods. We conducted a survey in the questionnaire format from the IT employees working in Karnataka/Kerala to identify the various factors contributing towards their work location decision. In depth interviews were conducted with HR professionals/decision makers in IT companies regarding the factors that motivate employers to bring back employees to office and to identify the role of employee engagement programs in the process. The findings of the study show that factors like work environment & flexibility, work life balance, connection & team bonding, financial savings affect employee decision of work location & factors like Moonlighting, Coffee badging, Training & Development, Team bonding, Communication affect employers' decision in bringing back employees to office. The practical implications of the research help IT companies in understanding the factors that contribute to employee work location decision. Employers/decision makers can attract employees to office by coming up with proper employee engagement programs.

**Keywords:** *Employers, Employees, Questionnaire, Employee Engagement Programs*

# IMPACT OF WORK FROM HOME ENVIRONMENT ON EMPLOYEES' PSYCHOLOGICAL WELL-BEING

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## ABSTRACT

To examine the relationship between the employees' perception about theoretically grounded work-from-home factors and its relationship with overall satisfaction and perceived advantage, and to investigate the impact of work-from-home outcome variables on psychological well-being. Work-from-home factors and psychological well-being components were empirically investigated using 294 responses from the IT industry. Productivity, morale, and flexibility had a significant positive impact whereas, teamwork and work-life balance had a significant negative impact on the overall satisfaction and perceived advantage. Outcome variables were significantly influencing the psychological well-being of the employees. Organizations can take a cue from this study for framing work-from-home policies for their employees in the new normal. Although prior studies show positive and negative effects on the interaction between work-from-home and psychological well-being, conclusions are limited by the way the interaction between them has been modelled.

**Keywords:** *Work from Home, Psychological Well-Being, Work-Life Balance*

# EXPLORING THE EXPERIENTIAL DIMENSIONS OF VIPASSANA MEDITATION ON WELL-BEING THROUGH INTERPRETATIVE PHENOMENOLOGICAL ANALYSIS

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## ABSTRACT

**T**his research explores the experiential dimensions of Vipassana meditation and its correlation with overall well-being, employing Interpretative Phenomenological Analysis (Smith, Flowers, & Larkin, 2009) as the primary research methodology. Aligned with the principles of IPA, this study aims to uncover the personal stories of individuals deeply engaged in Vipassana meditation, seeking to understand the intricate relationships between Vipassana a meditative practice and one's holistic sense of well-being. The analysis reveals a multifaceted understanding of Vipassana meditation, exposing dimensions such as heightened mindfulness, emotional equanimity, self-awareness, personal transformation, and interconnectedness. Participants consistently report transformative experiences within these themes, offering nuanced insights into the complex relationship between Vipassana meditation and holistic well-being. The findings contribute to the development of an interpretative phenomenological understanding that elucidates the complexities of meditation in the context of individual well-being. Employing an Interpretative Phenomenological Analysis (IPA) design, this study utilizes purposive sampling to select ten participants deeply engaged in Vipassana meditation.

Semi-structured interviews are conducted, recorded, transcribed verbatim, and subjected to rigorous IPA analysis involving in-depth examination of individual experiences, identification of emergent themes, and interpretative analysis.

Acknowledging limitations, including a small sample size of ten participants, potential biases in self-reporting during interviews, and contextual specificity that may limit generalizability, the study underscores the need for future research to consider larger and more diverse participant pools to enhance the applicability of findings. This research contributes to the understanding of Vipassana meditation by providing an interpretative phenomenological exploration of individuals actively practicing this form of mindfulness. The IPA methodology enriches our understanding of the intricate relationship between Vipassana meditation and well-being, offering distinctive insights into the challenges and rewards associated with meditative practices.

**Keywords:** *Vipassana Meditation, Well-being, Mindfulness, Experiential Consumption, Qualitative Research, Interpretative Phenomenological Analysis (IPA).*

# VALIDATION OF DIMENSIONS OF LEARNING ORGANIZATION QUESTIONNAIRE (DLOQ) FOR THE INDIAN IT INDUSTRY

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## ABSTRACT

**A** Learning Culture helps organizations be more competitive and effective in their output. The focus on this has increased manifold with the advent of new technologies at a substantial pace. Adaptation of AI is another development driving organizations to rethink their strategies for up skilling and re skilling their employees. With the advent of time, we have new learning approaches and practices in place. Dimensions of the Learning Organization Questionnaire (DLOQ), which was developed by Watkins, Yang, and Marsick (1997) and Yang, Watkins, and Marsick (1998, 2004) is a widely used tool to understand the various dimensions of the Learning Organization. This tool has been deployed internationally and used in at least 15 countries worldwide. Kim (2015) did a detailed analysis of the uses of DLOQ in the past and suggested further research on the topic. Our literature review found few studies in India where DLOQ was used. However, we did not find a study validating the tool for the Indian IT industry. This study aims to bridge this gap. While validating the instrument from an Indian perspective, it attempts to clarify some past research questions about the validity and use of the instrument. We conducted research on the Indian IT Sector with close to 400 respondents to understand their perception of the Learning Culture in their organization. As per our findings DLOQ is a reliable instrument that can be used in the Indian IT Sector. We did not find any issues with the construct validity of the instrument. DLOQ can be used to assess their current standing and progress made over time while highlighting the areas that may need intervention. Further, it can be used by practitioners to understand the relationship with other variables.

**Keywords:** *Learning Culture, DLOQ, Learning Organization.*

# **ANALYZING THE IMPACT OF INTERSECTIONAL IDENTITY ON WOMEN'S LIFE SATISFACTION AND PERCEIVED MARGINALIZATION IN HIGHER EDUCATION**

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## **ABSTRACT**

**B**lack feminist legal scholar Kimberlé Crenshaw invented intersectionality in the early 1990s. Intersectionality discusses how gender, colour, ethnicity, sexual orientation, gender identity, disability, class, and other discriminating systems “intersect” to generate unique dynamics and consequences. When a Muslim woman wearing the Hijab is discriminated against, it is hard to separate her gender from her Muslim identity and isolate the factors. Race, class, and gender are intersectional. This intersectional approach suggests that we must look at multiple forms of oppression and treat women as a heterogeneous category where caste, class, region, locality, language, and others affect women in different ways. For instance, Dalit women have a distinct issue than upper-caste women. People tend to portray women as a monolithic group and oversimplify their oppression as affecting all women regardless of caste or status. These common sense reasons only make sense when we compare women to males. This reductionist view of women's oppression overlooks internal distinctions, marginalising marginalised women and creating new kinds of discrimination. Some of the students daily face racism, sexism, classism, ableism, and other oppressions. The purpose of this study is to understand the ways in which the intersectional identity of girl students in higher education can influence their satisfaction with life and the extent to which their perceived marginalization by the societal norms can mediate this relationship. A research model was framed and tested to find out the direct and also the indirect effect of intersectional identity of girl students in higher education students on their life satisfaction in the presence of their perceived marginalization. The study was administered to 400 girl students across higher educational institutions in Bangalore.

The sampling technique adopted was stratified sampling and girl students across various demographics were chosen for the study. The responses obtained were analysed using SPSS software and the findings and implications were reported in the paper. The findings of the study indicates two main intersectional identities based on the results of cluster analysis and it was found that there is a significant variation in both clusters when it comes to the factors of perceived marginalization and life satisfaction. The results also indicate that perceived marginalization partially mediates between intersectional identity and life satisfaction.

**Keywords:** *Inter sectionality, Perceived marginalization, perceived discrimination, higher education institutions, education sector, life satisfaction.*

# INFLUENCE OF INTRINSIC MOTIVATION, ENGAGEMENT ON LEARNER'S SATISFACTION OF THE ONLINE COURSES

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## ABSTRACT

The advancement of computer-assisted learning and educational technology has brought about a number of changes to higher education. Online education has been a vital part of the higher education scene during the past 20 years. The ability of online learning to provide top-notch instructional materials to a large audience without regard to time or location is one of its main advantages. In essence, a lot of teachers and students favor online learning because it offers unmatched options for equalizing educational materials. When a learner is unable to attend traditional in-person classes because of obligations like work or family obligations, online learning can be very beneficial. One of the most important factors in encouraging effective educational processes is student satisfaction with online learning. It has been determined that student satisfaction is a key factor in encouraging students to enroll in online courses since it affects their drive and engagement to finish the program. Thus, this study, which has its roots in the self-determination theory, uses structural equation modelling to examine intrinsic motivation, learner engagement and the mediating effect that it plays on learner satisfaction in online learning. Students (n = 714) were emailed online surveys using a cross-sectional technique. Data from dependable tools is gathered using convenience sampling from postgraduate students who are enrolled in online courses. Using structural equation modelling, the study discovered that learner satisfaction with the online course is mediated by student engagement.

**Keywords:** *Intrinsic Motivation, Learners Engagement, Satisfaction, MOC, Online Courses.*



# INFLUENCE OF SELF EFFICACY ON EMPLOYEE'S SELF ASSESSMENT TOWARDS THEIR JOB PERFORMANCE WITH THE MEDIATING ROLE OF RESILIENCE

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## ABSTRACT

The Study aims to examine the intricate relationship between Self-efficacy, Resilience, and Job Performance of an Employee working in the IT sector in the South zone of Coimbatore and explore the synergistic effects of these psychological constructs in the workplace. A questionnaire survey method was employed to collect data from 372 employees working in the South zone of Coimbatore IT companies. SPSS Software was used to perform data analysis. Furthermore, the study investigates how Self-efficacy influences Job performance both directly and indirectly through the mediating role of Resilience. Hence it was found that Resilience may act as a full mediator in the relationship between Self-efficacy and Job Performance of an employee. Resilience is expected to play a critical role in shaping how self-efficacy influences an employee's ability to overcome challenges, cope with stress, and ultimately enhance job performance. The findings of this study have practical implications for organizations seeking to enhance employee performance by understanding and promoting factors such as self-efficacy and resilience. By identifying the mediating role of resilience, organizations can develop targeted interventions and training programs to bolster employees' belief in their capabilities and equip them with the skills to navigate challenges effectively, thereby fostering improved job performance and overall workplace well-being.

