

BOOK OF ABSTRACTS
13th INTERNATIONAL CONFERENCE ON
CONTEMPORARY ISSUES IN MANAGEMENT
(CIM2025)

Editor
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ABOUT THE CONFERENCE

In today's rapidly evolving business landscape, organizations are dealing with abundance of challenges and opportunities. From technological advancements to geopolitical shifts and sustainability concerns, the demands on businesses have never been higher. To navigate these complexities successfully, it is imperative for practitioners, academicians and researchers to stay abreast of emerging trends and adopt innovative strategies. The 13th International Conference on Contemporary Issues in Management (CIM25) 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. Our conference will delve into a wide range of topics on political and economic environment, business excellence, competitiveness, sustainability, functional areas of business, management of technology, and redefining management education. By bringing together leading experts from around the world, this conference aims to foster collaboration, share knowledge, and inspire innovative solutions.

The conference aims to provide fresh insights into contemporary issues reshaping management today. 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. 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 13th International Conference on 'Contemporary Issues in Management - CIM-25'.

In an era defined by rapid technological advancements and shifting geopolitical landscapes, the dynamics of management is undergoing a significant transformation. The evolving political climate is reshaping business strategies, risk management practices, and global partnerships. Meanwhile, the rise of AI is unlocking vast opportunities, with its potential to revolutionize industries through automation, data-driven decision-making, and innovation, boosting productivity across sectors. However, as organizations increasingly rely on AI to optimize operations, they also face new challenges, including the emergence of new diseases in the post-pandemic world, which present additional risks to health, supply chains, and workforce stability. Navigating these uncertainties while pursuing sustainability goals is now paramount. In this evolving landscape, businesses must harness AI to stay competitive, manage job risks, and contribute to a more sustainable and resilient future.

The conference program is rich and diverse, featuring esteemed keynote speakers from both national and international arenas. Dr. D. Rajasekhar, a distinguished academician and the current Director of the Institute for Social and Economic Change, Bengaluru, as well as Vice Chancellor of the Dr. B.R. Ambedkar School of Economics University, Bengaluru, will deliver a keynote address. Mr. Arnold (Guan Hao) Su, Vice President of the Consumer & Gaming PC, System Business Group at Asus India, will offer valuable insights into industry practices. Additionally, scholars can enrich their research by attending the workshop on "Streamlining Research Writing: From Drafting to Publishing with AI and Visualization Tools," led by Dr. Ganesaraman, Vice President & Global Head of Internal Audit & Information Systems at [24]7.ai. Dr. Heinz Herrmann, Associate Professor at Torrens University Australia (TUA) will deliver a special session on the role of AI in research. Dr. Jayasankaran Natesan, a prominent academician, will be honored with the Lifetime Achievement Award for his outstanding contributions to academia and institutional development. The conference will foster the exchange of the latest ideas and discussions aimed at enhancing management practices. The accepted conference papers will focus on a range of sub-themes, advancing critical research in the field.

Track 1: Political and Economic Environment

Track 2: Business Excellence, Competitiveness & Sustainability: Manufacturing, Services and
Agriculture 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 'Dr. Rony G Kurien', with a long horizontal stroke extending to the right.

Dr. Rony G Kurien
Dean and Conference Chair

MESSAGE FROM THE CONFERENCE CO-CHAIR



It is with proud privilege and honour, I welcome all the researchers, academicians, industry experts, practitioners, thought leaders, scholars and all others to this prestigious 13th International Conference of ISME, Contemporary Issues in Management (CIM) - 2025.

The conference is taking place in the milieu of momentous transformations taking place in the realm of fast-paced technological advancement, geopolitical conflicts, rising trade risks, climate risks, changing societal needs, business and economic landscape of the world. It is imperative upon us to explore new paradigms, rethink conventional models, and embrace innovative solutions that will shape the future of organizations and leadership. The CIM 2025 provides a platform for thought-provoking discussions on the surfacing challenges and innovative strategies required to manage the global business landscape.

The management today, is not just limited to guide the businesses through the periods of growth and development, but also to navigate the unprecedented disruption. According to the World Economic Forum, the advent of AI and automation is expected to displace 85 million jobs globally by 2025, while simultaneously creating 97 million new roles. On the business front, the global digital economy is expected to reach \$23 trillion by 2025. As such, the future of work demands that institutions and leaders redefine organizational structures, reinvent skillsets, and foster a culture of continuous learning and adaptation. Some of the notable steps in this direction are the increasing emphasis on environmental, social, and governance factors along global sustainable investment alliance for balancing profitability with ethical responsibility.

CIM2025 presents an opportunity to delve into such pressing issues, explore innovative solutions, and engage in rigorous academic discourse. The five listed conference tracks cover all these topics for exhaustive research and deliberations. The abstracts compiled in this volume represent a diverse array of perspectives. We are happy to note that more than 200 papers have been received from researchers across the world. I would like to extend my sincere gratitude to all the authors for their rigorous research, to the reviewers for their invaluable feedback, and to everyone who have made this pool of knowledge possible.

We sincerely hope that the insights gained during the course of two days deliberations in ISME will trigger our thought process in the right direction in quest of knowledge and practical solutions. Together, let us contribute collectively to shape the future of management in a rapidly changing environment.

With best wishes and warm regards,

Best Regards,

A handwritten signature in black ink, appearing to read 'Basavaraj Swamy', is placed over a light gray rectangular background.

Dr. Basavaraj Swamy
Conference Co-Chair,
Senior Professor and Head, Research & Quality

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TRACK 1
POLITICAL AND ECONOMIC
ENVIRONMENT

ID 8

INDIA'S CREDIT GROWTH AND ASSET PRICES' MOVEMENTS: DOES THE GLOBAL FINANCIAL CYCLE HAVE A MODERATING ROLE TO PLAY?

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ABSTRACT

This research paper empirically investigates the impact of the Global financial cycle on the financial variables of Indian economy. Global Financial Cycle (GFCy) is related to the occurrence of simultaneous movements of capital flows, asset prices and credit growth. This cycle is driven by the monetary policy decisions of the Federal Reserve and the implications of the same has been examined in the existing literature in various forms. The present study empirically investigates the impact of the global financial cycle on the credit growth and asset prices of an Indian economy from 2010-to 2023. To achieve the study objective, the study applies advanced time-series econometrics methods such as the VAR approach, Granger Causality Test, and the IRF test (Impulse Response Function). The results show that, the global financial cycle has substantial impacts on the stock market and IRF, and granger causality results confirm it.

Keywords: *Global Financial Cycle, Stock Prices, Credit Growth, Property Prices, Asset Markets*

ID 18

MONETARY, FISCAL AND REGULATORY CHANGES

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ABSTRACT

Monetary, Fiscal, and Regulatory Changes are critical tools for achieving macroeconomic stability and fostering sustainable economic growth. These tools are integral to mitigating economic crises, addressing inflation, and enhancing financial stability. This article delves into the interplay of these mechanisms and examines their influence on global and domestic economies. Through a systematic exploration of theoretical frameworks, empirical data, and real-world applications, this study provides insights into the evolution of monetary and fiscal policies and their integration with regulatory reforms. A robust review of recent and historical literature underpins the analysis, highlighting key trends and challenges. The discussion extends to implications for policymakers, businesses, and individuals, with particular emphasis on post-pandemic recovery and global financial turbulence. Furthermore, the article sheds light on innovative approaches, such as digital currencies and green finance, which are reshaping the policy landscape. By synthesizing diverse perspectives, this study contributes to a nuanced understanding of how monetary, fiscal, and regulatory changes can be harmonized to achieve inclusive and resilient economic systems.

Keywords: *Monetary Policy; Fiscal Policy; Regulatory Changes; Macroeconomic Stability; Financial Systems*

ID 19

CHILE'S ECONOMIC TRANSFORMATION: FROM HYPERINFLATION TO SUSTAINABLE STABILITY

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ABSTRACT

Chile's transition from hyperinflation in the 1970s to economic stability is a hallmark of effective macroeconomic management. This paper examines the strategies employed by Chile to reduce inflation from over 300% to a stable rate of 3% by the 1990s. Key reforms, including fiscal discipline, trade liberalization, and central bank independence, are analyzed using descriptive statistics, correlation, and regression models to evaluate their impact on GDP growth. Comparative analysis with Latin American and developed economies highlights the importance of depoliticized monetary policies in sustaining economic growth. The findings underscore Chile's success in aligning inflation control with long-term economic resilience, offering a blueprint for emerging markets seeking stability.

Keywords: *Hyperinflation, Inflation Targeting, Central Bank Independence, GDP Growth, Economic Reforms*

ID 21

THE ROLE OF COLONIAL LEGACY AND POST INDEPENDENCE POLITICAL AND INSTITUTIONAL STABILITY IN ATTRACTING FDI: A COMPARATIVE STUDY OF SINGAPORE, SUDAN, AND INDIA

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ABSTRACT

The paper "The Role of Colonial Legacy and Post Independence Political Stability in Attracting FDI: A Comparative Study of Singapore, Sudan, and India" focuses on the interaction among historical colonial impacts, political stability, and the inflow of foreign direct investment in three nations that share a colonial legacy but have shown disparate post-colonial development. This study aims to understand how colonial legacies and later political developments have shaped the investment climates in Singapore, Sudan, and India. The research method used is comparative analysis, which integrates qualitative data from historical archives and policy reviews with quantitative metrics such as FDI inflows and political stability indexes. This methodology will allow for an exhaustive understanding of the interaction between institutional quality and foreign investment. The findings reveals major differences in FDI inflows to the three nations. Singapore has made effective use of its colonial past to develop strong structures of governance and a politically stable environment, with FDI inflows touching USD 91 billion in 2020. In India, the FDI has grown substantially at USD 67 billion in 2021, largely due to economic liberalization since the 1990s; however, it continues to face inefficiencies in the regulatory environment and regional imbalances. On the other hand, Sudan's FDI remains critically low, below USD 1 billion annually, due to the country's political instability, corruption, and weak institutions from its colonial past. This study concludes that while legacies of colonialism may form the starting point for institutions, their effective working is crucial for attracting investment. The study will, therefore, yield substantial insights into the aspirations of post-colonial nations aspiring to fortify their economic development through better governance and stability.

Keywords: *FDI, Legacy of Colonialism, Political Stability, Quality of Institutions, Comparative Analysis*

ID 35

A DESCRIPTIVE RESEARCH- KARNATAKA ELECTRIC VEHICLE AND ENERGY STORAGE POLICY 2017

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ABSTRACT

This paper represents an analysis of the Karnataka Electric Vehicle and Energy Storage Policy 2017 from the viewpoint of the implications for the key business functions in the electric mobility and energy storage industries. The policy looks to quicken the adoption of EVs and energy storage solutions, hoping in this manner to solve most of the most critical challenges currently encountered, such as climate change, sustainability, and complexity of regulations. This research probes the policy implications, in particular regarding marketing, operations, finance, and strategy amidst the wave of trends in 2024 connected with renewable energy, advancement of batteries, and electric vehicle fleets. It also gives insights into regulatory challenges while underlining the fact that green financing, along with public-private partnerships, is going to make infrastructure barriers obsolete, building a sound foundation for the long term. The findings suggest that businesses can leverage government incentives to spur sustainable growth in alignment with the policy goals. The paper, therefore, provides recommendations for both businesses and policymakers on how best to enhance the effectiveness of the policy and support Karnataka's shift towards a greener and more sustainable economy. This study also points towards innovation as the driving factor for the electric mobility industry, especially through technological advancements and business collaborations. The smart grid solutions and storage of batteries are expected to spark the reduction of energy and efficiency in the EV infrastructure. Businesses embracing these emerging technologies will most likely grow, but regulators need to ensure a harmonious regulatory environment to propel the industry forward.

Keywords: *Karnataka Electric Vehicle Policy, Electric Vehicles (EV), Public-Private Partnerships, Sustainable Growth*

ID 37

POLITICAL, SOCIAL & ECONOMIC IMPACTS OF BITCOIN - LOCAL TO GLOBAL PERSPECTIVES

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ABSTRACT

The emergence of Bitcoin, as the first and most prominent cryptocurrency has redefined the global financial landscape, transcended traditional boundaries and created a profound impact on political, social, and economic paradigms. This research paper explores Bitcoin's multifaceted influence from local to global perspectives, emphasizing its role in the management of technology. On a political level, Bitcoin has challenged traditional financial sovereignty by promoting decentralized systems resistant to centralized control. It has become a tool for financial inclusion, particularly in regions with unstable political environments and hyperinflation. Socially, Bitcoin has empowered marginalized communities by promoting financial inclusion while fostering debates on digital privacy and security. It addresses challenges such as cybersecurity risks, financial fraud, and the social inequalities stemming from unequal access to technology. Economically, Bitcoin has introduced disruptive innovations in monetary systems, catalyzing new business models and investment opportunities, yet posing significant risks such as volatility and environmental concerns. The study adopts a mixed-methods approach, analyzing data from diverse geographical regions to capture Bitcoin's nuanced impact. It investigates how local adoption trends intersect with global economic shifts, highlighting the role of technological advancements in shaping societal behaviour and policy-making. By critically examining the implications of Bitcoin across these dimensions, this paper aims to provide insights into the opportunities and challenges of integrating decentralized digital currencies into the mainstream. The findings offer valuable perspectives for policymakers, businesses, and academics on navigating the complexities of Bitcoin within the broader context of technological innovation and societal evolution.