**Keywords:** *Resilience, Self-Efficacy, Job Performance.*

# **REINFORCE THE CONCEPTUAL UNDERSTANDING OF EMOTIONAL INTELLIGENCE AND CRITICAL EMOTIONAL INTELLIGENCE COMPETENCIES IN INDIAN CONSTRUCTION INDUSTRY**

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## **ABSTRACT**

**E**motional Intelligence is a type of cognitive ability, a soft skill which has many benefits and is considered important in many industries for the success of a leader, performance and overall work culture. In Indian construction industry concept of Emotional Intelligence is unexplored or we can say the concept itself is not introduced and understood. The aim of this paper is to understand and reinforce the conceptual understanding of Emotional intelligence and its competencies in Indian construction industry. For the study we have searched literature available in Scopus, Web of Science and Google Scholar and UGC care. Relevant keywords like emotional intelligence, Construction worker, Project Manager, Emotional Intelligence were used to discover publications. The publication selected based on the theme. The study on the importance of Emotional intelligence in construction industry has been introduced in the developed countries but it is not been introduced, understood or researched in the developing countries. The conception of Emotional Intelligence has made outstanding importance in other industries when the concept was introduced either by management, researchers, or human resource. But the importance of Emotional Intelligence has not been introduced or researched in construction industry. Since the research on Emotional Intelligence pertaining to construction industry are not done the way it explored and researched in other industry. Very few publications are available which are relevant for the review. In spite the term is well researched in other industry and the publications available but the number of publications reviewed may not relevant to construction industry and or can be exhaustive.

The methodical review of the literature which is available have given an insight to introduce the knowledge of EI research in construction industry which will further help the leadership team and management for the successful completion of project with good interpersonal relationship.

**Keywords:** *Emotional Intelligence, Construction Industry, EI Competencies, Construction Worker, Construction Project Management.*

# EVOLUTION OF HIGH PERFORMING WORK CULTURE

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## ABSTRACT

This abstract explores the concept of attrition in organizations, emphasizing its impact on workforce and customer base. The company under consideration faces a 35% attrition rate, prompting strategic efforts to reduce it to the IT industry standard of 21%. Identified reasons for attrition include lack of recognition, inadequate training, and a bureaucratic approach towards human resources. The challenges posed by attrition are categorized into monetary (cost and productivity) and non-monetary (morale, knowledge loss, and customer satisfaction) aspects. This article is a case study of work force management that is linked to attrition rate. In this regard company introduced initiatives like AMIGO Program, focusing on employee engagement, and the 3:3:3 Feedback system, collecting feedback at intervals during the first three months of employment. Additionally, the company invests in Training and Development Initiatives, especially in the context of advancing technologies like AI. Future goals include ingraining values, ensuring employees understand the significance of their work, fostering autonomous teams, promoting continuous learning, and encouraging adaptability. These goals align with characteristics of a high-performing work culture. To achieve the target attrition rate of 21%, the company proposes an evolution in organizational culture. The model includes elements such as self-directing teams, vitality and learning through the 70:20:10 model, departmental appraisals, organized feedback using the STAR-E format, and peer-to-peer recognition. These components collectively contribute to the development of a high-performing work culture, emphasizing trust in intangible assets and effective communication.

**Keywords:** *Organisational Culture, Attrition, AMIGO Program, 3:3:3 Feedback, Training and Development Initiatives, High Performing Work Culture.*

# A CASE STUDY ON HRIS IN MOTHERHOOD HOSPITAL

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## ABSTRACT

Companies normally adopt technological applications to manage Human Resources function. By doing so they are able align their HR process with the changing landscapes of technology influenced services. This research paper deals with the efficiency of the human resource information system in motherhood hospital. Human Resource Information System (HRIS) is a portal widely used and is been talked in many sectors. It collates the special features and capabilities of MIS (Management information System) and facilitate towards supporting the administration with one stop information, adoption and provisions and facilitations. HRIS is a platform which facilitates the human resources management and thus helps in overall management by easing the whole process. This article is a case study from health care sector where in the organisation is in focus is currently in the process of implementing and using HRONE software. This research article is based on technology acceptance model and eco modernisation that influence the adoption of HRONE in the hospital context. The research gives an insider to all the companies out there who are still struggling with the way out to manual application of all the human resource facets. The background of the research comes from the usage of HRIS in Motherhood Hospital. Being a company of expansion, it had to develop HRIS and implement it and understand the challenges in the process of installation of the software in the company. The independent variables include the variables that are related to the employees and their behaviour and attitude towards accepting HRIS as a platform The variables may also related to implementation challenges associated with HRIS. The dependent variable may include the adoption of HRIS as a platform for managing Human resources across the organization. The article is presented as a case that reflects upon the adoption of HRIS in hospital set up. It highlights the major contributing factors towards adoption of the HRIS platform. It also highlights the major challenges and hurdles that are common while adopting a platform across the organization. The method that is been used is the qualitative in nature in terms of interview and analysing them in terms of qualitative tool. The results of the study directly impact on the implementation strategies, training as well as the challenges that are overcame have been analysed.

Also the problems that could not be met yet are to be curved through further study that will create a further study of the paper.

**Keywords:** *HRIS (Human Resource Information System), HRONE, Hospital, Implementation, Challenges.*

# EXPLORING CORRELATION BETWEEN CAREER TRANSITION AND WORK-LIFE BALANCE OF OSWAL GROUP: AN EMPIRICAL STUDY

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## ABSTRACT

**D**ynamically changing economy has brought metamorphic changes in the business. Businesses must undergo changes in technology, methods of production, work force and working environment. These changes increase the level of stress and increase pressure on employees. It is in the interest of the organizations to take care of the employees to maintain their work-life balance so that the employees can be retained. The dissatisfaction among employees can lead to employee turnover, which could be harmful for the organizations. The transition in the career of the employees also plays a significant role in maintenance of their work-life balance. The objective of the study is to study the relationship between career transition and work-life balance of Oswal group. For this purpose, a sample of 581 has been taken from VardhmanPolytex Ltd. of Oswal group. Primary data has been used for the study and data has been collected using the questionnaire.

**Keywords:** *Career Transition, Work-life balance, Employees.*

# A SYSTEMATIC REVIEW OF THE LITERATURE: EXAMINING THE INFLUENCE OF ETHICAL LEADERSHIP ON EMPLOYEE JOB PERFORMANCE

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## ABSTRACT

This research constitutes an extensive exploration of ethical leadership, meticulously scrutinizing pertinent systematic literature to unravel its intricate dynamics within organizational contexts. The investigation comprehensively navigates through various dimensions, encompassing theories, measurement scales, and outcomes. To compile a robust dataset, the Scopus database is employed, collecting 311 papers spanning the period from 2005 to 2023, all centrally focused on the subject of ethical leadership. From this comprehensive pool, 48 publications are judiciously selected for a meticulous analysis, aligning with the rigorous Preferred Reporting Items for Systematic Reviews (PRISMA) protocol. The study's outcomes significantly underscore the critical importance of integrating ethical leadership, extending beyond its influence on overall employee performance to serve as a catalyst for diverse factors undertaking mediating or moderating roles within organizational frameworks. Examining the global landscape, especially in Asian nations like China, Pakistan, Malaysia, and Indonesia, reveals a noticeable surge in the emphasis on ethical leadership. This emphasis is evident through active participation in studies delving into the practical applications of ethical leadership. Empirical findings robustly affirm the positive influence of ethical leadership on performance outcomes, advocating for a broader scope that encompasses Indian organizations. This paper not only highlights the paramount significance of ethical leadership but also contributes valuable insights for future research endeavours. By synthesizing theoretical frameworks, empirical evidence, and a systematic review process, this research stands as a foundational contribution to the evolving discourse on ethical leadership. The nuanced exploration of ethical leadership within diverse organizational landscapes not only informs the current understanding but also lays the groundwork for continued exploration and development in this crucial area.

**Keywords:** *Ethical Leadership, Organizations, Employee Performance, Systematic Review, PRISMA.*

# **SUSTAINABLE LEADERSHIP IN THE 21<sup>ST</sup> CENTURY UNVEILING EMERGING TRENDS AND PARADIGMS THROUGH BIBLIOMETRIC ANALYSIS**

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## **ABSTRACT**

**R**esearchers have worked very hard to expand our understanding of sustainable leadership (SL) over the past 20 years. The objective of this study was to examine, through publishing outputs, worldwide research trends in the field of SL. The top writers, publications, organizations, and nations were the main subjects of the analysis. The Scopus database yielded a total of 357 publications. The productivity, citations, and h-index were among the bibliometric metrics that were employed in the performance study. In addition, the scientific landscapes were visualized using the VOS viewer. Author keywords from the bibliographic coupling of co-occurrence and bibliographic co-authorship coupling among related nations were used in the graphical analysis. The outcome showed that there has been a sharp rise in the trend of SL research. Furthermore, SL has generally been related with the subjects of job satisfaction and leadership. In addition, certain other elements discovered in recent research related to SL were also identified. Since our study covered the majority of the important SL components, it serves a complementary and educational purpose.