Keywords: *Bitcoin, Crypto Currency, Decentralized Systems, Hyperinflation, Financial Inclusion, Mixed-Methods Approach, Cybersecurity Risks*

ID 41

THE GLOBAL MINIMUM TAX: NAVIGATING COMPLIANCE CHALLENGES AND OPPORTUNITIES

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ABSTRACT

The global minimum tax, a keystone of the OECD's Inclusive Framework, addresses the growing complexities of international taxation. Designed to curb profit-shifting and ensure fair taxation, this initiative mandates a minimum tax rate of 15% on multinational corporations (MNCs) to prevent base erosion and tax competition. While the reform aims to create a level playing field and enhance tax equity, it imposes significant compliance challenges for MNCs, particularly in aligning operations across diverse jurisdictions. This paper explores the dual dimensions of the global minimum tax, examining its implications for corporate strategy, operational adjustments, and its role in promoting economic equity. By focusing on the reform's operational, legal, and strategic impacts, the study highlights opportunities for businesses to enhance reputation and align with global sustainability goals while addressing implementation challenges.

Keywords: *Global Minimum Tax, Corporate Strategy, Operational Adjustments, Sustainability Goals*

ID 63

NAVIGATING THE GIG LANDSCAPE: STRATEGIES AND CHALLENGES IN INDIA

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ABSTRACT

The gig economy in India is an ever-evolving terrain that has created myriads of opportunities and challenges for laborers, platform companies, and policymakers. This paper attempts to penetrate the tactics and obstacles that have formed in molding the peculiarities of the Indian gig economy. This is a theoretical paper analysis of the situations in the gig sector. The introduction provides the context for this research and its importance, highlighting that to see gig work in India as simple employment only captures some aspects of reality. A broad background provides the international development of the gig economy and a rather specific path of its formation, mainly from India, with major industries contributing to it. Therefore, the core of this article talks about significant strategies used by both gig workers and platform firms. At the same time, this article outlines all the significant issues that gig workers have to deal with. The author also mentions socio-economic and legal equity/policy dilemmas concerning job security, benefits, and worker's rights in order for readers to understand how complicated these problems are together. The socio-cultural and demographic dimension of the gig economy in India is thus edited to reveal some facets that affect this workforce. The article highlights the bigger picture, adding to discussions concerning approaches and challenges within India's gig economy. This benefits those steering different interest groups through this region of unstable ground.

Keywords: *Gig Economy, Gig Workers, Platform Companies, Policymakers, Labor Market, Socio-Economic Equity, Legal Policy, Technological Progress, Socio-Cultural Dimension*

ID 64

DETERMINANTS OF LEVERAGE AND IMPACT ON PROFITABILITY OF SELECTED INDIAN CEMENT COMPANIES

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ABSTRACT

Similar to capital structure and dividend policy, leverage is also an important corporate finance decision which impacts the firm performance. Classification of costs into fixed and variable depends on the cost structure of a company (Houmes, R. E., et.al., 2012). Few cost items may also change based on the nature of industry. Hence while using operating leverage (including fixed costs in the production process), a firm must identify its cost structure. However identification of fixed charge funds is much simpler while using financial leverage in the capital structure. Degree of Operating Leverage (DOL) measures the elasticity in Earning Before Interest and Taxes (EBIT) for a given change in sales. Similarly, Degree of Financial Leverage (DFL) measures the elasticity in EPS for given change in EBIT. Though both leverage seem to interconnect, the empirical studies suggest a trade-off between the two. Both leverages can be used by the firm for profit planning and better managerial control (Paganini, M. A., 2022). Numerous literature and empirical evidence are abundant in the field of financial management that deals with reduction of risk increase of profitability and parameters and variables that impact these two major aspects of finance. DOL and DFL has been used in the finance to evaluate the operating risk and the financial risk of a firm. IN spite of risk involved in absorbing fixed costs in production process or capital structure, firms try to figure out the appropriate level of leveraging to attain economies of scale (through operating leverage) or to maximize shareholders' return. The degree of leverages, ensures economies of scale as the volume increases due to reduction in unit cost. Similarly, financial leverage can maximise shareholders' wealth due to lower cost of debt compared to Return on Investment (ROI).

Keywords: *Leverage, Profitability, Cement Companies, Economies of Scale, Return On Investment*

ID 78

TAX REFORMS AND PUBLIC REVENUE:ANALYZING THE LAFFER CURVE IN MODERN TAX SYSTEMS

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ABSTRACT

Tax reforms play a pivotal role in shaping the fiscal health of economies by influencing public revenue generation and economic behavior. This paper examines the theoretical and empirical relevance of the Laffer Curve in modern tax systems, focusing on its application to contemporary tax reforms. Through an in-depth analysis of historical and recent tax reforms across diverse economic contexts, this study explores the extent to which the Laffer Curve accurately predicts revenue outcomes. Recent tax reforms have changed from past previous year, meanwhile the changes of public revenue increase more compare to the last previous year to know about the detail study about both tax reforms and collection of tax revenue. The paper evaluates the impact of tax elasticity, compliance, and evasion on revenue generation and examines how globalization, digital economies and administrative capacity influence the curve's applicability. Laffer Curve provides valuable insights into the interplay between tax rates and public revenue, real-world complexities, including varying economic structures, taxpayer behavior, and political considerations limit its predictive power. The study concludes by offering policy recommendations for designing tax reforms that align with optimal revenue generation goals while ensuring equity and efficiency.

Keywords: *Tax Reforms, Public Revenue, Laffer Curve, Modern Tax Systems*

ID 82

IMPACT OF REGULATORY CHANGES ON BANKING AND FINANCIAL SERVICES SECTOR (FROM 2011 - 2024)

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ABSTRACT

This research explores how regulatory changes between 2011 and 2024 have shaped India's Banking and Financial Services (BFS) sector. Significant regulatory transformations such as the implementation of Basel III norms, the introduction of the Insolvency and Bankruptcy Code (IBC), demonetization, and the Goods and Services Tax (GST) have impacted the sector's performance, resilience, and innovation. These changes brought both challenges and opportunities, especially for public sector banks that struggled with non-performing assets (NPAs) and capital requirements. On the other hand, private sector banks adapted more easily due to stronger financial positions. The study evaluates trends in financial indicators such as Net Profit, Return on Equity (ROE), Operating Profit, Non-Performing Assets (NPA), and Market Capitalization, employing analytical tools like trend analysis, correlation, regression, and comparative analysis. The findings reveal that private banks have adapted more efficiently to regulatory shifts due to robust financial positions, while public banks face ongoing challenges like high NPAs and capital constraints. The research underscores the critical role of technology in compliance and risk management, highlighting innovations like UPI and CBDC initiatives. Recommendations include fostering a balance between regulatory stringency and financial innovation to sustain growth and inclusivity in the BFS sector.

Keywords: *Regulatory Changes, BFS Sector, Financial Indicators, Risk Management, Indian Banking Sector*

THE IMPACT OF TECHNOLOGY ADOPTION IN TEACHING ON FACULTY STRESS: A MODERATING ROLE OF INNOVATIVE TEACHING PRACTICES

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ABSTRACT

The increasing reliance on technology in academia has revolutionized teaching methodologies and introduced significant stressors for university faculty. This study explores the relationship between job stress, emotional burnout, and life satisfaction among university faculty members. It particularly emphasizes the unique challenges junior faculty face with limited teaching experience and the expectation to employ innovative teaching strategies. Emotional burnout, characterized by feelings of exhaustion and detachment, mediates the adverse effects of job stress on life satisfaction. Drawing on a robust sample of faculty members, the research identifies technostress, workload, and role ambiguity as primary stressors. After analysis, the study demonstrates how these stressors erode self-efficacy, a key determinant of faculty resilience and adaptability. Findings reveal that job stress significantly reduces life satisfaction through the mediating role of emotional burnout, underscoring the necessity for interventions that prioritize faculty wellbeing. The study recommends that there be a comprehensive support system, such as mentoring programs for junior faculty members, mental health sources, and targeted professional development exercises that enhance self-efficacy while reducing emotional burnout. In addition, the work environment will be made more collaborative, and technology training can reduce technostress and enhance faculty satisfaction. This study adds to the emergent discourse on faculty well-being in the fast-changing academic landscape, with practical strategies for institutions to address these challenges and cultivate a supportive organizational culture. Findings indicate a need to blend technological integration with the holistic well-being of educators if innovation and excellent teaching are going to be sustainable.

Keywords: *Digital Stress, Emotional Burnout, Job Stress, Life Satisfaction, Innovation, Faculty Well-Being, Higher Education*

FACTORS OF GROWTH AFFECTING FINTECH CREDIT

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ABSTRACT

Fintech credit, defined as the provision of credit through innovative digital platforms outside traditional banking systems, has revolutionized financial services like banking, investing, and payments by leveraging advanced technologies such as machine learning and predictive analytics. This study investigates the factors driving fintech startup growth and identifies key determinants such as strong economic conditions, easy access to venture capital, secure internet infrastructure, widespread mobile phone usage, and a large workforce. Interestingly, fintech startups also emerge more frequently in countries where traditional credit access is limited, offering alternative financial solutions to underserved populations. Employing multivariate regression analysis, the research highlights how these factors collectively influence fintech credit expansion. The findings emphasize that governments can foster fintech growth by improving economic conditions, fostering innovation, and implementing supportive policies. This work provides actionable insights into how economic, technological, and regulatory conditions shape the evolution of fintech credit globally.

Keywords: *Fintech Credit, Machine Learning, Predictive Analytics, Multivariate Regression Analysis, Startups*

ID 124

EXPLORING THE IMPACT OF TECHNOLOGICAL, SOCIETAL, AND REGULATORY FACTORS ON THE GIG ECONOMY: OPPORTUNITIES AND BARRIERS FOR GIG WORKERS

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ABSTRACT

The gig economy has emerged as a transformative force in modern labor markets, driven by rapid technological advancements and evolving societal norms. This study examines the impact of technological innovations, societal perceptions, and regulatory frameworks on the gig economy's growth, worker experiences, and organizational strategies. Key factors explored include the role of digital platforms, worker autonomy, income stability, societal acceptance, and legal protections for gig workers. Based on a comprehensive analysis of industry reports and worker surveys, the findings reveal that technology enhances platform efficiency and access, while societal attitudes significantly influence the acceptance of gig work. However, regulatory gaps pose challenges to worker rights and job security. The study highlights the need for balanced regulations and inclusive strategies to address the complexities of this evolving labor model, offering insights for policymakers and businesses to foster sustainable growth in the gig economy.

Keywords: *Gig Economy, Opportunities, Barriers, Gig Workers, Modern Labor Markets, Labor Model*

THE ROLE OF FINANCIAL INSTITUTIONS IN DETECTING AND REPORTING MONEY LAUNDERING

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ABSTRACT

Global financial systems are significantly facing critical challenge like money laundering enabling illegal activities such as drug trafficking, terrorism financing, corruption and tax evasion. Banks and financial institutions play a vital role as gatekeepers in detecting and reporting such illegal activities. This study helps to examine the role of financial institutions in combating or fighting money laundering over a 20-year time (2005-2024), mainly focusing on many variables such as regulatory frameworks, technological advancements and operational practices. This research paper helps us to analyze the impact of regulatory changes and the adoption of AI (artificial intelligence) and Machine learning (ML) technologies and transaction volumes on the filing of SAR (suspicious activity reports). Using real time and stimulated data this paper focuses on applying MLR (multiple-regression analysis to evaluate trends and gain actionable conclusion. The findings highlight significant progress in AML efforts mainly due to many technological adaptations but also opens up to a fact of many research gaps in regulatory changes and consistency of such collaborations, recommending strategies for benefiting and improving financial institutions for Anti-money laundering frameworks to have more effect in fighting in illegal activities.

Keywords: *Global Financial Systems, Anti-Money Laundering, Artificial Intelligence, Machine Learning, Financial Institutions*

ID 155

THE INTERPLAY BETWEEN FINANCIAL LITERACY, PLANNING AND RISK TOLERANCE: THE MODERATOR AND MEDIATING EFFECT BETWEEN PROPENSITY TO PLAN AND FINANCIAL WELLBEING

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ABSTRACT

Financial literacy indicates awareness about financial products connected with information and mindfulness on monetary circumstance and issues. It all depends on how well someone knows about their financial resources and how to properly plan their finances. In this study, we researched the impact of financial literacy level and demographic characteristics on the financial risk tolerance of the individuals and also investigated the role of financial literacy and financial behavior as a mediator or moderator between Propensity to planning and financial wellbeing. To serve this objective, various research tools were used. This study followed quantitative research approach which is attempted to prove the above said hypothesis with the help of various statistical techniques using Software such as Jamovi, R 1.1 and SMARTPLS. This study dealt with rationality of using various statistical techniques for different hypothesis. The outcome of the study shows that financial literacy shows a greatest association at the lower range of

risk tolerance. The findings reveal that financial literacy and demographic characteristics of age, gender, education, and income levels are significant determinants of financial risk tolerance. The values of the correlation coefficient of all Propensity to planning items like financial literacy, Risk taken, Financial behaviour and financial wellbeing have a strong positive relationship.