**Keywords:** *Bibliometric Analysis, Author Keyword Sustainable Leadership, Organizational Citizenship Behaviour, Scopus Database, VOS viewer.*



# WORKPLACE HAPPINESS - A SYSTEMATIC REVIEW

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## ABSTRACT

The Purpose of the study is to review the progress of research on happiness at workplace. A Systematic Review has been done by delineating the authors, unit of the study, methodology and major findings. Peer Reviewed articles published between 2008-2018 confined to the discipline -business, management, accounting and psychology written only in English which studied concepts of happiness at workplace were taken into consideration. Happiness at Workplace is taken as Subjective Happiness in this Study. Happiness Intervention Programmes, Demographic Factors, Leadership, Big 5 Personality Traits were identified as the common antecedents. Productivity, Organizational Citizenship Behaviour, Organizational Commitment were identified as the common outcomes. Research Articles published only in English are taken. Inaccessible Databases is another limitation to this Study. This Study identifies the Workplace Variables which have not been related with Happiness at Workplace. Future Research might take into consideration the identified variables to empirically test with Happiness at Workplace. Review Study related to Workplace Happiness are limited, this study in itself is a contribution to the literature by identifying novel variables which have been associated rarely with Workplace Happiness till now. This Study will help stakeholders such as Government in Human Resource Policy Making; Organizations to target those areas in an organization which can boost Happiness at Workplace. This Research contributes to the existing literature by providing a comprehensive framework aimed at enhancing happiness at workplace.

**Keywords:** *Happiness at Workplace, Workplace Happiness, Employee Happiness.*

# "THRIVING IN TURBULENCE: UNVEILING THE RESILIENCE-JOY NEXUS AMONG HEALTHCARE PROFESSIONALS FOR ENHANCED JOB SATISFACTION"

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## ABSTRACT

**M**ental illness, constituting 32% of global disability-adjusted life years, significantly impacts workplaces, particularly affecting healthcare workers who face high rates of burnout, stress, and depression. This paper explores the interplay between joy, resilience, and job satisfaction in healthcare professionals to address the pressing issue of mental health in this crucial sector. Healthcare professionals, renowned for dedication, face challenges such as excessive workloads, workplace violence, and bullying. The resulting mental health issues not only affect workers' satisfaction but also impact patients and overall workplace happiness. Despite their exceptional commitment, long hours and high-pressure circumstances often lead to reduced job satisfaction. Cultivating joy and resilience emerges as a key strategy to enhance overall satisfaction levels in this demanding profession. The capacity of a healthcare system to manage crises hinges on the well-being of its professionals, who often find themselves among the most vulnerable individuals. To ensure their mental health, identifying and minimizing risk factors in the work environment is imperative. Exhaustion, common in demanding settings, can be alleviated through resilient practices, including a clear sense of purpose, work-life balance, and adaptive coping skills. This systematic review employed a realist framework to analyze 60 selected articles from three health-related databases. Organizational-level interventions in high-income countries were studied, focusing on skills development, well-being, job satisfaction, joy, resilience, stress management, and workload. The findings underscore the need for additional research in low- and middle-income countries and for studies assessing the long-term impacts of promoting mental health in the workplace. In conclusion, fostering a joyful work environment and resilience positively influences job satisfaction and mental health in healthcare professionals, ultimately contributing to overall well-being and improving the quality of patient care. This synthesis provides valuable insights for organizational interventions to address the mental health challenges faced by healthcare workers globally.

**Keywords:** *Joy, Resilience, Job Satisfaction, Mental Health.*

# USE OF CIRCUMSTANTIAL AND PROGRAMMATIC COACHING WHILE COACHING FOR PERFORMANCE ACROSS AGE GROUPS

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## ABSTRACT

Coaching has been defined and practised for some years. However, there's rarely been a study on whether coachees prefer circumstantial or programmatic coaching across age groups, especially while being coached for performance. This study makes an effort to understand the coaching preferences of age groups. Knowing this would aid coaches in modifying their styles while coaching these diverse age-groups. This study intends to aid Managers who are involved in Developmental Coaching. Coachees of different age groups may exhibit distinct responses to specific coaching styles, thus requiring a more subtle and refined approach. In this context, the choice between programmatic and contextual approaches is a crucial distinction among coaching methodologies. For Performance Coaching within an Indian context, the Coachee's preference is not known. Managers who coach may experience difficulties with their competence or skill set, which may limit their capacity to produce the necessary performance outcomes (Grant, 2019). The study involved a Coaching preference survey across corporations including Technology, Manufacturing, Healthcare, and Ecommerce domains. The population involved Managers who Coach for performance and employees who undergo coaching. The responses of 392 managers were analysed to find their preferences and compared to the preferences of 692 coachees.

Programmatic style was preferred by younger Coachees up to 40 years of age. Older coachees above 41 years significantly preferred a circumstantial style. Knowing this will help us eliminate any gaps and calibrate the Coaching style of Managers for better impact.

**Keywords:** *Programmatic, Circumstantial, Developmental Coaching and Career Coaching*

# NAVIGATING SOCIAL CAPITAL FORMATION IN VIRTUAL WORK ENVIRONMENTS: THE ROLE OF DIVERSITY PERCEPTION AND INTERVENTIONS

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## ABSTRACT

This study investigates the moderating impact of Diversity Challenges Management on the relationship between diversity perception and various dimensions of social capital within the virtual working environment. The analysis establishes a positive connection among diversity perception, diversity management, and social capital. Notably, a negative correlation is identified between the cognitive dimension of diversity perception and individual aspects of social capital. Moderation analysis uncovers that individual challenges develops negative social capital with second-order social capital, whereas organizational challenges do not show a significant relationship. Intriguingly, the management of both individual and organizational challenges demonstrates both negative and positive moderation in the association between diversity perception and sub-dimensions of social capital with mixed results. Survey data from 564 virtual team members in India's Information Technology industry professionals are analyzed using SMART PLS-based structural equation modeling. The findings of this research affirm that diversity perception and challenges can be surmounted in the virtual working environment. However, the present study throws some light on the need for managing organizational and individual challenges in different way for virtual working environment and much research required to develop innovative practices to overcome the identified challenges. Additionally, it aligns with prior studies in emphasizing that social capital should be considered at the sub-dimension's level. The implications and future research are discussed.

**Keywords:** *Diversity Perception, Social Capital Formation, Virtual Work Environment*

# EFFECT OF WORK VALUE ON ORGANIZATIONAL COMMITMENT AMONG GENERATION Y AND GENERATION Z EMPLOYEES

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## ABSTRACT

This study aims to understand the effect of work values on organizational commitment among Generation Y and Generation Z employees. This paper also attempts to study the work values and organizational commitment of these two different generations. Organizations may confront situations of confusion on how to treat two different generations in the workplace. Generation Y are those born between 1980-1995 and Generation Z are those born between 1996- 2010. As the Indian population has 52 % people belonging to this generational cohorts, a study on them is essential to get insights which will help HR professionals to make impactful decisions in the workplace. This study collected data from 120 employees of the private sector who belongs to either Gen Y or Gen Z. Lyon's work value Survey and Allen & Meyer Organizational Commitment Questionnaire were used to collect data. The study found no significant difference in the work value or Organizational Commitment between the two generations. Work value is found to significantly influence Organizational commitment in both generations. The findings can be useful for organizations to device strategies such as that for employee engagement and motivation in improving the Organizational commitment of its employees.

**Keywords:** *Organizational Commitment, Work Values, Generation Y, Generation Z*

# IMPACT OF NIGHT SHIFT ON WORK LIFE BALANCE OF WOMEN EMPLOYEES IN IT INDUSTRY

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## ABSTRACT

**W**ork-life balance is the ability of an individual to manage their personal and professional obligations while yet finding time for relaxation and recreation. This study examines the impact of night shift on work-life balance of women employees working in IT Industries in Bangalore. This study focus on eight dimensions of work life balance such as employee motivation, flexible working conditions, job enrichment, job satisfaction, welfare and recreation, grievances, life and total work space, and family support. Sample for this study constitute women employees aged between 25 to 35 years working in IT Industries in Bangalore. Descriptive research design with convenience sampling is used and the sample size is 100 participants. Data collection is conducted through standardized questionnaire and analyses is conducted using jamovi software. This study aims to find out the important factors influencing the work life balance of women working during night and to analyze the impact of Night shift on work life balance of women working in IT Industries. The major findings are that there is negative correlation between work life balance and night shift. The coefficient for the "Night Shifts" predictor is negative and statistically significant, indicating that working night shifts is associated with a lower total score of work-life balance.

**Keywords:** *Work Life Balance, Night Shift*

# **EU AI ACT: UNDERREPRESENTED AND INSUFFICIENT TO ADDRESS THE RISKS AND VULNERABILITIES OF GENERATIVE AI**

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## **ABSTRACT**

**T**his paper presents a comprehensive analysis evaluating provisions of the EU AI Act against key risks posed by generative AI systems. Large generative models were employed alongside a rigorous assessment framework to critically gauge the Act's coverage of issues like fairness, explainable outcomes, environmental sustainability, and financial stability. By examining alignment with high-level ethical principles and probing operational gaps, limitations become apparent despite promising intentions. While the Act pushes laudable transparency and accountability, acute generative threats demand tailored oversight tuned to complex, rapidly advancing technologies. Unclear guidance regarding safety standards and the balancing act of open-sourced models necessitates a cautious approach. Similarly, urging legal compliance overlooks unresolved statutory ambiguity as novel socio technical paradigms emerge. However concrete movement to log sustainability impacts signifies progress. Overall findings reveal moderate issue relevance but shortage of practical mechanisms across most risks. Targeted guidance and incentives rather than blanket penalties, participative design drawing collective intelligence, resolving disclosure, and copyrighting blind spots, and boosting research investment are advised. With upgrades balancing permission less innovation and public good, a layer below high-level principles, the Act can foster responsible generative stewardship. As researchers we provide an analytical methodology and risk coverage ratings to further collaborative governance.



In summary, while the EU AI Act signifies positive momentum, upgrades grounded in generative models' distinct nature are essential to realize proportional, compassionate, and inclusive technological progress that respects human dignity. Failing at the inflection point risks profound social fractures.

**Keywords:** *EU AI Act, Generative AI, Foundation Models, Ethical AI, AI Governance*

# **THE IMPACT OF THE FOURTH INDUSTRIAL REVOLUTION ON THE INDIAN ECONOMY: THE RISE OF GIG EMPLOYEES IN SEMI-RURAL INDIA**

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## **ABSTRACT**

**E**ven after 75 years of independence celebrated India is still a developing nation that exists only in its dreams of development. The concept of gig workers is growing in the country due to the usage of smart phones and technology. Prior to Covid-19, corruption prevented the country from growing and destroyed the economy. In western countries, the term "gig worker" did not exist. For people who work with digital platforms or online software products, the gig economy is a novel idea. Any new concept is born for a variety of causes, many of which are invisible but yet contribute significantly to the concept's creation. The two key factors that led to the creation of the gig economy concept were unemployment and technological use. Gig workers with a focus on technology have increased significantly in recent years, making a significant economic contribution to the nation. Both men and women are becoming more involved in this profession, and in the near future, there is a greater chance that this percentage will rise. The current wave of inventive technology developments has broadened and transformed the nature of corporate operations. As a result, these developments must figure out how to let people adjust the effects of different modernizations on their life. These days, comprehensive study is being conducted as a result of the Gig Economy's rapid rise and the advancement of these work relationships. A multitude of causes have contributed to the growth of the Gig as a trend in recent times. In India, it is in a promising stage.

The goal of this study is to identify the present issues surrounding the gig economy's rise. In these precarious employment arrangements, action must be taken to protect the workers and update the employment laws to match modern business practices. In developing countries like India, where unemployment is a major problem, the majority of people depend on the gig economy for their livelihood. Even though a nation's unemployment rate can be decreased with the aid of this organizational framework for jobs, it is equally important to take the workers' viewpoint into account. The Gig economy has evolved which is threatening the conventional job market (Veluchamy et al., 2021).

**Keywords:** *Gig Economy, Corruption, Corporate Operations, Unemployment's, Technology*

# LEADER'S WELL-BEING AT WORK: A SYSTEMATIC REVIEW OF LITERATURE

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## ABSTRACT

Leaders play a vital role in the functioning of an organization, and researchers have devoted considerable attention to understanding their behavior and performance. However, the wellbeing of leaders remains a neglected subject of discussion in the existing literature. There is a pressing need to draw the attention of researchers to this crucial area of study. The current research seeks to consolidate existing studies on the wellbeing of leaders, aiming to identify gaps in the literature and present these gaps as avenues for future research. The present paper employs the PRISMA Model to filter and identify 110 from ABDC-listed journals. Utilizing Van Horn's model of wellbeing, it systematically discusses various dimensions of wellbeing among leaders. The study reveals how crucial it is for organizations to prioritize leaders' well-being by combining leadership and well-being writing. This analysis has shown that a leader's well-being are highly linked to their workplace's leadership style, culture, and wellness initiatives. The study solves a literature gap by focusing on leaders' well-being. The study illuminates this neglected area and impacts leadership development and organizational strategy. The paper not only fills a significant void in the existing literature but also sets the stage for a holistic examination of leaders' wellbeing in future research endeavours. The paper explores the often-ignored area of leaders' well-being, bringing valuable insights to the existing research by highlighting this overlooked aspect.

**Keywords:** *Systematic Literature Review, Leaders Well-Being, Affective Wellbeing, Professional Wellbeing, Social Wellbeing, Cognitive Wellbeing, Psychosomatic Wellbeing.*

# HEUTAGOGY: ENABLING PERSONALIZED ADAPTIVE LEARNING IN DIGITAL LEARNING ENVIRONMENTS A CONCEPTUAL FRAMEWORK

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## ABSTRACT

**H**eutagogy or self-determined learning was defined as a logical progression to Andragogy (adult learning or self-directed learning) in 2000. Heutagogy which has theoretical underpinnings from core learning theories like behaviourism, humanism, andragogy and connectivism presents an interesting yet intriguing tapestry for a modern adult learning environment. Adaptive learning and personalized learning have areas that have challenged researchers since the evolution of teaching machines (Skinner). However, adaptive learning and personalized learning overlap with Heutagogy as they are also learner centric approaches. Technology channels like E-learning / AR / VR / AI etc. have made significant inroads into learning through innovation and the algorithms are designed around core learning theories and principles. The paper explores the opportunity of bringing together the strengths of Heutagogical principles with the modalities and practical realities of adaptive and personalized learning and create a value network around a Heutagogic learner. The paper represents work in progress, is based on comprehensive literature review and attempts to evolve a conceptual framework that captures the value network of a Heutagogical learner and a working charter that can be considered for designing and implementation by any knowledge-based organization that is looking at an autodidactic learning environment. The framework captures the constructs and variables and represents stakeholder interactions with a heutagogical learner.

**Keywords:** *Heutagogy, Adaptive Learning, Personalized Learning, Digital Learning, Value Networks.*

# FROM SMILES TO SUCCESS: UNDERSTANDING THE ROLE OF HAPPINESS IN EMPLOYEE CONFLICT MANAGEMENT AND CREATIVE OUTCOMES

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## ABSTRACT

**T**his research examines the influence of employee happiness on conflict handling behaviour and creativity in the hospitality industry. The study explores the relationship between happiness, conflict avoidance, and creative performance behaviour and presents a conceptual model that may be tested by future researchers. This knowledge can inform theoretical frameworks, guide human resource practices, and shape talent acquisition and employee engagement strategies.

**Keywords:** *Happiness at Work, Conflict Handling, Conflict Avoidance, Creative Performance Behaviour.*

# **AN INVESTIGATION INTO THE EFFECTS OF FLEXIBLE WORKING CONDITIONS ON PERFORMANCE AND JOB SATISFACTION AT POLYFIT FABRICATORS PVT LTD.**

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## **ABSTRACT**

Companies that offer flexible working arrangements know how employee welfare influences profits. In today's competitive market, companies spend a lot on employee satisfaction to boost productivity and meet needs. Flexible work arrangements may boost employee performance and job happiness, according to one study. Flexible work arrangements enable employees combine work and life and manage time. Workers and employers benefit from flexible work schedules, which boost productivity and profits. Financial, social, political, and economic constraints are changing living demands, and both genders must work. To achieve work-life balance and maintain healthy family life, both men and women embrace flexible working hours. With proper formality and degree planning, flex-hours can reduce stress and improve employee well-being. Flexible work allows employees to adjust as needed. It increases output, job satisfaction, workplace effectiveness, performance, quality of life, and decreased absenteeism and overtime expenditures for the organization. For this study, 110 manufacturing business employees were surveyed. The study tested the null premise that age correlates with flexible work schedule interest. Executives may be more familiar with flexible work hours than middle and lower-level employees, according to simple graphs and frequency distributions. Many companies advocate flexible work hours because they benefit employers and employees.

**Keywords:** *Work-Life Balance, Flexible Hours Performance of the Workforce, Job Satisfaction*

# UNDERSTANDING THE IMPACT OF WORK FROM HOME ON PRODUCTIVITY – A STUDY BASED ON THE JOB DEMAND-RESOURCE MODEL

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## ABSTRACT

**W**ith the spread of the corona virus in 2020 in India, there was a shift to a new way of working across organizations which had several impacts on employees. The work from home concept had to be adopted worldwide to adhere to the norms during the pandemic. However, post pandemic a lot of organizations have included this practice as a part of HR policy and have designed a hybrid mode of working. Therefore, it is important to understand the long-term impacts of work from home on employee performance and productivity. This paper studies the effect of work from home on employee productivity using the Job Demands-Resources model by Bakker and Demerouti, for IT employees from different companies in India. The study concludes that perception of work from home has a positive impact on employees' perception of productivity among IT employees in India, and even post pandemic employees are looking for a hybrid mode of work, instead of shifting back to the traditional mode of working from office completely. The JDR model is not tested earlier in a work from home setup for IT employees. This is an empirical study used to identify the effect of work from home perception on employee productivity perception during and post-pandemic. This study is based on primary and secondary data. The study was done on a total of 276 IT employees across different organizations in India. Data Analysis done using SPSS and AMOS software. The research suggests that while excessive demand in a WFH setup is having a negative impact on employee productivity, if the necessary resources are provided to the employees it would result substantial improvement in productivity. The study has a unique theoretical contribution in Work from Home set up, an empirical analysis of JDR model brings new perspective and it can be used to revise the HR policy aligned to our findings.