Keywords: *Financial Planning, Propensity Planning, Financial Behaviour, Risk Tolerance, Financial Literacy*

ID 164

NARCL IN INDIA- IS BAD BANK EFFECTIVE OR JUST REALLOCATION OF FUNDS FROM ONE POCKET TO ANOTHER?

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ABSTRACT

Bad Bank as a concept was formally suggested for the first time in India in the Economic Survey of 2015-16 for the Resolution and Reform of the Twin Balance Sheet Challenge. A bad bank is supposed to acquire bad loans from Scheduled Commercial Banks and recover them using the means at their disposal, thereby helping banks clean up their balance sheet and improve the overall health of Indian Banks & the Indian Economy. 'Bad Bank' in India was incorporated as NARCL (National Asset Reconstruction Company Limited) in 2021. Although the concept was in discussion for a few years, it quickly drew criticism and comments, including one from Mr. Raghuram Rajan (former Governor of RBI) where he said "... [If] Poorly designed, the bad bank will just shift bad loans from one pocket of the government to another". As of December 2024, NARCL has acquired 22 accounts with an exposure of Rs. 95,711 crores as opposed to the target of acquiring assets worth Rs. 2 lakh crores by the end of 2024-25. This research aims to study the structure, operations, and effectiveness of NARCL, comparing it with similar institutions in other countries. This research also analyses the challenges being faced by NARCL and the role of NARCL in resolving the bad loans in the Indian Banking Sector.

This research is a mix of qualitative and quantitative research. Bad bank as a policy, its structure, and recovery mechanisms have been compared as qualitative factors. And by leveraging secondary data from NARCL's annual reports and Reserve Bank of India (RBI) reports, quantitative evaluation of the performance of the bad bank model in India and its impact on the recovery of bad loans in the banking sector has been analysed. As the bad bank model is fairly new in India, an attempt is made to study the structures, mechanisms, and success of the bad banks of other countries as compared to India. The paper also delves into the challenges faced by NARCL, such as slower-than-expected asset acquisitions. Additionally, it assesses NARCL's role within the broader framework of India's financial sector reforms to tackle the problem of bad loans. The findings contribute to the existing literature on asset recovery and financial stability, providing insights for analysts and researchers.

Keywords: *NPAs, Bad Bank, NARCL, RBI, Asset Recovery, Indian Banking Sector, Financial Institutions*

ADOPTION OF SHARED ECONOMY TRANSPORTATION MODELS, GENERATION Z

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ABSTRACT

The rise of shared economy transportation models has transformed urban mobility by providing flexible, cost-effective, and sustainable alternatives to traditional transportation systems. This study examines the adoption of shared economy transportation models among Generation Z in Bengaluru, focusing on the motivating factors that encourage adoption and the barriers that hinder it. Using a quantitative research approach, the study employs Multiple Linear Regression (MLR) to analyze the relationship between key motivators (economic benefits, environmental consciousness, social influence, and platform responsiveness) and barriers (trust concerns, perceived risk, and waiting time) on adoption intention. The findings reveal that environmental consciousness, economic benefits, and platform responsiveness positively influence adoption, while trust concerns and waiting time significantly hinder adoption. Interestingly, perceived risk showed a positive relationship with adoption, suggesting that despite recognizing potential risks, some users may still adopt shared mobility services due to overriding benefits. Social influence was found to be insignificant, indicating that personal cost-benefit evaluations outweigh peer influence in determining adoption. The study provides practical implications for policymakers, urban planners, and shared mobility service providers, emphasizing the need to enhance trust mechanisms, reduce waiting times, and promote the environmental and economic advantages of shared mobility services. Recommendations include improving platform responsiveness, strengthening security and identity verification measures and optimizing ride-matching algorithms. By offering insights into the behavioral drivers of Generation Z, this research contributes to the broader discourse on sustainable urban mobility and helps shape strategies for improving shared economy transportation models. The findings have significant implications for urban transport planning, particularly in high-density cities like Bengaluru, where shared mobility solutions can play a critical role in reducing traffic congestion, minimizing environmental impact, and enhancing urban mobility efficiency.

Keywords: *Transportation Models, Social Influence, Multiple Linear Regression, Generation Z*

ID 201

THE SOUND OF EMOTION: HOW SONG LYRICS AND AUDIO FEATURES CONVEY EMOTIONAL SHIFTS OVER DECADES

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ABSTRACT

Music serves as a universal medium for emotional expression, influencing mood, perception, and personal experiences. Traditional music recommendation systems primarily rely on user behavior, genre preferences, or acoustic attributes but often fail to capture the emotional depth conveyed through both lyrics and musical features. This study aims to bridge this gap by integrating Natural Language Processing (NLP) on song lyrics with machine learning-based classification models to improve emotion-aware song classification and recommendation systems. The research focuses on two key objectives. First, it investigates the evolution of emotional expression in song lyrics, comparing the linguistic patterns used to express similar emotions in songs released before 2000 and after 2010. This analysis employs text mining techniques, including word frequency analysis, topic modeling, sentiment analysis, and semantic similarity measures, to track shifts in language, word choice, and expression of emotions over time. The second objective is to develop a music emotion classification model that predicts the emotional category of a song based on both textual (lyrics) and acoustic features. For the lyrics-based emotion analysis, various NLP techniques such as TF-IDF, Word2Vec, BERT embeddings, and emotion lexicons (e.g., NRC, AFINN) are used to extract emotional cues from lyrics. On the audio side, song features such as tempo, energy, key, mode, loudness, valence, and danceability are extracted using Librosa, Spotify API, or other signal processing tools. A comparative analysis is conducted to determine the correlation between lyrical sentiment and musical features, assessing whether songs with similar lyrics also share similar acoustic properties that align with their perceived emotional tone. A classification model is then built to predict song emotion, using machine learning algorithms such as Support Vector Machines (SVM), Random Forest, XGBoost, and Deep Learning models like LSTMs or CNNs. The model performance is evaluated using accuracy, F1-score, precision-recall, and confusion matrices. The insights from this study contribute to the advancement of music recommendation systems, enabling them to suggest songs not only based on genre or popularity but also based on emotional context. This can lead to more personalized recommendations, catering to users' emotional states and enhancing their overall listening experience. By integrating lyrical sentiment analysis, acoustic feature

extraction, and machine learning classification, this research proposes a novel approach to emotion-driven music recommendations, making them more intuitive, context-aware, and human-centric.

Keywords: *Music, Natural Language Processing, Support Vector Machines (SVM), Random Forest, Xgboost, Deep Learning Models*

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

ID 14

UNLOCKING IT POTENTIAL; THE POWER OF RIGHT SIZING IN DRIVING COMPETITIVE ADVANTAGE

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ABSTRACT

Outsourcing in IT operations has become common in organizations that seek to right-size as a strategy that will help them achieve competitive advantage. This process involves mapping IT competencies to business needs with the aim of achieving operation improvement, cost cutting and innovation. Right-sizing, as a fundamental idea in this research examines how it can foster IT potential for improved organizational results. The present study employed convenience sampling through which data regarding the practices of 200 IT managers, professionals, and decision-makers was obtained. Consequently, the study shows that right-sizing increases efficiency, increases flexibility and leads to sustainability. Nevertheless, the research also pins down barriers like; organizational resistance to change, inadequate quality and quantity of skills, insufficient planning in right-sizing. In so doing, this research seeks to address the following gaps in the literature regarding right-sizing and its implementation towards attaining a competitive advantage: Of the study, several managerial implications emerge including the themes of leadership, employee involvement, and increased organizational performance as critical for the success of right-sizing strategies. This information is valuable to organizations that wish to optimize IT performance while still keeping these in tune with the business objectives.

Keywords: *Right-sizing, IT Optimization, Competitive Advantage, Operational Efficiency, Resource Alignment, IT Strategy*

COMPETITIVENESS AND SUSTAINABILITY DEVELOPMENT IN AGRICULTURE USING STATISTICAL DATA ANALYTICS MODEL

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ABSTRACT

Agriculture is an evergreen and growing field that requires global efforts to improve sustainability and manage competitiveness in fast-growing, dynamic, resource-based environments. Agriculture is the base and common thread that interconnects and interlinks all 17 sustainable development goals. This paper explores the sustainable development of agriculture using a statistical model, Explorative Data Analytics, which is concerned with competitiveness. Understanding the relationships among market dynamics, natural climate conditions and variations, and increasing issues of resource limitations is crucial in obtaining long-term environmental sustainability and seamless agricultural productivity. This problem is considered the most important and emerging problem since agriculture is the main source of human life. It aims to provide a statistical model to forecast the public's support for agriculture to increase sustainable productivity and the environment. The proposed statistical model in this paper uses the EDA technique, which includes various internal mechanisms, such as statistical and visualization methods, for analyzing and summarizing the dataset. EDA's main features are exploration, visualization, summarization, pattern recognition, and problem identification. The main objectives of using EDA are to recognize patterns, extract the entity relationship, identify anomalies, and make decisions. It plays a key role in quantitative analytical research to help researchers understand the data better with the data behaviour and decide on the model before applying it to the application. The corresponding food and climate dataset is analyzed using the EDA model in Python, and some major points are found. The findings revealed that agriculture production completely depends on a few major factors, such as climate, using, managing, and balancing resources, and advanced technological updates exhibit a high level of competitiveness with improved sustainability. Though agriculture is one of the competitive industries, it is essential to focus on sustainability because it impacts highly all the global sustainable goals. The proposed EDA model analyses multidimensional agricultural data, including agriculture output, economic factors, sustainability indicators, and temporal backgrounds.

It also highlights the productivity of agriculture, which relies on utilizing modern resources to overcome competitive market values. The robustness of using modern, advanced technology-based resource utilization supports agriculture formers, farmers, and stakeholders in fostering sustainable and competitive systems.

Keywords: *Competitiveness Agriculture, Sustainable Agriculture, Agriculture Data Analytics, Competitiveness and Sustainability on Agriculture*

ID 33

TRENDING TECHNOLOGICAL IMPROVEMENTS IN PLASTIC RECYCLING WITH REFERENCE TO BENGALURU

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ABSTRACT

Plastic recycling has emerged as a pivotal solution to mitigate environmental degradation and promote sustainability. Bengaluru which is often referred to as India's Silicon Valley and India's tech capital, is at the forefront of adopting innovative technologies to address plastic waste management. Recent advancements in plastic recycling technologies are transforming the way the city tackles its growing plastic waste problem. Plastic recycling has become a global necessity. Trending technological advancements in plastic recycling focus on automation, artificial intelligence, and chemical recycling processes. Start-ups and established organizations in Bengaluru are increasingly adopting smart segregation systems using AI-powered robots, ensuring precise sorting of plastic types. Additionally, chemical recycling techniques, such as pyrolysis and depolymerisation, are being implemented to convert non-recyclable plastics into reusable materials or fuels. Innovations like block chain technology are being explored for tracking the lifecycle of plastics, enhancing transparency and accountability. Furthermore, Bengaluru's thriving innovation ecosystem has fostered collaborations between academia, businesses, and local governments to promote circular economy models. Public-private partnerships and initiatives such as the Bengaluru Smart City project further bolster technological adoption. These advancements not only address environmental concerns but also create new economic opportunities, aligning with the city's sustainability goals. By assessing these advancements, the study aims to identify gaps, propose actionable strategies, and inspire a broader adoption of sustainable practices. This abstract serves as a

foundation for discussions on making Bengaluru a benchmark city for innovative plastic recycling solutions.

Keywords: *Plastic Recycling, Bengaluru, AI-Powered Sorting, Chemical Recycling, Circular Economy, Block chain, Sustainability, Technological Advancements*

ID 36

RECENT INNOVATIONS IN RESEARCH & DEVELOPMENT TOWARDS HEALTHCARE INDUSTRY

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ABSTRACT

In the rapidly evolving healthcare industry, research and development (R&D) has become a critical driver of innovation, reshaping how healthcare organizations deliver care, optimize operations, and create sustainable business models. This paper explores recent innovations in R&D within the healthcare sector, with particular emphasis on cutting-edge technologies such as artificial intelligence (AI), gene editing, personalized medicine, and digital health solutions. By investigating the impact of these innovations on various functional areas—such as product development, supply chain management, marketing, and human resources—the study highlights how R&D not only fuels medical advancements but also enhances organizational competitiveness. The paper examines the strategies healthcare firms are employing to integrate R&D into their business processes, focusing on how these innovations lead to improved patient outcomes, cost-efficiency, and market differentiation. Additionally, it discusses the challenges organizations face, including regulatory hurdles, ethical considerations, and the need for cross-functional collaboration. Ultimately, the paper underscores the vital role of R&D as a cornerstone of business strategy in the healthcare industry, offering recommendations for leveraging innovation to achieve long-term growth and industry leadership. This paper also looks at how data analysis and machine learning are helping speed up research and improve healthcare predictions. It discusses the importance of collaboration between healthcare companies, tech firms, and universities to drive innovation and bring new treatments to market faster. By highlighting these trends, the paper shows how R&D can not only improve patient care but also give healthcare organizations a competitive advantage in the industry.