**Keywords:** *Employee Productivity, Work from Home, Demand, Resource, Covid-19, Job Demands-Resources Model*



# UNDERSTANDING THE CONCEPT OF MOONLIGHTING FROM THE LENS OF HUMAN RESOURCE MANAGER IN IT INDUSTRIES

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## ABSTRACT

The research conducted on the topic “Understanding the concept of moonlighting from the lens of human resource managers in IT industries” aims to not only understand the perspective of employees in the human resource management department of any organization that belongs to the IT sector company but also to make them think about the various reasons due to which the employees might be engaging in moonlighting. Therefore, the research conducted can be helpful for the organization in terms of understanding what the employees are in need of and try to cater to their needs. As human resource management personnel these measures can help in improving the employees’ performance as well which eventually results in betterment of the business. A qualitative nature of research was conducted for which the sample size taken was 10 using snowball and purposive sampling techniques. Moonlighting being a contemporary topic on which people have unclear thoughts as of now the saturation was reached at 7 participants out of which 3 were female and 4 were male. The data was collected using a self-developed semi-structured interview schedule with 10 open-ended questions which was transcribed and thematically analyzed. The major findings of the research include that moonlighting recently gained its popularity due to the COVID and various other reasons such as financial insecurity, employer’s concerns related to moonlighting and strategies which can be used in order to deal with the cases of moonlight occurring in the organizations which are not detrimental for the employees as well as the employers. Apart from all the other findings the major finding was that the perception of the HR managers in accordance with the organization as a professional was very contrasting when compared to their personal viewpoint which influences a lot of decisions that are taken in the industry.

**Keywords:** *Moonlighting, Productivity, Financial Insecurities, Confidentiality*

# **IMPACT OF PERCEIVED ORGANIZATIONAL JUSTICE ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG EMPLOYEES IN THE IT INDUSTRY**

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## **ABSTRACT**

Organizational justice can be a significant factor in predicting the extra-role behaviours that are discretionary in nature of the employees in an organization. In the IT industry where employee turnover intention, workload, and work pressure are high, ensuring organizational justice will be beneficial for the organization to retain the employees. As there are only very few studies conducted in this area, especially in Indian as well as Asian contexts, this quantitative study aims to understand the relationship between organizational justice (OJ) focusing on its dimensions of procedural justice, distributive justice, interactional justice, and organizational citizenship behavior (OCB) focusing on its dimensions such as Altruism, Courtesy, Civic Virtue, Sportsmanship, and Conscientiousness. The study tries to understand the correlation between perceived organizational justice and organizational citizenship behavior along with that it also investigates whether gender dynamics has any role in the perception of organizational Justice and the display of organizational citizenship behavior. The study used standardized questionnaires, ; for Organizational justice, organizational justice scale developed by: Niehoff and Moorman (1993). And for organizational citizenship behavior, Scale developed for the Asian context by Shah and Kumar (2015) was used and analyzed the data with the use of Jamovi. Spearman's Correlation, linear regression and Mann-Whitney U test were utilized to arrive at the results. The study found a positive relationship between organizational justice and organizational citizenship behavior, dimensions of organizational justice were also found to be correlating with organizational citizenship behavior. The study also found that Organizational justice had an impact on organizational citizenship behavior.

Among the employees in the IT industry, perceived procedural justice is positively correlated with OCB, perceived distributive justice dimension has the most impact on OCB and categorical gender differences do not affect the employee perception of justice and organizational citizenship behavior.

**Keywords:** *Procedural Justice, Interactional Justice, Distributive Justice, Organizational Citizenship Behavior*

# DIGITAL TRANSFORMATION: ASSESSING HRM PRACTICES AND WORK ATTITUDES IN BANGALORE

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## ABSTRACT

In the present-day workplaces, the role of Human Resource Management (HRM) practices is increasingly recognized as a crucial factor in shaping employee attitudes. Organizational commitment, job satisfaction, and employee engagement are essential elements to the overall well-being of the workforce, directly influencing productivity and organizational success. This set up for an exploration into understanding relationship between HRM practices and employee attitudes. As organizations strive to attract and retain top talent, understanding how strategic HRM initiatives impact the way employees perceive their roles and the organization becomes imperative. This study aims to contribute practical understanding of how technology and HRM practices intersect in Industry 4.0, shaping the attitudes of IT professionals and guiding organizations towards effective strategies in this transformative era.

**Keywords:** *Industry 4.0, HRM Practices, Technological Advancements, It Professionals, Organizational Transformation*

# RETAIL STORE MANAGEMENT SYSTEM

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## ABSTRACT

The purpose of the study is to propose a Retail Store Management System (RSMS) that will improve customer experience and operational efficiency in retail sectors. It streamlines customer engagement, sales tracking, and inventory management by integrating technology-driven solutions. A user-friendly interface is used by the RSMS to track inventory, enabling automated reordering procedures and real-time stock-level changes. To comprehend preferences, optimize marketing campaigns, and personalize interactions, the system also uses customer relationship management tools. The RSMS aims to enable retailers with the ability to make informed decisions and quickly adapt to changing market conditions by utilizing data analytics. The paper emphasizes how the RSMS is essential to transforming retail processes, improving customer relations, and increasing overall business performance.

**Keywords:** *Retail Store Management System (RSMS), Inventory Management, Customer Relationship Management (CRM), Sales Monitoring, User-Friendly Interface.*

# **ANALYSING THE EFFICIENCY OF PMJAY SCHEME IN INDIA: A STATE LEVEL STUDY USING PRODUCTION FUNCTION AND TECHNICAL EFFICIENCY FRONTIER ANALYSIS**

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## **ABSTRACT**

**T**he Pradhan Mantri Jan Arogya Yojana (PMJAY) stands as a crucial healthcare initiative in India, striving to furnish financial protection to susceptible households by granting access to high-quality healthcare services. This research examines the efficacy of the PMJAY scheme at the state level, employing an exhaustive analysis through Technical Efficiency Frontier Analysis, using linear regressions to estimate the production function. The investigation concentrates on assessing the technical efficiency of PMJAY implementation across various states in India, utilizing a robust analytical framework. Linear regression models are employed to establish the relationship between essential input and output variables, thereby ascertaining the technical efficiency frontier. The dataset from the PMJAY website, encompassing the number of hospitals empanelled, the total patients treated under the scheme in each state, and the total number of physicians and nurses, is utilized. By considering the number of patients treated as the dependent/outcome variable and the total physicians, nurses, and total number of beds as input variables, we conduct the linear regression model and determine the frontier of the production function. The technical efficiency ratios highlight Tamil Nadu as the most efficient state and Arunachal Pradesh as the least efficient state. This study contributes to the prevailing body of literature on health policy and management, presenting a nuanced understanding of the challenges and opportunities linked with the PMJAY scheme across diverse state contexts in India. The insights derived from this research can guide evidence-based policy decisions and enrich the ongoing discourse on enhancing healthcare accessibility and outcomes for the nation's vulnerable populations.

**Keywords:** *PMJAY, Technical Efficiency, Linear Regression.*

# TRANSFORMATIONS IN RETAIL ANALYTICS

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## ABSTRACT

The purpose of this paper is to analyze the transformations in retail analytics and the drivers of transformation. The methodology used is Systematic Literature Review. The Retail industry has a significant position in the global economy of both developed and developing countries. The industry is one of the largest employers worldwide providing ~314 million jobs globally (ILO, 2020), and also contributes to ~15% of GDP in developed countries. The new age explosive growth in this industry is catapulted by Global Trade Integration and E-Commerce Explosion, which can seamlessly happen with effective data management and transformative Analytics of the same. This transformation that requires changes in conservative and traditional data analysis methods is fuelled by technological advancement, shifts in consumer behavior, and the inclination towards data-driven decision-making. Retail analytics, which once focused on dashboards for sales and product reporting, is evolving into a highly sophisticated stream that empowers retailers to improve customer experiences, optimization of operations, and driving of strategic business growth. This article explores the key transformations in retail analytics, highlighting the pivotal role it plays in the modern retail landscape and the drivers of the same. The key parameters observed as important for driving the transformations are (i) The change of analytical methods – focus transforming from retrospective analysis to predictive analytics governed by advanced machine learning models (ii) The Importance of consumer opinion and word-of-mouth – largely driven by Natural Language Processing (NLP) and Artificial Intelligence (AI) tools such as GPT3/4. (iii) Real-time analysis and decision making – in insights generation for quicker conversions (iv) Deep Personalization (v) Customer data as the center of other retail data entities (vi) OMNI channel integration. Ethical considerations are also deemed important and are also bound as a legal requirement in some economies. Therefore, however important the growing transformations are, some of them like AI and NLP need an extremely governed implementation. It is also observed that the COVID-19 pandemic accelerated the adoption of contactless shopping and payment methods.

This has transformed retailers to handle additional data and consume analytical insights that facilitate the integration of mobile wallets, contactless cards, and other digital payment options to provide a more convenient and hygienic checkout experience.

**Keywords:** *Digital Retail Transformation, Predictive Analytics, AI/ML, GPT, Predictive Methods, Consumer Analytics.*



# EXPLORING DETERMINANTS OF ADOPTION OF BLOCKCHAIN-BASED GAMES: A TEXT MINING APPROACH

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## ABSTRACT

**T**he study analyses the adoption factors of block chain-based games using user reviews from the google play store. It considered 13059 reviews from seven block chain gaming mobile apps. The study used LDA-based topic modelling and identified seven topics “earning”, “withdrawal”, “game play”, “enjoyment”, “game device performance”, “user account creation and issues” and “reward and income features”.

**Keywords:** *Block chain, Text Mining, Games, Google Play Store*

**TRACK 4**  
**MANAGEMENT OF TECHNOLOGY**



# STUDY OF 6S LEAN MANUFACTURING TOOL IN AN INDUSTRIAL ENVIRONMENT: A REVIEW

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## ABSTRACT

**L**ean management is based on the 6S methodology, which was originated by the Toyota Production System between 1948 and 1975. The advanced version of the 5S lean method is the 6S methodology. The 6S lean methodology enhances the overall plant performance of any organization. This approach is being used in the sector to reduce surplus inventory, improve process flow, organize work, offer a safe working environment, and improve the work environment. The major goals of this article is to highlight the considerable benefits of 6S and to explore the 6S implementation process in all the various industrial scenarios. The report is based on an organized review of the literature that tracks the adoption of the 6S methodology in various organizations. The article examines the predominance of the various finding through literature survey and productive output achieved through 6S implementation. The results exhibit the effectiveness of the 6S tool to enhance the overall performance and to resource the company to gain non-stop improvement and higher overall performance.

**Keywords:** *Lean Manufacturing, Safety, Productivity, Quality, Standardization.*

# HYBRID WORKFORCE MANAGEMENT AND ITS IMPACT ON IDENTITY MANAGEMENT

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## ABSTRACT

This paper explores the potential of self-sovereign identity (SSI) technology to revolutionize employee identity verification processes. This paper discusses the key benefits of SSI, including simplification, enhanced security, employee empowerment, and cost reduction. The paper outlines the strategic advantages of investing in SSI, including leadership positioning, talent acquisition and retention, efficiency gains, and data security compliance. This paper addresses about SSI implementation and the future potential of digital identity.

**Keywords:** *Self Sovereign Identity, Identity Verification.*

# UNLEASHING INDUSTRY 5.0: EXPLORING THE EVOLUTION, TRENDS, AND APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN THE NEXT INDUSTRIAL REVOLUTION

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## ABSTRACT

This study examines the disruptive landscape of Industry 5.0, and explores the dynamic evolution, cutting-edge technologies that are emerging, and various applications of Artificial Intelligence (AI) in the context of the next industrial revolution. The study synthesizes current knowledge to provide insights into how Artificial Intelligence (AI) is revolutionizing diverse industries, signifies a paradigm change, with a strong emphasis on the transformation phase and the potential of Industry 5.0, tracing the evolution from mechanization to digitalization and now toward the dawn of Industry 5.0, this paper encapsulates the transformative journey that Artificial intelligence (AI) embarks upon, the key trends shaping this evolution, from Explainable AI to decentralized architectures, highlighting their role in reshaping the industrial paradigm. The real-world applications of AI, ranging from predictive maintenance to autonomous systems, illustrate the tangible impact on various sectors, emphasizing the present-day implications of this technological shift, amidst the promises of efficiency and innovation. Also, contributes to a comprehensive understanding of the role Artificial Intelligence (AI) that plays in fostering innovation, efficiency, and the opportunities and challenges, including ethical considerations, workforce transformations, and security imperatives that accompany the integration of AI into the industrial fabric sustainable development within the ever-evolving industrial landscape and examines the complex interplay between technological advancements navigating the transformative journey towards the modern industrial landscape, and processes. The dynamic interplay between the evolution, trends, and applications of AI, induces a comprehensive exploration of the next industrial revolution and its profound implications for the future.

**Keywords:** *Industry 5.0, Artificial Intelligence (AI), Enterprise Systems, Responsible use of AI (RAI), Business applications.*

# EXAMINING THE IMPACT OF ELECTRONIC WORD OF MOUTH (eWOM) ON CUSTOMER ATTITUDE

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## ABSTRACT

With the growth of internet and technology, the pace of electronic commerce has enlarged, due to which consumers have started referring to online reviews before making a purchase. Such reviews have become an important source of information for online consumers. These reviews can be positive and negative, depending on one's experience. The purpose of this research is to study the impact of online reviews on the attitude of online customers. There are different types of consumers, with variant perception levels, due to which react differently to the online reviews. Therefore, this study aims at investigating the effect of such reviews on the purchasing decision of the consumers. For the purpose of research, the authors have collected the data from the online consumers' who consider online reviews before purchasing a product from the biggest online shopping sites', namely Amazon and Flipkart. Number of respondents are 400. Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) techniques have been used to examine the effect of online reviews on the attitude of the consumers. The data analysis reveals that online reviews have a significant effect on the attitude of online customers. Such consumers' even change their purchasing after considering the reviews. In other words, a positive review may create a positive attitude, ending in purchase, whereas a negative review can cause negative repercussions that may discourage their purchasing decision. This study aims at online reviews from the biggest retailing sites of the country, so it would be beneficial for the marketers and the companies. The big market companies would be able to handle the grievance of the aggrieved customers, thereby creating a positive impact on the readers of the same. The findings would, thus provide managerial implications for the sellers who sell their products on Amazon and Flipkart.

**Keywords:** *Ewom, E-Retailing, Attitude, Amazon and Flipkart.*

# **CYBERSECURITY ADAPTABILITY IN THE ERA OF DIGITAL TRANSFORMATION: A COMPREHENSIVE FRAMEWORK FOR SUSTAINABLE MANAGEMENT AND CYBERCRIME PREVENTION**

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## **ABSTRACT**

The research explores the dynamic landscape of cybersecurity in the context of rapid digital transformation. The study focuses on the development of a comprehensive framework, focusing on sustainable management practices and cybercrime prevention measures. The framework addresses key dimensions such as technological advancements, organizational culture, regulatory compliance, incident response, employee behavior, supply chain security, and continuous improvement. The study involved 394 respondents, analyzing demographic variables and utilizing Confirmatory Factor Analysis (CFA) to validate the measurement model. Findings indicate the relation between supply chain security, regulatory compliance, incident response, and employee behavior, influencing the development of advanced cybersecurity technologies. Although the study provides valuable insights, limitations highlight the need for diversified samples and qualitative methods. Future research opportunities include longitudinal studies, cross-cultural investigations, and exploration of emerging technologies beyond artificial intelligence. This research aims to develop a comprehensive framework for cybersecurity adaptability, addressing sustainable management practices and cybercrime prevention measures, with a focus on technological advancements, organizational culture, regulatory compliance, incident response, employee behavior, supply chain security, and continuous improvement.



The findings emphasize the crucial role of employee behavior in integrating advanced cybersecurity technologies and demonstrate the significant positive relationship between effective incident response capabilities and the integration of such technologies. These insights have practical implications for organizations which urges them to prioritize supply chain security, regulatory compliance, and to shape employee behavior as essential elements of a comprehensive cybersecurity strategy in the digital era. The research contributes to the field by offering an innovative and comprehensive framework that links sustainable management practices with cybercrime prevention measures which provides valuable insights for organizations to navigate the complexities of the digital era.

**Keywords:** *Cybersecurity adaptability, Digital Transformation, Sustainable Management, Cybercrime Prevention, Technological Integration, Employee Behavior, Regulatory Compliance, Incident Response, Supply Chain Security, Emerging Threats.*

# FINTECH AND BANKING: OPPORTUNITIES AND CHALLENGES

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## ABSTRACT

**B**anking is a bunch of services provided by the bank to its customers. Innovation and development in technology plays a crucial role to keep up in this competitive world. Fintech companies develop new products and services that helps the banks to increase and enhance their customer base. But some challenges have emerged in recent times that have impacted both banks as well as fintech companies. By deep evaluation and analysis, I have pointed out few key challenges faced by them which are critical and needed to be solved as soon as possible, these problems will be standing as my objective towards the research as follows: -

- a) Negative impact of Chinese loan apps,
- b) Increase in data breach and hacking.

In conclusion, this study will show how the banks with the help of the fintech companies and their technologically upgraded products can overcome these challenges.

**Keywords:** *Banking, Fintech, Challenges.*

# **A STUDY ON THE DEPLOYMENT OF AUTOMATED MANUFACTURING TECHNIQUES IN THE TEXTILE INDUSTRY, WITH A SPECIAL EMPHASIS ON SILK FIBRES AT RAMNAGAR**

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## **ABSTRACT**

**T**he paper is centered on comprehending automated production methods. In contrasting automated and conventional production techniques, the study emphasized the former's superiority and its many benefits for customers, labourers, manufacturers, and society at broadly. The primary goal of the research is to understand what influences the textile industry in Ramnagar's adoption of both automated and traditional manufacturing techniques. The purpose of the study was to determine the factors influencing the adoption of automated and conventional manufacturing techniques, as well as the correlations between such variables alongside the automated techniques used in the Ramnagar textile industry. 50 manufacturing textile industries in Ramnagar provided responses, and convenient random sampling technique was used to gather those responses. The study was conducted using KMO and Bartlett's Test, Factor Analysis and Regression for data analysis. The research encompasses the motivations beneath and goals of implementing automated techniques, as well as various aspects of integrating and evolving automated manufacturers in Textile Industry at Ramnagar.