Keywords: *Healthcare Industry, Innovation, Product Development, Supply Chain Management, Marketing, Human Resources*

ID 44

FORGING SUSTAINABLE EXCELLENCE: COMPETITIVENESS AND INNOVATION IN MANUFACTURING

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ABSTRACT

This paper explores the evolution of Hero Moto Corp in terms of innovation, sustainability, and competitiveness within the manufacturing industry, with a focus on comparative analysis against other leading motorcycle manufacturers. Hero Moto Corp, the world's largest two-wheeler manufacturer, has adopted cutting-edge technologies and sustainable practices to strengthen its market leadership and global footprint. The company has demonstrated a commitment to innovation through transformative products like the Surge S32, which can switch between a motorcycle and a three-wheeled vehicle, and collaborations with premium brands such as Harley-Davidson. Sustainability is a cornerstone of Hero Moto Corp's strategy, with targets to achieve 100% carbon-neutral operations by 2030 and zero waste to landfill by 2025. Initiatives such as green dealerships further reinforce its dedication to environmental stewardship. A comparative analysis highlights Hero Moto Corp's strengths relative to competitors like Bajaj Auto, Honda, and TVS Motors. Hero stands out for its strong distribution network, strategic market expansion into Europe, and focus on sustainable development. The analysis also examines how Industry 4.0 and smart manufacturing practices enable Hero Moto Corp to maintain operational excellence while addressing environmental and social goals. The findings emphasize the balance between profitability and sustainability, offering insights into overcoming adoption barriers and scaling green practices. This paper provides a roadmap for businesses aiming to integrate sustainability with competitiveness, positioning themselves as leaders in the evolving manufacturing landscape.

Keywords: *Business Excellence, Competitiveness, Sustainability, Smart Manufacturing, Industry 4.0, Digital Transformation, Innovation Strategies, Circular Economy, Carbon Neutrality, Green Dealerships, Sustainable Resource Management, Electric Mobility.*

ID 61

GREEN GENESIS: A STUDY ON MARKETING STRATEGIES FOR PRODUCTS BORN FROM WASTE

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ABSTRACT

The increasing focus on sustainability has led businesses to prioritize environmentally friendly products and services. This research investigates creative marketing approaches that Small-Scale Industries (SSIs) can use to effectively promote sustainable and eco-conscious products. Despite limited resources, SSIs face specific challenges in integrating sustainability into their operations while competing for growth in highly dynamic markets. The study adopts a mixed-methods framework, combining qualitative data from interviews with small business owners and an in-depth evaluation of successful strategies employed by larger firms, alongside quantitative data from structured surveys. The quantitative segment examines critical aspects such as consumer preferences, market demand, and the readiness of customers to invest in sustainable products. Meanwhile, the qualitative research explores challenges SSIs encounter in areas like marketing, pricing, and distributing eco-friendly goods. The findings highlight a growing consumer interest in sustainability but reveal a lack of awareness and trust regarding SSI offerings. Key strategies include leveraging digital platforms to reach broader audiences, enhancing education around sustainability benefits, and building strong community relationships to foster trust and loyalty. This analysis of large firms' strategies provides additional insights for SSIs to develop more effective approaches for earning customer trust. This study compares the marketing techniques of SSIs and large firms, offering actionable recommendations for SSIs to align their strategies with sustainability objectives. By implementing these strategies, SSIs can enhance their

market position while contributing to environmental conservation. The findings serve as a valuable resource for policymakers, marketers, and small business owners committed to achieving sustainable growth and long-term success.

Keywords: *Eco Friendly Products, Small Scale Business, Competitive Market, Sustainability, Marketing strategies*

SUSTAINABLE FINANCE FOR BUSINESS EXCELLENCE, COMPETITIVENESS, AND SUSTAINABILITY: A REVIEW

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ABSTRACT

The increasing worldwide focus on fiscal responsibility and environmental sustainability has made sustainable finance a crucial element of economic change. This research thoroughly examines the various ways that sustainable financing encourages environmentally friendly business, service, and agricultural operations in India. Sustainable finance integrates Environmental, Social, and Governance (ESG) factors into financial decision-making to support green investments, corporate excellence, and national and global competitiveness. This aligns with the Sustainable Development Goals (SDGs). The study employs a qualitative methodology and makes extensive use of peer-reviewed journals and research articles pertinent to the Indian context. It examines the steps, opportunities, and challenges associated with implementing sustainable financing in significant sectors. Financial instruments that are receiving particular attention include green bonds, sustainability-linked loans, and ESG-compliant mutual funds—all of which are becoming more and more well-liked in India. By assessing these instruments and their sector-wide adoption, the research paper provides a nuanced understanding of the strategic and operational implications of sustainable financing. Important discoveries show the dual nature of progress and barriers in the Indian context. Even though the adoption of sustainable financial solutions has accelerated, there are still significant barriers to overcome, including regulatory gaps, limited financial accessibility for small and medium-Sized Enterprises (SMEs) and agricultural producers, and inadequate Stakeholder understanding. Despite these challenges, sustainable finance has shown great promise for fostering industry-wide innovation, increasing resilience to economic and environmental

shocks, and spurring long-term value creation. The paper offers helpful recommendations for addressing these problems. These include increasing stakeholder education, expanding access to sustainable financial instruments, and strengthening regulatory frameworks, particularly for marginalized sectors like agriculture and SMEs. This study contributes to the body of knowledge on sustainable finance and provides industry leaders, academics, and policymakers with useful information. It demonstrates sustainable finance as a transformative instrument for creating a fair and sustainable Indian economy, with implications for global adoption.

Keywords: *Sustainable Finance, Environmental, Social, And Governance (ESG), Sustainable Development Goals (SDGS), Green Investments, Financial Accessibility in India*

OPTIMIZATION OF COLD SUPPLY CHAIN IN INDIA'S FLORICULTURE INDUSTRY

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ABSTRACT

India's floriculture industry plays a pivotal role in the global trade of cut flowers, yet it is hindered by significant challenges in cold supply chain logistics. The highly perishable nature of cut flowers, coupled with inadequate infrastructure, leads to high spoilage rates, reduced shelf life, and compromised export quality. This study focuses on optimizing the cold supply chain in India's floriculture sector to address these challenges effectively.

The research begins by analysing existing practices among industry leaders, such as Ferns N Petals and Karuturi Global, highlighting issues like inconsistent temperature management, limited real-time monitoring, and last-mile delivery inefficiencies. Leveraging advanced technologies such as IoT-based environmental monitoring systems, mobile refrigeration units, and predictive analytics, the study proposes innovative solutions to enhance supply chain efficiency.

The study employs a mixed-method approach, integrating qualitative methods such as stakeholder interviews and case studies with quantitative data analysis and cost-benefit evaluations. Specific attention is given to rural and remote regions, where cold chain infrastructure gaps are most pronounced. By addressing these areas, the research seeks to minimize flower spoilage during transit and improve the operational reliability of supply chains.

The findings of this research are expected to provide actionable insights into best practices for cold chain logistics, the integration of advanced technological solutions, and strategic frameworks to enhance India's competitiveness in the global floriculture market. This study not only aims to mitigate economic losses caused by spoilage but also contributes to the sustainable development of the floriculture industry by ensuring the delivery of high-quality products to both domestic and international markets.

Keywords: *Floriculture, Cold Supply Chain, IoT Technologies, Optimization, Export Competitiveness, Shelf Life*

ID 108

EMPLOYEES PERCEPTION OF EMPLOYEES ON WELLBEING PROGRAMMES IN REMOTE AND HYBRID WORK ENVIRONMENTS

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ABSTRACT

This study explores employees' perceptions of well-being programs in the context of remote and hybrid work environments. By combining quantitative and qualitative methodologies, it examines program awareness, participation, and impact on physical, mental, and emotional well-being. Using Herzberg's Two-Factor Theory as a conceptual lens, the research identifies key motivators and barriers to effective well-being initiatives and provides actionable recommendations for organizations to optimize program design and delivery. The findings highlight the importance of tailoring well-being programs to diverse work arrangements, ensuring accessibility, and fostering a supportive organizational culture.

Keywords: *Employees Perception, Wellbeing, Two-Factor Theory, Work Environments*

ID 114

MEDIATING ROLE OF DEI IN TRANSFORMATIONAL LEADERSHIP ON EMPLOYEE WELLBEING IN SERVICE SECTOR

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ABSTRACT

In the service sector, transformational leadership has gained recognition for its impact on employee performance and satisfaction. However, the mediating role of Diversity, Equity, and Inclusion (DEI) in shaping the relationship between transformational leadership and employee well-being remains underexplored. Organizations face increasing pressures to address workplace inequalities, ensure inclusive practices, and foster environments where all employees feel valued. These priorities align closely with transformational leadership principles, which emphasize inspiring and motivating employees while addressing individual needs. This study investigates the influence of DEI as a mediating factor in the relationship between transformational leadership and employee well-being within the service sector. Employee well-being encompasses physical, mental, and emotional health and directly influences engagement, productivity, and job satisfaction. In the service sector, characterized by high employee interaction and emotional labor, well-being assumes even greater importance. Transformational leadership, with its focus on fostering trust, developing individual potential, and cultivating a positive culture, has demonstrated potential in addressing these challenges. However, its impact is amplified when embedded within a robust DEI framework. DEI initiatives ensure equitable opportunities, embrace diversity, and foster inclusion, promoting psychological safety, reducing stress, and enhancing job satisfaction. When leaders adopt transformational approaches within a DEI-centric framework, the synergistic effect can result in improved employee outcomes. This study collected data from service sector employees through a structured survey capturing perceptions of transformational leadership, DEI initiatives, and well-being. Structural Equation Modeling (SEM) was used to assess relationships between these variables. The findings reveal that DEI significantly enhances the positive effects of transformational leadership on employee well-being. Leaders demonstrating transformational behaviors create environments conducive to growth and satisfaction. When coupled with strong DEI initiatives, the impact is magnified, fostering inclusivity, reducing alienation, and enhancing psychological safety. Organizations with robust DEI policies demonstrated higher engagement and reduced stress. Equity played a critical role in ensuring employees felt fairly treated,

reducing stress and enhancing job satisfaction. Inclusivity, characterized by involving diverse employees in decision-making, further enhanced perceptions of value and belonging. Beyond improving well-being, the integration of transformational leadership and DEI fosters organizational cultures of trust, collaboration, and innovation, attracting talent and enhancing customer perceptions. Challenges in implementing DEI initiatives include resistance to change, limited resources, and difficulties measuring effectiveness. Leaders must balance operational demands with long-term investments in inclusion. Training on DEI principles and systemic audits of practices can help overcome these challenges. Open communication channels and regular feedback ensure initiatives remain relevant and effective.

In conclusion, this study highlights the pivotal role of DEI in amplifying the benefits of transformational leadership on employee well-being in the service sector. By fostering inclusivity, equity, and diversity, organizations can create environments that support employee satisfaction while driving engagement and productivity. The synergistic effect of transformational leadership and DEI offers actionable insights for improving organizational culture and achieving long-term success. Future research should explore industry-specific challenges to further enhance practical applicability.

Keywords: *Transformational Leadership, Diversity Equity and Inclusion, Employee Well-being, Service Sector, Organizational Culture.*

ID 119

NAVIGATING WORK WITHOUT MENSTRUAL LEAVE: EXPLORING THE EXPERIENCES AND WELL-BEING OF FEMALE EMPLOYEES

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ABSTRACT

This study explores the impact of menstrual health on female employees in the media sector, focusing on workplaces lacking menstrual leave policies. The high-pressure nature of the media industry amplifies the challenges associated with managing menstrual symptoms, influencing productivity, well-being, and presenteeism. Through semi-structured interviews with five women from organizations with and without menstrual leave policies, this qualitative research highlights the lived experiences, coping mechanisms, and organizational influences on menstrual health management.

Using thematic analysis, the study emphasizes the need for gender-sensitive workplace policies that address menstrual health as a critical factor in employee well-being. By bridging gaps in existing literature, this research provides actionable insights for fostering supportive, inclusive work environments that prioritize gender equity and employee satisfaction in the demanding media sector. Findings reveal that when job resources, such as supportive policies and workplace accommodations, outweigh demands, positive outcomes emerge, including enhanced physical, mental, and emotional well-being, improved productivity, and the development of an inclusive and equitable workplace culture. Conversely, inadequate resources exacerbate negative outcomes, such as increased absenteeism, presenteeism, and employee turnover, further reinforcing workplace inequities.

Keywords: *Menstrual leave, Menstrual health, Lived experiences, Workplace challenges, Organizational culture, Media sector.*

ID 128

THE IMPACT OF ORGANIZATIONAL CULTURE ON EMPLOYEE TURNOVER: EXAMINING COMMUNICATION, RECOGNITION, AND DIVERSITY

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ABSTRACT

Culture is an essential determinant of turnover because it affects perception of satisfaction, employee engagement, productivity etc. As talent management turns into a more competitive factor, culture becomes the key issue for the organizations. In this research, an emphasis is put on determining cultural imperatives for attraction and retention of the workforce and these include communication, recognition, and diversity. This study employed questionnaires and self-developed questionnaires with working population in different organizational settings to understand the link between the implementation of good workplace culture and low turnover. Studies show that positive perception of the culture at the workplace is positively related to organizational commitment and job satisfaction reduce turnover intentions. The involvement of leadership in the process of value creation and enterprise culture is identified as a supportive factor in their stabilization. Individual suggestions are: conducting cultural surveys at the service centres, enhancing the communication system and tangible appreciation programs. In this way, the performance of these activities will eventually help organizations to build work environments that will enable them to attract and retain employees. This research benefits human resource management by presenting leadership solutions to achieve commitment change in culture. Finally, the research focuses on the fact that the role of positively built organizational culture should be regarded not only as a means to gain competitive advantages over competitors, but also as the main factor that determines the organizational success in today's intensely competitive world.

ID 148

SDG-17 GOALS AND SUSTAINABILITY REPORTING IN INDIAN COMPANIES: IMPACT, COMPLIANCE, TRENDS

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ABSTRACT

This study examines sustainability reporting practices in selected Indian companies, focusing on corporate reputation, long-term performance, and challenges. It applies Stakeholder, Legitimacy, and Institutional Theories to assess compliance with UN-SDG 17 and SEBI BRSR guidelines. A text analytics toolkit was used, including trend analysis, topic modeling (latent Dirichlet allocation), t-SNE analysis of words and trigrams, and correspondence analysis to explore sustainability themes. The study of BSE 30 companies highlighted a focus on Climate Action (SDG 13), Industry, Innovation, and Infrastructure (SDG 9), and Decent Work and Economic Growth (SDG 8). Environmental goals like Life Below Water (SDG 14) and Life on Land (SDG 15) received minimal attention. Financial institutions emphasized responsible lending, while tech firms prioritized innovation. Managers must align corporate strategies with SDGs, strengthen governance, ensure transparent stakeholder engagement, and leverage sustainability to enhance reputation and financial performance.

Keywords: *Sustainable Development Goals (SDGs), PCA, T-SNE Analysis, Topic Modeling, Environmental Responsibility, Social Equity.*

ID 154

NAVIGATING CONSUMER CONFUSION IN ONLINE TOURISM: THE MODERATING INFLUENCE OF ARTIFICIAL INTELLIGENCE ON DECISION POSTPONEMENT

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ABSTRACT

Tourism companies are available online with abundant choices which lead to consumer's confusion. The study aims to understand and analyse the impact of consumer confusion leading to decision postponement with role of artificial influence using stimulus organism response [SOR] model. Mixed method research with both qualitative and quantitative approach has been performed and analysis is carried out using SPSS 27 for Factor Analysis and Smart PLS 4 for Measurement and Path Analysis. A total of 284 self-filled questionnaire responses were used for examining the consumer confusion. Through Stimulus organism response model; the antecedents, consequences, mediators, moderators and the application of constructs in various contexts have been reported. A framework along with the questions and scope for the future research has been proposed. The study enlightened on how AI lead travel sites and websites offer similar packages to the consumers with minimal to no differences driving to confusion, creating difficulty in adapting the destination choice which in turn leads to decision postponement. This study provides insightful information and awareness for travel/tourism companies, tourists and academicians on how confusion and decision making.

Keywords: *Consumer Confusion, Decision Postponement, Artificial Intelligence, Destination Choice, Information and Communication Technology*

ID 173

PREDICTING MOBILE PHONE PRICE CHANGES USING REINFORCEMENT LEARNING: HELPING CUSTOMERS UNDER PRICE UNCERTAINTY

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ABSTRACT

Dynamic pricing introduces volatility in product prices, leading to consumer uncertainty and complex purchasing decisions. While numerous price prediction models exist to address price fluctuations, there remains a significant gap in accurately forecasting dynamic price trends in e-commerce. This study presents a Reinforcement Learning (RL) model designed to predict future price fluctuations for mobile devices, helping consumers navigate price uncertainty. The model is trained using offer price data collected over 30 days for 44 mobile phone models priced under INR 20,000. Analysis of the dataset indicates that approximately 70% of these mobile models exhibit low to moderate price changes, highlighting the variability in offer price. The proposed methodology integrates reinforcement learning algorithms to identify pricing patterns and forecast future price trends, thereby enabling consumers to make more informed purchase decisions. The study's key findings demonstrate the model's ability to capture market dynamics and provide reasonably accurate price predictions. Furthermore, by incorporating behavioral economics principles, particularly Reference Price Theory, the research explores consumer acceptance of AI-predicted fair prices. A survey-based analysis is conducted to assess whether consumers perceive the predicted prices as a reliable reference for decision-making. The study contributes to both pricing intelligence and consumer behavior research, offering valuable insights into how AI-driven price forecasting can enhance consumer confidence in dynamic pricing environments.

Keywords: *Dynamic Price, Reinforcement Learning, Reference Price, Ecommerce*

ID 166

THE IMPACT OF INVENTORY MANAGEMENT PRACTICES AND ADOPTION OF VMI IN SMALL AND MEDIUM ENTERPRISES

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ABSTRACT

The purpose of this research is to evaluate the impact of inventory management practices, particularly the adoption of Vendor Managed Inventory (VMI), on the operational performance of Small and Medium Enterprises (SMEs). A conceptual framework was adopted in this regard based on a comprehensive literature review. A quantitative approach was used, and the data was collected from Small and Medium Enterprises, the respondents being Supply Chain Managers, Inventory Managers and Owners using online questionnaire. This paper contributes to the theory by filling a gap in the literature regarding the extent of the practices of Inventory Management and the adoption of Vendor-managed Inventory (VMI) by Small and Medium Enterprises. It empirically examines the impact of the practices of Inventory management on Organizational performance and adoption of Vendor-Managed Inventory in Small and Medium Enterprises.

Keywords: *Inventory Management, Vendor Managed Inventory (VMI), Small and Medium Enterprises (SMEs), Operational Performance.*

ID 176

IMPACT OF COLLABORATIVE ROBOTS ON SERVICE QUALITY: EXPLORING CUSTOMER PERCEPTIONS AND SATISFACTION IN RESTAURANT

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ABSTRACT

This research looks at how collaborative robots, or cobots, affect customer happiness and service quality in the restaurant sector. With an emphasis on client perceptions and happiness, it investigates how cobot attributes like dependability, responsiveness, certainty, empathy, and design affect the entire eating experience. Customers who have interacted with cobots at restaurants filled out standardized surveys as part of a quantitative research methodology. The study evaluated relationships between cobot functioning and essential aspects of service quality using statistical analysis, such as ANOVA and T-tests. Additionally, the associations between cobot performance and client happiness were investigated using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study found that cobots' empathy, design, and functionality significantly enhance customer satisfaction. However, reliability, responsiveness, and assurance showed minimal impact on customer perceptions. Although there were some initial concerns over service, the cobots, in general, were found to be well-received due to their efficiency and positive impact on the dining experience. These findings suggest that restaurants can improve service quality by focusing on cobots' emotional and aesthetic aspects, which appeal more to customer satisfaction than purely functional attributes.

Keywords: *Collaborative Robots, Service Quality, Customer Satisfaction, Restaurant Industry, Automation, SERVQUAL*

ID 190

FACTORS AFFECTING CONSTRUCTION AND DEMOLITION WASTE MANAGEMENT IN CONSTRUCTION SITES

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ABSTRACT

This paper intends to identify the factors influencing the adoption of Construction waste management practices at construction sites in India, thereby analyzing and determining the critical barriers and enablers like cost, awareness, technology, policy enforcement, and waste segregation that contribute to their combined effect on sustainable construction waste management. This study is a mixed-methods approach that combines a comprehensive literature review with quantitative data collection from construction professionals in India. Analytical tools are used to assess the relationships between identified factors and their effect on Construction waste management adoption. Some of the key barriers in the study are lack of awareness, inadequate knowledge, Attitude of employees, enforcement of policies, Technology in construction waste management, segregation of waste for implementation as well as poor enforcement of policies. Some opportunities include regulatory frameworks improvement, education for the stakeholders, and technological progressions, while this calls for mutual efforts toward Construction waste management.

Keywords: *Construction Waste Management, Sustainability, Policy Enforcement, Construction Sites, Waste Segregation*

ID 195

BEHAVIORAL ANALYSIS OF TOURISTS TOWARDS PLASTIC USE IN HILL STATIONS: STRATEGIES FOR CHANGE

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ABSTRACT

Plastic pollution is a critical environmental challenge in hill stations, largely driven by tourist activities. These scenic locations, known for their biodiversity, are particularly vulnerable to unsustainable consumption patterns, especially the overuse of single-use plastics such as bottles, bags, and packaging. This study aims to analyze the behavioral patterns of tourists concerning plastic usage, focusing on key factors such as convenience, awareness, and environmental responsibility. It further seeks to evaluate the role of waste management systems and regulatory frameworks in addressing plastic pollution. The study employs a mixed-methods research approach. Quantitative data were collected through structured surveys distributed to tourists at key hill stations, capturing insights into their plastic usage habits, environmental awareness, and perceptions of local regulations. Additionally, qualitative interviews with local stakeholders—such as businesses, policymakers, and community representatives—were conducted to understand challenges in implementing sustainable practices. The Theory of Planned Behavior (TPB) serves as the conceptual framework to examine the psychological and logistical factors influencing tourist behavior. The research reveals that convenience is the most significant driver of single-use plastic consumption, followed by a lack of awareness about the environmental impact. Although tourists express concern for environmental preservation, this does not always translate into behavior change due to gaps in infrastructure, such as inadequate availability of recycling facilities and eco-friendly alternatives. Moreover, inconsistent enforcement of plastic bans undermines policy effectiveness. Educational campaigns, coupled with financial incentives and greater access to reusable alternatives, were identified as effective measures to encourage sustainable behavior among tourists. This study underscores the importance of addressing

both behavioral and structural barriers to reduce plastic pollution in hill stations. Practical recommendations include implementing awareness campaigns tailored to tourists, introducing incentives for sustainable practices, and enhancing waste management infrastructure. Policymakers, tourism boards, and local communities are urged to collaborate in promoting eco-friendly tourism that preserves hill station ecosystems while ensuring an improved visitor experience.

Keywords: *Plastic Pollution, Tourist Behavior, Hill Stations, Sustainable Tourism, Environmental Awareness*

ID 196

ASSESSING THE IMPLEMENTATION OF GREEN LOGISTICS PRACTICES AND THEIR CONTRIBUTION TO ENVIRONMENTAL SUSTAINABILITY IN SUPPLY CHAINS IN THE INDIAN FOOD INDUSTRY

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ABSTRACT

This study aims to evaluate the impact of green logistics practices on environmental sustainability within the Indian food supply chain. It addresses the pressing need to understand how specific practices, such as eco-friendly transportation, sustainable packaging, and reverse logistics, reduce environmental degradation while overcoming industry-specific challenges. The research adopts a cross-sectional study design. Quantitative data is collected through structured surveys targeting stakeholders across the food supply chain, including manufacturers, distributors, and restaurant operators. In addition, qualitative insights are gathered through interviews with industry experts. The conceptual framework identifies green logistics practices as independent variables, environmental supply chain sustainability as the dependent variable, and government regulations and consumer demand as moderating variables. Green logistics enhances sustainability by reducing emissions, minimizing waste, and improving resource efficiency. Eco-friendly transportation lowers the carbon footprint, while sustainable packaging mitigates environmental impact despite challenges. Reverse logistics supports recycling and waste reduction, fostering a circular economy. Supply chain collaboration and regulatory support further drive green logistics adoption in the Indian food industry. Practical Implications. The study provides actionable insights for supply chain managers and policymakers to prioritise green logistics initiatives. It highlights the importance of integrating sustainable practices into operations and fostering partnerships to overcome cost and infrastructure barriers. The research promotes eco-friendly practices to encourage a transition towards a sustainable food system in India, aiming to reduce greenhouse gas emissions and enhance environmental responsibility within the industry. This research

uniquely focuses on the Indian food supply chain, offering a sector-specific analysis of green logistics practices and their role in driving sustainability. It bridges a critical research gap by integrating environmental, operational, and regulatory dimensions within a comprehensive framework.

Keywords: *Green Logistics, Environmental Sustainability, Reverse Logistics, Sustainable Packaging, Supply Chain Collaboration*

SDG-17 GOALS AND SUSTAINABILITY REPORTING IN INDIAN COMPANIES: IMPACT, COMPLIANCE, TRENDS

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ABSTRACT

This study examines sustainability reporting practices in selected Indian companies, focusing on corporate reputation, long-term performance, and challenges. It applies Stakeholder, Legitimacy, and Institutional Theories to assess compliance with UN-SDG 17 and SEBI BRSR guidelines. A text analytics toolkit was used, including trend analysis, topic modeling (latent Dirichlet allocation), t-SNE analysis of words and trigrams, and correspondence analysis to explore sustainability themes. The study of BSE 30 companies highlighted a focus on Climate Action (SDG 13), Industry, Innovation, and Infrastructure (SDG 9), and Decent Work and Economic Growth (SDG 8). Environmental goals like Life Below Water (SDG 14) and Life on Land (SDG 15) received minimal attention. Financial institutions emphasized responsible lending, while tech firms prioritized innovation. Managers must align corporate strategies with SDGs, strengthen governance, ensure transparent stakeholder engagement, and leverage sustainability to enhance reputation and financial performance.