**Keywords:** *Automated Manufacturing Practices, Textile Industry, Environment Sustainability.*

# FROM CLICKS TO CONVERSIONS: ANALYSIS OF TRAFFIC SOURCES IN E-COMMERCE

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## ABSTRACT

Over the past years, e-commerce platforms have expanded substantially, providing customers with convenient shopping experiences. To enhance e-commerce websites, it's essential to grasp user engagement and factors affecting conversion rates. This optimization is achieved by aligning platforms with user expectations, thereby fostering successful online shopping experiences, and contributing to sustained growth in the dynamic digital marketplace. In this paper, we conduct a comprehensive analysis focusing on user interactions, conversion metrics, and the entire user journey within an e-commerce platform. Our exploration spans exit rates and sessions across different devices and browsers, conversion rates for various traffic sources, and the user journey from product details to checkout. Findings suggest a need for targeted improvements in mobile optimization and browser compatibility, indicated by higher exit rates on mobile devices and varying rates on different browsers. The conversion rate analysis emphasizes the varying effectiveness of traffic sources, highlighting the potential of CPM and CPC mediums, while identifying areas for improvement in referral and affiliate traffic. Examining the user journey reveals potential bottlenecks in the conversion process, especially the identified gap between user interest and completed transactions. Our study suggests improving the checkout process strategically to streamline user transactions. These insights provide actionable guidance for businesses seeking to refine their platforms and optimize performance in the ever-evolving landscape of e-commerce.

**Keywords:** *User Behavior Analysis, Transaction Optimization, Conversion Rates, Funnel Analysis, E-Commerce.*

# ROLE OF FINTECH IN DEVELOPING CONSUMER'S FINANCIAL RESILIENCE: A SYSTEMATIC REVIEW AND FUTURE RESEARCH DIRECTIONS

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## ABSTRACT

**F**inancial resilience among consumers is an emerging and important area of research. This study aims to shed light on the role of fintech in building consumers' financial resilience, identify major themes of research, and synthesize directions for future research in this area. A systematic literature review was performed using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses protocol followed by content analysis techniques such as bibliometric analysis, and keywords co-occurrence analysis to identify the thematic clusters. Fintech can support financial resilience by promoting interventions such as financial inclusion through easy and affordable financial access, financial and digital literacy through personal financial management applications, and by enabling individuals and households to manage their finances more effectively through budgeting tools. The study also identified three major themes of scholarly work: (1) Drivers of fintech adoption, (2) Nexus between fintech and financial capabilities (financial literacy, financial inclusion, and financial behaviours/practices), and (3) Fintech and sustainable growth. The review contributes to a seminal synthesis of research on consumer's financial resilience, reflecting its current state and agenda for future research. The article is a valuable resource for academicians and practitioners interested in understanding the potential of fintech in building consumers' financial resilience.

**Keywords:** *Systematic Review, Financial Resilience, Fintech, Financial Capability.*

# ENHANCING E-HEALTH ASSIMILATION IN INDIAN HOSPITALS: AN INVESTIGATION INTO THE ROLE OF INSTITUTIONAL PRESSURES, TOP MANAGEMENT SUPPORT AND LEARNING CULTURE

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## ABSTRACT

**D**rawing upon the institutional theory and conceptual lenses of top management support, learning culture and absorptive capacity views of an organization, we frame and test a model that examines how the internal contextual factors mediate the effect of external institutional pressures on E-health assimilation, taking place within hospitals. It is tested empirically using survey-data from personnels working in select hospitals from Indian healthcare sector. Results using PLS-SEM, reveal that institutional pressures on one hand, affect the top management support, which creates a learning culture in the organization, necessary for E-health assimilation. On the other, these external pressures, influence absorptive capacity of the organization, which impacts the E-health assimilation in a hospital. The research throws light on potential antecedents to E-health system assimilation and establishes top management support, absorptive capacity and learning culture as crucial organizational factors affecting the phenomenon of E-health assimilation. We provide a guidance for the management and medical practitioners in hospitals to enhance top management support to achieve higher levels of absorptive capacity and cautiously develop a strong learning culture, resulting into successful E-health assimilation. By bringing to light, new insights into IT assimilation research, the present study, intends to makes a novel contribution in the concerned field.

**Keywords:** *Institutional Theory, Top Management Support, Learning Culture, Absorptive Capacity, E-Health Assimilation, Healthcare Sector.*

# **A QUESTIONNAIRE-BASED APPROACH ON THEORETICAL FRAMEWORK FOR DIGITAL TRANSFORMATION AND TECHNOLOGY ECOSYSTEM IN ENTERPRISE DATA STORAGE ORGANIZATIONS: FACILITATING THE ADOPTION OF EMERGING TECHNOLOGIES**

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## **ABSTRACT**

**T**his research paper explores the pivotal role of digital transformation and technology ecosystems in the data storage industry, focusing on the adoption of emerging technologies. The study constructs a comprehensive theoretical framework through a questionnaire-based approach by integrating the Technology Acceptance Model (TAM) and extending it with the Stimulus Theoretical Framework. The primary aim is to identify critical factors influencing successful adoption, considering the current state of digital transformation and the dynamics of technology ecosystems within organizations. The literature review delves into influential theories such as TAM, Diffusion of Innovations, Theory of Task Technology Fit, and the Unified Theory of Acceptance and Use of Technology. These theories inform the research's theoretical framework by providing insights into the drivers of consumer acceptance of new technologies. Utilizing a mixed-methods approach, the study incorporates qualitative insights from an exploratory multi-case study, employing systematic thematic content analysis. For the quantitative aspect, a structured questionnaire grounded in TAM and the Stimulus Theoretical Framework gathers perspectives on digital transformation, technology ecosystems, perceived usefulness, ease of use, and intention to use from senior and mid-level employees in prominent storage organizations. The study categorizes user acceptance of emerging technologies - 5G, Artificial Intelligence, Cloud Computing, and Edge - in major enterprise storage entities: Dell Technologies, IBM, HPE, Hitachi Vantara, and Net App. In the results and discussion section, emphasis is placed on the impact of digital transformation and technology ecosystems, with perceived usefulness and ease of use identified as key motivators influencing employees' responses and intention to adopt.

The study systematically analyzes expected technology adoption outcomes, contributing to a deeper understanding of successful technology integration within the enterprise storage sector.

**Keywords:** *Digital Transformation, Technology Ecosystems, Technology Acceptance Model, Digital Transformation*



# **A STUDY ON THE CONSUMER PERCEPTIONS ON ELECTRICAL VEHICLES IN THE INDIAN MARKET**

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## **ABSTRACT**

**T**his study investigates consumer perceptions regarding Electrical Vehicles (EVs) within the Indian market. The research aims to discern the attitudes, preferences, and behaviour intentions of consumers towards EV adoption. It focuses on understanding the factors influencing consumer decision-making processes in embracing EVs over conventional vehicles. Through a meticulous examination and analysis of data collected from diverse demographic segments across India, this study endeavors to quantify the level of consumer awareness, knowledge, and sentiments regarding EVs. It seeks to measure the correlation between these perceptions and various influential factors such as infrastructure readiness, attitudes towards EVs, government policies and incentives, environmental concerns, range anxiety, psychological and economic factors, understanding of EV technologies, and social influences. By delineating the landscape of consumer perceptions and preferences towards EVs in the Indian market, this research aims to provide valuable insights for industry stakeholders, policymakers, and marketers. The outcomes of this study aspire to contribute to the development of strategies and policies aimed at fostering greater EV adoption in India while offering a comprehensive understanding of the challenges and opportunities inherent in the EV market landscape.

**Keywords:** *Consumer, EV Adoption, Electrical Vehicles*

**TRACK 5**  
**REDEFINING MANAGEMENT**  
**EDUCATION**



# ASSESSING THE IMPACT OF ONLINE LEARNING PLATFORMS ON DIGITAL LITERACY SKILLS AMONG POST GRADUATE STUDENTS

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## ABSTRACT

In an era of rapid digital transformation, the role of digital literacy in education, particularly among postgraduate students engaged in online learning, has become increasingly pivotal. This study aimed to comprehensively assess the proficiency, specific elements, perceptions, and experiences related to digital literacy in the context of online education, with the ultimate goal of informing educational strategies and enhancing the digital competence of postgraduate students. To achieve these objectives, a quantitative approach was employed, utilizing a stratified random sampling technique to select 200 postgraduate students from six universities in Western Odisha, who had engaged in online learning for at least one academic year. Data collection was conducted through a structured questionnaire consisting of 30 questions employing a 5-point Likert scale. The questionnaire covered various aspects of digital literacy, including perceptions and experiences, the impact of online learning, specific elements, and overall proficiency. Descriptive statistics and exploratory factor analysis (EFA) were utilized to analyze the data. The major findings of this study revealed that postgraduate students exhibited a moderate level of digital literacy proficiency, highlighting areas for improvement in their digital competence. When dissecting specific elements of digital literacy, students displayed varying levels of competency across different areas, with strengths in online collaboration and ethical/legal aspects but challenges in using search engines for academic research. Perceptions and experiences regarding the impact of online learning on digital literacy were diverse, underscoring the complexity of students' digital learning journeys. The exploratory factor analysis (EFA) unveiled eleven distinct components or factors, shedding light on the multifaceted nature of digital literacy among postgraduate students.

**Keywords:** *Digital Literacy, Online Learning Effectiveness, Postgraduate Students, E-Learning Platforms.*

# CHALLENGES AND DIFFICULTIES IN IMPLEMENTING ADAPTIVE TEACHING IN HIGHER EDUCATION

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## ABSTRACT

The purpose of this paper is to explore the difficulties and challenges that the tertiary level teachers face in their classrooms. Adaptive teaching aims at personalizing teaching and learning process to individual students' needs, level and abilities. Although in multicultural classrooms like in India the students have different learning styles, attitudes, preferences likes and dislikes interests and learning difficulties, they want success in their learning. As a result, it is imperative to use adaptive teaching techniques to help learners to achieve this common goal. However, there are a number of hurdles for the teachers to implement adaptive teaching in their classrooms. In order to examine the challenges and difficulties that the teachers face in the classrooms, ten college lecturers from one of the colleges from Kerala were interviewed using an open-ended questionnaire. The data was analysed and interpreted thematically and the result shows that the teachers have a number of hurdles in implementing adaptive teaching and learning.