Keywords: *Sustainable Development Goals (SDGs), PCA, T-SNE Analysis, Topic Modeling, Environmental Responsibility, Social Equity.*

TRACK 3
FUNCTIONAL AREAS OF BUSINESS

ID 17

CHALLENGES CONFRONTED BY INDIAN WOMEN IN FINANCIAL AND RETIREMENT PLANNING- A CONCEPTUAL STUDY

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ABSTRACT

Indian women often encounter barriers in financial and retirement planning, limiting their ability to plan effectively. These obstacles include limited access to financial education, traditional gender roles prioritizing household management over financial independence, and a lack of awareness about the importance of early retirement planning. While men in India typically invest in assets like real estate, mutual funds, and stocks to achieve capital appreciation and wealth growth, women often focus on managing family expenses and saving money from their incomes. Research shows that although Indians are known for their strong saving habits, many still prefer "in-house savings" over investing in financial instruments that could offer better long-term returns. The study highlights the financial challenges women face in retirement planning and emphasizes the techniques used to overcome these complications. The author examines various studies on women's financial planning after retirement and provides suggestions for a secure retirement.

ID 25

PERCEIVED STRESS AND JOB SATISFACTION AMONG MEDIA INTERNS, MEDIATING EFFECT OF ORGANIZATIONAL CULTURE

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ABSTRACT

The dynamic and fast-paced nature of the media industry exposes interns to a unique set of challenges, which often lead to heightened levels of stress and impact job satisfaction. This study investigates the relationship between perceived stress and job satisfaction among media interns, with a focus on the mediating effect of organizational culture. Research on this topic is crucial as the well-being and professional development of interns are key to the sustainability of the media industry. Understanding how stress levels and organizational culture influence job satisfaction can offer insights into creating more supportive environments for emerging media professionals. A cross-sectional quantitative methodology was employed, with data collected from media interns working in diverse sectors, including print, digital, and broadcast. The study utilized validated tools to gather comprehensive data. The findings revealed that organizational culture significantly affects perceived stress among media interns. Through this comprehensive analysis, it was revealed that a positive organizational culture significantly reduces perceived stress levels. The study concludes that media organizations should cultivate supportive and inclusive work cultures to enhance interns' job satisfaction and mitigate stress. It offers practical recommendations, such as implementing structured mentorship programs and regular feedback mechanisms to effectively address stressors. By prioritizing these elements, media organizations can improve intern well-being and satisfaction, ultimately benefiting both interns and the industry as a whole. This research not only contributes valuable insights into the dynamics of internship experiences within the media sector but also sets the stage for future studies exploring similar themes across diverse professional contexts.

Keywords: *Perceived Stress, Job Satisfaction, Organizational Culture, Media Interns, Interns Well-Being*

ID 29

INTEGRATING AI DRIVEN HR AND WORKPLACE SPIRITUALITY TO FOSTER HOLISTIC EMPLOYEE WELL BEING

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The integration of AI driven HR and workplace spirituality is a revolutionizing concept that offers opportunities for fostering holistic employee well being. This paper proposes a conceptual framework the bridges AI driven HR systems and workplace spirituality for holistic employee well being. The study explores how AI driven HR tools can integrate with workplace spirituality practices to create meaningful and inclusive work environments aiming towards holistic employee well being. It addresses the increasing demand for human centric technological solutions. The methodology of the study is conceptual. It is developed by comprehensive scoping review drawn extensively from the interdisciplinary literature, encompassing AI and HR, workplace spirituality and employee well being. The framework suggested by the study proposes actionable pathways of AI driven HR tools like Sentiment analysis, mindfulness applications and real time feedback systems for a spiritually enriching workplace culture aiming towards holistic employee well being. The major findings suggest the transformative potential of integrating AI driven HR with workplace spirituality and bridges the gap between the two distinct yet complementary fields. It proposes a novel perspective on the utilization of sophisticated technologies like artificial intelligence for facilitating meaningful work and for fostering physical and mental well being. The findings also suggest that the framework has the potential to enhance employee well being by reinforcing spiritual values aided by AI enabled HR, fostering sense of community and promoting meaningful work. The study expands the scope of workplace spirituality by integration with AI powdered digital tools for fostering employee well being. It provides insights for organisations about the benefits of integration of the proposed concepts- AI driven HR, workplace spirituality. The organisations can use the proposed framework for implementation of AI assisted

programs for providing health insights and recommendations, AI powered tools like Sentiment Analysis, Corporate wellness self-tracking technologies (CWST) for assessing employees health and for creating opportunities for meaningful work and mindfulness practices to employees and to foster a sense of community. The paper also highlights the ethical considerations and practical challenges such as data privacy, cultural variations and the need for empirical validation of the proposed framework.

Keywords: *AI Driven HR, Workplace Spirituality, Meaningful Work, Mindfulness, Well Being*

ID 34

A STUDY ON COGNITIVE & PSYCHOLOGICAL BEHAVIOR OF CONSUMER IN REFERENCE TO E-COMMERCE

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ABSTRACT

E-commerce is a relatively new way of trade, which brings production enterprises, circulation enterprises and consumption enterprises into a brand-new era of network economy and digital existence. Consumption behaviour can be divided into positive consumption and negative consumption. The marketing factor is a good business strategy to change consumers from passive purchase to active purchase. A targeted marketing by an enterprise will greatly stimulate the purchase desire of the target consumers and prompt them to buy. At this time, it is very important to be good at analyzing the economic psychology in marketing, deeply understanding and controlling the consumer psychology, so as to promote marketing. This paper analyzes the economic psychology of consumers' online consumption and the specific performance of consumers' behavior in e-commerce, and puts forward how modern enterprises formulate relevant marketing strategies in the face of the specific psychology of online consumers. The relative advantage of augmented reality (AR) over web-based product presentations. We develop a consumer response model and compare consumers' reactions to the IKEA Place app and IKEA mobile website on smartphones. The results reveal that AR outperforms web-based product presentations by generating greater immersion and enjoyment, whereas the opposite is true for media usefulness. The findings further show that behavioral responses (reuse and purchase intention) are formed by affective (immersion,

enjoyment, product liking) and cognitive (media usefulness, choice confidence) responses to the AR characteristics (interactivity, system quality, product informativeness, reality congruence). Since the reuse intentions of AR apps result from enjoyment and usefulness, retailers should improve system quality, product informativeness, and reality congruence to enhance media usefulness and interactivity to increase enjoyment. To achieve high purchase intentions, they should also increase interactivity, as it boosts product liking and in turn ensures confidence about the chosen products.

Keywords: *Consumer Behavior, E-commerce, Economic Psychology*

ID 38

HR PRACTICES ON BURNOUT AND JOB STRESS OF EMPLOYEES WITH REFERENCE TO P&G AND CADBURY

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ABSTRACT

This study investigates the role of HR practices in managing employee burnout and job stress, focusing on Procter & Gamble (P&G) and Cadbury, two global leaders in the FMCG sector. It explores how initiatives such as stress management programs, work-life balance policies, employee engagement strategies, and mental health support systems influence employee well-being, morale, and productivity. Adopting a mixed-methods approach, including surveys, interviews, and policy analysis, the study evaluates the effectiveness of these interventions in creating a healthier and more productive workforce. At P&G, HR practices such as flexible work arrangements, leadership development programs, and robust wellness initiatives empower employees while reducing workload stress. These strategies, coupled with mental health resources and stress management training, foster resilience and a balanced work-life dynamic. Similarly, Cadbury prioritizes employee well-being through collaborative work environments, wellness workshops, open communication, and personalized mental health programs, ensuring employees feel supported and valued. The study identifies shared challenges, including addressing generational workforce differences, adapting to high-performance expectations, and managing diverse employee needs in a rapidly evolving workplace. Despite these challenges, both companies demonstrate how proactive and adaptable HR strategies significantly mitigate stress, reduce burnout, and enhance employee retention and satisfaction. This research the need for sustainable, employee-centric HR policies to combat burnout and job stress in today's competitive work environments. It highlights the

effectiveness of tailored approaches at P&G and Cadbury, offering actionable insights for organizations seeking to foster supportive workplaces, optimize productivity, and align employee well-being with organizational success. Underscores By prioritizing mental health, engagement, and balance, companies can create a thriving workforce capable of meeting modern business demands.

Keywords: *HR Practices, Employee Burnout, Job Stress, Work-Life Balance, Mental Health Support, Employee Engagement, P&G, Cadbury, Stress Management, Workplace Well-Being, Organizational Productivity, Employee Retention, Sustainable HR Policies, Leadership Development, Collaborative Work Environment*

ID 43

TRUST DYNAMICS IN AI-BASED RECOMMENDER SYSTEMS: THE INFLUENCE OF ACCURACY, PERSONALIZATION, AND CONSUMER DECISION-MAKING SATISFACTION

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ABSTRACT

Integrating Artificial Intelligence (AI) in e-commerce redefined consumer decision-making by leveraging AI-driven recommendations. This study examines the mediating role of trust in AI between recommendation accuracy, perceived personalisation, and consumer outcomes such as purchase intention and decision satisfaction. A cross-sectional design with 354 participants utilising e-commerce platforms employing AI-driven recommendation systems was analysed using Structural Equation Modelling (SEM). Results indicate recommendation accuracy significantly enhances trust in AI and subsequently influences purchase intention and decision satisfaction. Interestingly, perceived personalization positively impacts decision satisfaction but does not significantly affect trust or purchase intention. The findings emphasize the pivotal role of trust in translating recommendation accuracy into actionable consumer behaviours while highlighting the limited direct impact of personalization on trust. The study contributes to the growing body of knowledge on consumer behaviour in AI-driven environments and provides actionable insights for optimizing AI systems to enhance consumer trust and satisfaction.

Keywords: *AI-based Recommender Systems, Recommendation Accuracy, Perceived Personalisation, Trust in AI, Decision Satisfaction*

ID 46

ANALYZING THE RELATIONSHIP BETWEEN COMPENSATION AND JOB SATISFACTION: A COMPREHENSIVE STUDY OF DARJEELING TEA PLANTATION WORKERS

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ABSTRACT

The tea industry plays a significant role in the Indian economy, being one of the leading export products and a key source of employment for unskilled, semi-skilled, and skilled workers. These workers are engaged in various stages of tea production, including plucking tea leaves, processing them in factories, and serving the industry. For unskilled and semi-skilled workers, who are in high demand but lack specific skills, their earnings from the tea sector are crucial for meeting their families' consumption needs. Consequently, income from the tea industry holds considerable importance for these workers. Moreover, as the tea industry depends on the collection of tea leaves and their processing—tasks carried out by the workers—worker efficiency and effectiveness are essential. Job satisfaction plays a vital role in enhancing this efficiency. For unskilled workers, financial incentives are of primary importance, as they generally do not expect non-financial benefits and are focused on fulfilling their basic needs through their earnings. The present research aims to examine the impact of pay on job satisfaction among workers in Darjeeling's tea plantations. The study seeks to address the research question by assessing the job satisfaction levels of tea plantation workers and understanding how pay influences their satisfaction with their work.

Keywords: *Tea Plantation Workers, Pay/Wages and Job Satisfaction*

ID 48

THE POWER OF DIGITAL WORD-OF-MOUTH: ANALYZING THE INFLUENCE OF ONLINE REVIEWS ON CONSUMER DECISION-MAKING

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ABSTRACT

Online reviews have revolutionized the way consumers make purchasing decisions. This study delves into the psychological and visual cues that underlie the impact of online reviews on consumer behavior. Using eye-tracking technology, we examine how consumers process and respond to positive and negative reviews. Our results show that negative reviews have a disproportionate influence on purchasing intentions, and that visual attention patterns can predict decision-making outcomes. This research provides valuable insights for businesses seeking to optimize their online review strategies and improve customer engagement.

Keywords: *Word-Of-Mouth, Online Reviews, Consumer Decision-Making, Consumer Behavior*

ID 54

THE IMPACT OF SOCIAL MEDIA ON BUYING BEHAVIOR TOWARDS COSMETIC PRODUCTS: EXAMINING PERCEPTION, PRESSURE, AND PURCHASE INTENTIONS

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ABSTRACT

Since social media is dominating the rewriting of strategies for marketing across various industries, especially the cosmetic industry, most brands embrace Instagram, YouTube, Meta, etc through targeted advertisements, influencer partnerships, and algorithm-driven personalization of content. This research will focus on how social media influences consumers and major concerns related to the perceptions of advertising, purchase intentions, and societal pressures toward the conformity of beauty standards. This study uses the quantitative data gathered from 202 valid responses to examine how variables like advertisement relevance, exposure frequency, and trust in the content of social media influence consumer decision-making processes. The results reveal that purchase intentions and perceived reliability of advertisements are the best predictors of consumer behavior, but pressures to conform to idealized beauty standards have a moderate yet marked effect. The results indicate the two-edged sword of social media marketing: enabling an informed consumer choice and a possible amplifier for societal pressure. This study underlines the importance of cosmetic companies adopting ethical marketing practices in terms of authenticity and inclusiveness. Brands can engage with their consumers on an individualized level, foster trust, and enhance purchase experiences by relating to the rising concerns related to the unattainable beauty ideals that social media fuels. This paper contributes to the general digital marketing ethics discourse, bringing actionable insights for marketers, policymakers, and stakeholders involved in the cosmetic industry.

Keywords: *Social Media, Consumer Behaviour, Cosmetic Products, Purchase Intentions*

ID 55

EXPLORING BRAND PLACEMENTS IN BOLLYWOOD AND PAN-INDIAN FILMS: A CONTENT ANALYSIS PERSPECTIVE

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ABSTRACT

The current research paper delves into the dynamic world of brand placements in movies in India. India, being a diverse country, is a melting pot of multiple cultures. Over the years, a sudden growth has been observed in movies from different parts of the country, with many regional movies simultaneously releasing in multiple languages. These so-called “PAN Indian” movies have a much bigger reach compared to Bollywood movies. This paper assesses the type and nature of brand placements across Bollywood and PAN Indian movies over the past ten years. A content analysis of 35 movies from the period 2015 to 2025 was conducted to examine the characteristics of brand placements. The intent of this study was to assess the patterns and characteristics of brand placements not just across Bollywood movies but also PAN Indian movies. This study provides insights into whether movies as a media channel are still preferred for brand placements. One of the findings of this research is that the repeated inclusion of a brand in both visual and verbal forms was observed throughout the movie to reinforce brand presence, as opposed to relying solely on one form of brand placement. Another significant finding was the increasing prevalence of brand placements in songs, which can be more effective as songs are often viewed on YouTube. The type of brand placements was also assessed. The findings indicated that the majority of brand placements were visual in nature and appeared in the background. A significant observation of the study was a gradual increase in the number of brand placements in songs. The findings will add significant value to organizations seeking brand placements in movies. Web series also emerge as a major venue for brand placements due to their longevity compared to conventional & NBSP; advertising.

Keywords: *Brand Placements, Bollywood, Pan-Indian Films, Advertising*

ID 59

IMPACT OF MEMES ON PURCHASE FUNNEL

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ABSTRACT

Meme refers to an image, video, piece of text, etc., typically humorous in nature, that is copied and spread rapidly by internet users, often with slight variations. Meme marketing can be defined as a new-age marketing strategy that uses memes to promote a product/service and communicate the brand narrative in a humorous, relatable way. Purchase funnel, is a consumer-focused marketing model that illustrates the theoretical customer journey starting from awareness to the purchase of a good or service. So, this research paper shows how meme marketing affects consumer purchasing decisions. The study used quantitative methods to analyse data from 244 responses that were collected randomly, using 23 questions (18 subject questions and 5 demographic questions). The validity and reliability of the responses were evaluated and the data was analysed using simple regression. The findings suggest the model relevance. In short, while our detailed test shows memes do influence consumer purchasing, the impact is relatively less as compared to their awareness & interest. Memes attract consumers, but purchases remain low. The theoretical implication of this paper is that it shows that memes can persuade people in a way that's not always obvious. The practical implications are (1) the conclusions as well as the suggestions can be used by marketers so, that they can do study related to memes and also to find factors which impact consumer purchase decision. (2) the other practical implication can be for business to understand the hesitation behind purchase decision and through this they can also improvise their marketing done through memes to increase the consumer engagement. There are also limitations in this paper such as the sample size which is limited and secondly the research was done in Indian culture and may not accurately reflect the different cultural contexts.

Keywords: *Memes, Product/Service, Purchase Funnel, Indian Culture*

ID 67

THE IMPACT OF MICRO BREAKS ON EMPLOYEE WELLBEING, PRODUCTIVITY, AND SATISFACTION IN HYBRID WORK ENVIRONMENTS

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ABSTRACT

The rise of hybrid work environments incorporating remote and in-office work has significantly changed the modern workplace to offer flexibleness but presenting new challenges in maintaining employee well-being productivity and job satisfaction. As organizations navigate this new paradigm the need for strategies which can sustain and enhance these factors has become more pressing. One such strategy is the implementation of micro-breaks—brief deliberate pauses taken during the workday to allow employees to refresh mentally and physically. This study examines the overwhelmingly positive effects of micro-breaks on employee outcomes such as stress reduction, cognitive function, job satisfaction, and overall productivity in hybrid work settings. Micro-breaks, from simple actions like stretching or brief walks to mindfulness exercises, significantly reduce burnout, improve focus, and foster long-term engagement. The theory of this study's theoretical foundation is based on established frameworks of cognitive recovery, work engagement, and stress management that have all shown the positive effects of short breaks on employee performance. This research uses a quantitative methodology employing structured surveys to collect data from employees in hybrid work arrangements across different industries. The survey addressed key variables such as the frequency, duration, and type of micro-breaks employees take and their reported stress levels, fatigue engagement, and productivity. Data analysis uses multiple regression techniques to examine the relationships between these factors and quantify how micro-breaks contribute to improvements in employee outcomes. The study seeks to fill gaps in the existing body of research on hybrid work by focusing on the specific role of micro-breaks in this evolving work model. Unlike traditional office environments, hybrid workplaces require distinct strategies to optimize employee performance due to the lack of regular face-to-face interaction and the blur between personal and professional boundaries. The findings of this study are expected to offer practical recommendations for companies seeking to implement or enhance micro-break policy in their hybrid work models.

Integrating these breaks into the workday organizations can promote healthier working environments, reduce the risk of burnout, and improve employee engagement and satisfaction. As such companies can cultivate a more productive and sustainable workforce that is better equipped to meet the demands of modern hybrid workplaces. Finally, this research aims to contribute to the increasing body of knowledge on optimizing hybrid work strategies emphasizing employee well-being as a key driver.

Keywords: *Hybrid Work Incorporates Micro-Break Employees, Employee Well-Being Productivity, Performance, Stress Reduction Engagement, Burnout Mitigation, Workplace Strategies, Employee Resilience, and Organizational Success.*

ID 77

PSYCHOLOGICAL PERCEPTION TOWARDS WOMEN ENTREPRENEURSHIP

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ABSTRACT

Women entrepreneurship plays a vital role in a socio-economic and innovative context by virtue of its diversity. Still, the factors that lie at the cultural, societal, and institutional levels pose as the main impediments to the women's entrepreneurial activities. In this respect, those barriers affect the capacities, contributions, and resource accessibility of them. The targeted research examines the psychological aspects of women entrepreneurs using the following themes: (1) capabilities and contributions, (2) societal and cultural norms, (3) support systems and resources, and (4) social perceptions and progress. In this study, quantitative data was collected via structured surveys and chi-square analysis was used to analyse the joint effects of these dimensions. The data shows women's entrepreneurial skills in their organizations bring about change in society, access to resources, and start of new norms. This finish line is, however, still full of stereotypes and rigid norms. Moreover, age disparity is another issue,

as youngsters speak more positively about the level of gender equality in the field. Its findings alert us to the importance of pulling down social borders, erecting prop-up systems, and re-designing cultural perspectives as the only path to an equal entrepreneurial ecosystem. The roadmap towards the practical part would be the formulation of organizations for women, guidance, and public enlightenment to question the stereotypes and cultivate the space into which the women can go if they are supported and encouraged. These measures are designed to be trigger mechanisms for fundamental changes to bring about a more inclusive and sustainable entrepreneurship sector.

Keywords: *Women, Entrepreneurship, Psychology, Age Disparity, Public Enlightenment*

ID 81

THE ROLE OF SOCIAL MEDIA INFLUENCERS IN SHAPING CONSUMER DECISIONS FOR GAMBLING APPS IN INDIA

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ABSTRACT

Any game of skill or game of chance in which you bet anything of value with the possibility of receiving a prize is called gambling. Most of the time, those who gamble frequently risk their money in the hope of winning more money. Online gambling has become popular because of the convenience and the proliferation of smart phones. This includes sports betting, casinos, and virtual poker. The market is expected to grow at an annual growth projected rate market (CAGR volume 2024-2029) of 6.88%, ₹228.40bn with 18.9 million users by year 2029. To analyse the effect of social media influencers on consumer behaviour towards gambling apps in India, the Source Credibility Theory is used in our study, focusing on influencers' trustworthiness, expertise, and attractiveness. In spite of the regulatory restriction and legal issues, social media influencers and other celebrities are used heavily to promote online gambling in various forms. This study explores how influencers affect consumer attitudes and intentions to gamble, as well as platform choices, among the Indian audiences, where gambling remains a contentious ethical and legal issue. This research examines how influencers influence consumer actions, preferred platforms, and attitudes towards gambling, particularly in India. Data on user experiences, financial engagement, perceived risks, and motives related to online gambling applications were gathered using a quantitative survey-based

methodology from 70 respondents who are involved in online gambling. The study contributes to the larger conversation on responsible marketing practices by highlighting the ethical issues surrounding influencer-driven gambling promotions and offering a basis for comprehending the relationship between influencer marketing and gambling behaviour.

Keywords: *Online Gambling, Source Credibility Theory, Celebrities, Social Influencers*

IMPACT OF ABOVE THE LINE (ATL), BELOW THE LINE (BTL), AND THROUGH THE LINE (TTL) MARKETING STRATEGIES IN THE HIGHER EDUCATION SECTOR

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ABSTRACT

TTTL (Through-The-Line) marketing is a strategy that integrates both ATL (Above-The-Line) and BTL (Below-The-Line) approaches to create cohesive campaigns that target a wide audience while maintaining personalized engagement. As of 2025, TTL (Through-The-Line) marketing remains highly popular and relevant due to its ability to combine broad-reach advertising (ATL) with precise, targeted strategies (BTL). Trends like omnichannel marketing, AI-driven personalization, and data analytics are further boosting the appeal and effectiveness of TTL campaigns.

This study examines the effectiveness of Above the Line (ATL), Below the Line (BTL), and Through-the-line (TTL) marketing strategies in the academic sector, focusing on the influence on the primary stakeholder group: the student. The sample size for the study was 394 and the data collection was done across multiple higher education institutions. The analysis uncovers meaningful connections between TTL, Empathy, Relevance, and the Overall Impact, with each pathway contributing significantly to the model's framework.

TTL stands out as a key factor, exerting a strong and direct influence on both Empathy and Relevance. Beyond its direct effects, TTL's indirect impact—channelled through these mediating constructs—substantially amplifies Overall Impact. Empathy and Relevance serve essential yet distinct roles in shaping outcomes, highlighting their importance as mediators. The results indicate that TTL not only drives improvements in overall outcomes directly but also does so indirectly by enhancing emotional engagement (Empathy) and contextual relevance (Relevance). Overall, the findings confirm the value of these constructs and pathways, shedding light on how their interplay contributes to better outcomes.

Keywords: *TTL, Empathy, Relevance, Higher Education, Students*

ID 92

IMPACT OF VISUAL MERCHANDISING ON CONSUMER BEHAVIOR: IN FAST FASHION RETAIL

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ABSTRACT

Visual merchandising is a critical tool in the fast fashion retail sector, influencing consumer buying behaviour by creating an appealing shopping experience. This research paper explores the impact of visual merchandising elements—such as window displays, in-store layouts, lighting, colours, and product presentation—on consumer preferences, engagement, and purchasing decisions. By employing a mixed-methods approach, the study analyses data collected from consumer surveys, and observational studies in fast fashion retail stores. The findings should reveal that strategic visual merchandising significantly enhances customer engagement, and impacts purchase decision. Additionally, the study might highlight the role of demographic factors such as age, gender, and income level in moderating the effectiveness of visual merchandising strategies. The paper will conclude with practical recommendations for fast fashion retailers to optimize visual merchandising techniques, thereby fostering customer engagement and boosting sales.

Keywords: *Visual Merchandising, Consumer Behavior, Fashion Retail, Consumer Preferences, Engagement, Purchasing Decisions*

THE ROLE OF ARTIFICIAL INTELLIGENCE IN TRANSFORMING CUSTOMER EXPERIENCE IN THE BANKING SECTOR

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ABSTRACT

The inclusion of Artificial Intelligence (AI) in banking has created a fundamental transformation in customer experience, redefining how services are delivered with greater personalization, accessibility, and efficiency. This research examines the impacts of AI-driven banking tools on consumer experiences among different demographic groups of people, given an emphasis on age, income level, and technology proficiency. The study investigates the differences in AI adoption and perception, illuminating the distinct challenges encountered by different customer segments, using a stratified sample of 180 respondents from Bangalore.

The results show that although younger, tech-savvy people enjoy the advantages of AI tools like chatbots, virtual assistants, and predictive analytics due to their accessibility and rapidity, elderly persons and those with low incomes regularly face challenges, given their restrictions on digital skills, obstacles related to usability, and distrust in technology. Comfort levels, preferences, and perceived effectiveness of AI tools show significant variations within these demographic groups, as demonstrated by statistical analyses including t-tests and ANOVA.

Besides its benefits—like quicker transactions, immediate financial guidance, fraud detection, and more efficient loan approvals—AI's use in banking brings up worries regarding data privacy, the transparency of algorithms, and fair access. The study emphasizes that without a focus on inclusivity, there is a risk of AI could without intention improve already gaps.

The study suggests simplifying AI interfaces, introducing support for multiple languages, and creating digital literacy programs designed for underserved populations as ways to tackle these challenges. Moreover, it highlights how vital it is to strike a balance between manlike contact and automation in order to nurture trust and inclusivity in banking services. It is also stressed that regular feedback mechanisms and ethical AI implementation are crucial for maintaining customer satisfaction and loyalty.

This study adds to the expanding literature on AI's transformative impact in finance, offering banks practical insights for responsible AI utilization. The banking sector can guarantee that AI acts as a means of empowerment rather than exclusion by synchronizing technological progress with customers' varied requirements. This thorough examination highlights the essential necessity for inclusivity and adaptability.