**Keywords:** *Difficulties Challenges, Adaptive Teaching Techniques Classroom.*

# **EXPLORING THE IMPACT OF CULTURAL INTELLIGENCE AND DEMOGRAPHIC VARIABLES ON CROSS-CULTURAL LEADERSHIP EFFECTIVENESS IN BANGALORE'S IT SECTOR**

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## **ABSTRACT**

**T**his journal article investigates the intricate dynamics of cross-cultural leadership effectiveness within Bangalore's Information Technology (IT) sector that has experienced a significant growth, attracting both the foreign and domestic enterprises and emerging as a global leader in IT Industry. The study explores the nexus between demographic variables, cultural intelligence (CQ) dimensions, and the cross-cultural leadership effectiveness among IT leaders and managers. The research employs a robust methodology, including ANOVA, Chi-Square Tests, and Partial Least Squares Structural Equation Modelling (PLS-SEM) to analyse data from 413 IT Industry leaders and managers. The findings uncover significant associations between demographic variables, cultural intelligence dimensions (Cognitive CQ, Physical CQ, Emotional CQ, and Behavioural CQ), and Cross-Cultural Leadership Effectiveness. Noteworthy results include the positive impact of Emotional CQ and Behavioural CQ on leadership effectiveness. Age, job designation, education qualification, total experience, and annual income exhibit varying degrees of influence on cultural intelligence dimensions. Importantly, the study emphasises the critical role of Cross-Cultural Leadership Effectiveness in navigating the complexities of diverse, globalized environments. Chi-Square tests reveal intricate relationships between demographic variables, cultural intelligence dimensions and Cross-Cultural leadership effectiveness.

Regression analysis using PLS-SEM emphasizes the remarkable explanatory power of the Cross-Cultural Leadership Effectiveness model, highlighting its centrality in the leadership discourse. The study suggests that a holistic understanding of cross-cultural leadership effectiveness is essential, encompassing various dimensions and factors. In conclusion, this research contributes to the evolving discourse on cross-cultural leadership by offering empirical insights and practical implications for IT leaders and organizations operating in diverse, global contexts. The findings pave the way for future research and strategic initiatives aimed at enhancing cross-cultural leadership competencies and overall organizational success.

**Keywords:** *Cross-cultural Leadership, IT industry, Cultural intelligence, Cognitive CQ, Physical CQ, Motivational CQ, Behavioral CQ, Globalization, Workforce diversity.*

# IMPACT OF SOCIO-ECONOMIC STATUS ON CULTURAL INTELLIGENCE AMONG UNDER GRADUATE STUDENTS

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## ABSTRACT

Cultural intelligence is the ability of an individual to effectively adjust and adapt to different cultural environments. Research has shown that students with higher levels of Cultural quotient exhibit better adjustment in multicultural environments. Bangalore district selected for the study. Eight colleges comprising of 50 students each accounting total sample as 400 on random sampling basis using descriptive survey method. Data base covering of two components a) Socio-economic status. b) Cultural intelligence tool with 20 statements with four domains a) Meta Cognitive b) Cognitive c) Motivational d) Behavioral on five point Likert scale. The Analysis includes descriptive and Inferential Statistics (Chi-square and F-Test). Majority of the respondents (46%) found as 18 years of age, boys (56%), 1st year and language as English (90%), second ordinal position (48%) and one sibling (40%). Academic performance with 61-72 marks (40%) and from home (56%) Regarding background majority (82%) from urban family, Hindu (58%) respondents. Majority of respondents (72%) under nuclear family and income of Rs. 75,000-1,00,000. The result indicates that 40% of respondents possess with adequate Cultural Intelligence level as compared to 60% with moderate cultural intelligence level. Regarding Meta cognitive (56%), cognitive domain (16%) and Motivation domain (48%) showed adequate level as compared to Behavior domain (38%), Established significant difference Statistically ( $F=5.47^*$ ,  $p<0.05$ ). Chi-square test reveals the association between socio-economic characteristics with cultural intelligence level among under graduate students found to significant ( $p<0.05$ ).

**Keywords:** *Cultural Intelligence, Meta Cognitive, Cognitive, Motivational and Behaviour.*



# ADAPTIVE TEACHING AS AN INVALUABLE PEDAGOGIC PRACTICE – A COMPREHENSIVE REVIEW

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## ABSTRACT

Since the education sector is dynamic and always changing, teachers must use cutting-edge teaching strategies to address the unique requirements of their pupils and get them ready for the intricacies of the corporate world. This study examines the idea of adaptive teaching by looking at its theoretical foundations, real-world applications, and comprehensive evaluation of the literature on adaptive teaching and learning strategies. Faculties have the difficult task of getting students ready for the ever-changing needs of the working world. The review delves into the body of research on adaptive teaching approaches, the theoretical underpinnings of these approaches, and how adaptive learning affects student outcomes. This study seeks to provide insights into the efficacy and possible drawbacks of adaptive teaching and learning by synthesizing recent research.

**Keywords:** *Adaptive Teaching, Adaptive Learning, Technology Integration, Student's Outcome.*

# UNVEILING THE DYNAMICS: EXPLORING THE INTERSECTION OF ACADEMIC ECOSYSTEMS AND ENTREPRENEURSHIP EDUCATION IN THE DIGITAL AGE

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## ABSTRACT

In the rapidly evolving landscape of higher education, the convergence of academic ecosystems and entrepreneurship education has emerged as a focal point for scholars and practitioners alike. This review research paper delves into the intricate dynamics that unfold at the intersection of these two realms, shedding light on the transformative impact of the digital age. The study undertakes a comprehensive analysis of the symbiotic relationship between academic ecosystems and entrepreneurship education, emphasizing the multifaceted connections that drive innovation, knowledge transfer, and economic development. Through an extensive literature review, the paper synthesizes key insights into the evolving paradigms shaping entrepreneurial education within the digital context. Examining digital technologies as enablers of innovative pedagogical approaches and collaborative frameworks forms a central theme. The paper also explores how academic institutions adapt to the demands of the digital age, leveraging technology to foster entrepreneurial mindsets among students and facilitate industry-academic partnerships. It further investigates the role of online platforms, virtual incubators, and digital resources in bridging the gap between academia and the entrepreneurial ecosystem. Additionally, the paper critically assesses the challenges and opportunities arising from the intersection, considering issues such as curriculum design, faculty engagement, and the integration of real-world experiences. The synthesis of empirical findings and theoretical perspectives provides a nuanced understanding of the complexities involved in nurturing entrepreneurship within academic settings in the digital era. This research offers valuable insights for educators, policymakers, and stakeholders seeking to enhance the integration of entrepreneurship education within academic ecosystems, providing a roadmap for navigating the evolving landscape of higher education in the digital age.

**Keywords:** *Academic Ecosystems, Entrepreneurship Education, Knowledge Transfer, Pedagogical Approaches, Collaborative Frameworks, Digital Technologies*

# **EXPLORING THE IMPACT OF ORGANIZATIONAL CULTURE, ORGANIZATIONAL SOCIALIZATION PROCESS, AND THE SELF-EFFICACY ON WORK ADJUSTMENT AMONG NEW ENTRANTS IN THE SELECTED SERVICES SECTOR: A COMPREHENSIVE RESEARCH INVESTIGATION**

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## **ABSTRACT**

Organizations can create relationships between new and existing employees and promote a sense of belonging. This, in turn, can lead to higher job satisfaction and loyalty to the company, benefiting the entire organization. The socialization process is an essential component of an individual's social integration and identity development. It entails learning the norms, beliefs, and behaviours that are required in a given society or organization. This process is influenced by the social and historical context in which it occurs, including the traditions, mentalities, level of culture, and civilization that are passed down from generation to generation. In the service industry, socialization is critical in developing organizational culture and climate. It includes the procedure of introducing new personnel. The investigator employed a quantitative strategy to gather data for the study. The quantitative method enabled an organized data collection process with a large sample size. Data were collected from personnel in India's service sector. A structural equation model was used to investigate the hypothesised correlations between the study variables, with 501 useable responses being analysed. The normality tests were performed on all four scales and their factors for "skewness" and "kurtosis" of the data, and the results were normally distributed with values within acceptable norms. Parametric tests were used to analyse the data. A moderately high association was witnessed among organizational culture, organizational socialization, self-efficacy, and employee work adjustment. The strongest association was between organizational socialization and self-efficacy. All associations are found to be important at a p value of 0.01. Finally, the use of efficient socialization strategies to help new employees adjust can considerably assist the service industry.

These strategies not only alleviate uncertainty and anxiety for newcomers, but also help to establish a positive social exchange connection and develop social cohesiveness inside the organization. By investing in the socialisation of new employees, service sectors may lay the groundwork for a strong and productive staff, resulting in increased customer satisfaction and organizational success. This research sheds light on the complex dynamics within the industry and offers insights into strategies for improving employee performance and well-being.

**Keywords:** *Organizational Culture, Organizational Socialization, Self-Efficacy, Employee Work Adjustment, Novice*