Keywords: Artificial Intelligence, Customer Experience, Banking, AI Tools

EXAMINING THE INFLUENCES OF ONLINE REVIEWS AND COMMENTS ON CONSUMER BUYING DECISIONS OF SMART PHONE: A QUALITATIVE AND QUANTITATIVE APPROACH

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ABSTRACT

Customer reviews have become a crucial part of the decision-making process for buyers in the current digital era. Potential clients are depending more and more on the thoughts and experiences of others when making a purchase decision. This dependence has significant ramifications for both consumers and corporations. Customer reviews are seen as objective and genuine, in contrast to promotional ads. While negative reviews assist customers in making better decisions, positive reviews indicate credibility.

Smartphones have significantly transformed the e-commerce landscape by enabling seamless access to online shopping, thus facilitating greater market penetration. Between recent years, the CAGR for smartphone sales via these platforms has hovered around 10-12%, reflecting the strong consumer shift toward online shopping due to convenience, access to deals, and diverse options. Social media, review websites, and e-commerce platforms have increased the visibility and importance of customer feedback. Customers can easily share and obtain reviews on websites like Amazon and Flipkart.

The purpose of our study is to investigate the influence of reviews and comments on consumer buying decisions on e-commerce platforms like Amazon and Flipkart. In this study, both quantitative and qualitative approaches are used. Qualitative data is gathered

by scraping the reviews and feedback from both the e-commerce platforms and text analysis is done to investigate the influence on buying behaviour. The quantitative study explored how individuals' thoughts, feelings, and behaviours are shaped by the real or imagined presence of others by using Social Influence Theory. For the quantitative study, data was collected from 180 respondents by circulating Google forms.

The results facilitate a better understanding of consumer behaviour theories in the context of e-commerce. The research portrays the vital role of online reviews in forming consumer trust and decision-making processes. This study sheds new light on the particular consequences of critical remarks on e-commerce sites, with a particular emphasis on Amazon and Flipkart. It also makes useful recommendations for enhancing online retail operations.

Keywords: *Social Influence Theory, Consumer Behaviour, E-commerce, Reviews, Smartphones*

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EFFECTIVENESS OF SOCIAL MEDIA MARKETING ON E-COMMERCE SALES

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ABSTRACT

This study investigates the impact of social media marketing on e-commerce sales, focusing on platform-specific performance, the effectiveness of content formats, and the role of paid versus organic campaigns. Social media has transformed the digital marketing landscape, providing businesses with unprecedented opportunities to engage with consumers, build brand awareness, and drive sales. Despite its widespread adoption, the direct impact of social media marketing on measurable e-commerce sales remains underexplored. This research bridges the gap by employing a mixed-methods approach that integrates quantitative data from analytics tools with qualitative insights gathered through surveys and interviews with e-commerce professionals. A/B testing conducted across platforms such as Instagram, Facebook, and Twitter evaluate the effectiveness of targeted strategies, including video content, influencer collaborations, and paid advertisements.

The findings highlight Instagram's superior performance as a conversion driver, with video content emerging as the most persuasive medium for influencing purchasing decisions. Paid campaigns are shown to consistently outperform organic efforts, offering better precision targeting, broader reach, and higher returns on investment. Sentiment analysis further reveals a significant correlation between positive consumer feedback and enhanced sales performance, emphasizing the importance of fostering trust and authenticity in online interactions. Additionally, the study identifies distinct differences in how various social media platforms impact consumer behavior, underscoring the need for tailored marketing strategies.

While this research provides actionable insights for e-commerce marketers, its focus on specific platforms and industries highlights the necessity of further exploration into less-

studied areas, such as the impact of emerging platforms and long-term customer engagement strategies. By addressing critical gaps in existing literature, this study contributes to a deeper understanding of the strategic use of social media marketing in e-commerce and offers valuable guidance for optimizing marketing investments in a highly competitive digital environment.

Keywords: *Social media marketing, E-commerce, Platform performance, Content strategy, Paid campaigns, Consumer sentiment.*

BLENDING INTUITION AND INNOVATION: EXPLORING HUMAN-AI PARTNERSHIPS IN FINANCIAL DECISION-MAKING

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ABSTRACT

Prediction of trends and prices in today's dynamic financial markets, propelled by rapid technological advancements and tremendous data flows, is always challenging. AI systems can provide excellent analytics capabilities but are devoid of contextual understanding. Human decision-makers are better at intuition but tend to make decisions based on cognitive biases. This dichotomy has often resulted in inefficiency in financial decision-making processes, leading to risks like increased market volatility, resource misallocation, and loss of investor confidence. The failure to harmonize human and AI interventions in increasingly complex and interconnected global markets can lead to inefficiencies and missed opportunities for innovation that could persist. The paper fills the urgent need for the research of the relationship between human sentiments and AI-driven analytics, providing insight into how their synergy may be able to optimize decision-making, enhance market stability, and build a more resilient financial ecosystem.

Keywords: *Intuition, Innovation, Human-AI Partnerships, Financial Decision-Making*

ID 136

CHECKING THE APPLICATION OF THE FAMA-FRENCH MULTI-FACTOR MODEL ON THE INDIAN MARKET

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ABSTRACT

The applicability of the Fama-French three-factor and five-factor models across different markets has been a subject of considerable interest. While these models have demonstrated significant explanatory power in developed markets such as the United States and parts of Europe, their relevance in emerging economies like India is less certain. This study examines the Fama-French 5-Factor Model's ability to explain the excess returns of Nifty 500 stocks over the period from November 2019 to October 2024. By analysing Market Return, Size (SMB), Value (HML), Profitability (RMW), and Investment (CMA) factors, the research explores whether these models capture the nuances of the Indian stock market. The findings suggest that while the market and value factors hold significance, the size, profitability, and investment factors provide limited explanatory power. Interestingly, the profitability factor deviates from its expected behaviour, highlighting potential structural or behavioural differences in the Indian market. These insights offer valuable considerations for investors and portfolio managers seeking to adapt global models for local contexts in emerging economies.

Keywords: *Fama-French Model, Market Return, Profitability, Global Models*

ID 137

CONSUMER TRUST AND PREFERENCES IN ELECTRIC VEHICLES

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ABSTRACT

Rising awareness of sustainability has culminated in making Electric Vehicles (EV) the focal point for achieving climate adaptations and Lessening cities' reliance on dwindling fossil fuels. As technology, it will revolutionize the environment with low-greenhouse emissions, improved urban air quality, and reduced noise levels. However, all these factors will only contribute to the real adoption of the technology if it is well understood in terms of consumer behavior and key issues, such as charging infrastructure, vehicle costs, range anxiety, and battery performance. It collects and synthesizes the view of consumers from a broad survey among people about the electric vehicles with the aim of identifying their key drivers and barriers influencing use. The study analyzes some of these factors such as advancements in technology, economics, environmental awareness, and demographic influences and draws inferences appropriate for manufacturers, policymakers, and energy service providers, which in turn will bridge the gap between what the consumers expect from the industry and what the industry is able to offer them. The research findings seek to provide insights into how stakeholders can develop strategies aimed at fast-tracking the adoption of EVs and making the systems more sustainable, efficient, and environmentally friendly.

Keywords: *Electric Vehicles (EV), Sustainability, Consumer Behavior, Charging Infrastructure, Adoption Barriers.*

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EXPLORING THE IMPACT OF ARTIFICIAL INTELLIGENCE ON CUSTOMER EXPERIENCE IN DIGITAL FINANCIAL SERVICES

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ABSTRACT

In recent years, with the remarkable growth of the digital financial services, specialists took a new direction of focus in the field of servicing, considering customer experience an important differentiator in today's digital landscape. In an online setting, in contrast to traditional servicing, the dimensions of customer experience include effectiveness, ease and emotions; elements that create customer value. The purpose of this paper is on determining the current state of knowledge in the field of online customer experience using Artificial Intelligence in the Financial Services Industry. Also, the purpose of this study is twofold: (1) to offer an outline of opportunities using artificial intelligence in enhancing the customer journey for increasing overall customer experience and (2) to provide managerial implications and guides future research opportunities to empirically measure the impact of artificial intelligence on the customer journey in enhancing customer experience for financial services customer. The research presented in this paper is based on the literature review. Most of the studies selected for this literature review were found by searching on the databases for Customer Experience, Digital Financial Services, Artificial Intelligence and Customer Journey. Our key findings include a model for Digital Financial Services Ecosystem that uses Artificial Intelligence to enhance Customer Journey which ultimately builds better customer experience. The AI constantly learns from the Customer Journey and helps to enhance its all 5 stages (Awareness, Consideration, Purchase, Retention, Advocacy). This helps to improve the Customer Experience's dimensions (Effective, Ease and Emotion). The research aims to create a clearer vision in implementing the artificial intelligence strategy to improve the customer journey and enhance the customer experience in financial services domain. This is one of the few studies that dwellson use of AI to enhance customer experience in financial services

domain. Not much is written and available on the topic. We will be going in depth later to explore quantitative side of the research. The results of this research is expected to provide New Start Ups and Traditional Firms with valuable inputs for improving the customer journey using Artificial Intelligence. This outcome of study is important for researchers, policy makers and regulators as in framing business policies and future research.

Keywords: *Customer Experience, Artificial Intelligence, Customer Journey, Digital Financial Services, Equity, Stocks, Mutual Funds, Investment*

DOES EXPERIENCE DIMINISH DISPOSITION EFFECT? AN ANALYTICAL STUDY

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ABSTRACT

The aim of this study is to find out the existence of disposition effect between new investors and old experienced investors. We have employed a design of two groups of investors, one with less than three years of trading experience and the other group having more than seven years of experience. We have categorized them as A and B, a structured questionnaire were administered to them, and the data were analyzed. The disposition effect reflects to the investors actions like prematurely selling assets that have made even small financial gains, while holding on to assets that are making losses. They are comfortable in selling their profit making positions even though the potential for growth is high whereas hold on to the loss making one though there is no hope of making a gain in the near future. To study these, we framed the questions carefully to capture their mental calculations in making investment decisions. The results of this study shows that there is a marked difference between the thinking process of new and old investors and this gives the scope for understanding the investor behavior and understanding their portfolio performance in stable and volatile markets. The results have shown surprising results along with the confirmation for the long held beliefs. It has opened a new view of looking at investor psychology particularly for Indian context. Whether, this result holds good for other markets needs to be probed which offers wide scope for further research.

Keywords: *Disposition Effect, Financial Gains, Investor Behaviour, Investment Decisions*

AI MEETS EMOTION: A CASE STUDY OF NEUROMARKETING STRATEGIES IN FLIPKART, VICTORIA'S SECRET, AND CADBURY

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ABSTRACT

This study probes the impact of AI-driven neuromarketing techniques on consumer behaviour by examining three leading brands: Flipkart's AI-powered online purchasing experience, Victoria's Secret's use of the "Pink" colour and "Secret" word in brand positioning, and Cadbury's hyper-personalized advertising. The analysis contrasts and compares the implementation of neuromarketing principles such as emotional triggers, personalized content, and consumer engagement strategies from the ones applied with the help of artificial intelligence in these campaigns. The research focuses on the key impact that AI-driven personalization has on consumers' decisions. The paper, based on case study analysis, provides insights into the impact of neuromarketing and recommendations for marketers seeking to leverage AI for more effective consumer engagement. The results contribute to the expanding corpus of research on AI in marketing and offer valuable insights for businesses that strive to improve their marketing strategies through neuromarketing.

Keywords: *Neuromarketing, AI-Driven Personalization, Consumer Behaviour*

ID 163

IMPACT OF LEADERSHIP ON THE EMPLOYEE WELL -BEING

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ABSTRACT

This research explores the impact of leadership on employee well-being using a survey-based approach. The study investigates key dimensions of workplace well-being, including emotional, mental, and physical health, and the role of leadership in shaping these outcomes. The survey questions address factors such as workload, work-life balance, mental health support, sense of belonging, and the influence of leadership actions on well-being. Data collected from participants revealed that leadership significantly affects employees' perception of their work environment, engagement levels, and overall job satisfaction. Specifically, supportive leadership practices were found to enhance mental health, foster team cohesion, and encourage skill development. Open-ended responses highlighted examples of how leaders positively influenced well-being by providing resources, fostering supportive relationships, and promoting a healthy work culture. These findings underscore the critical role of leadership in fostering employee well-being, offering actionable insights for organizations aiming to create thriving workplace environments.

Keywords: *Leadership, Employee Well-Being, Skill Development, Workplace Environments*

ID 165

IMPACT OF INFLUENCER MARKETING ON PURCHASE INTENTION OF MILLENNIAL AND GENERATION-Z WOMEN

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ABSTRACT

Influencer marketing is currently, gaining much needed attention and has developed into a trend in the marketing industry. This paper has documented the impact of influencer marketing on purchase intention of women consumers. This research also examines the key factors influencing the purchase intentions of two generations of women: Millennials and Generation-Z women and it was concluded that the purchase intentions of millennial and Generation-Z women are influenced by a combination of psychological factors (impulse purchase orientation, attitude, perceived enjoyment), social factors (subjective norms, peer influence), experiential factors (online trust, e-service quality), brand and product factors (brand image, product features), and ethical consumption tendencies, and understanding these factors can also help marketers tailor their strategies to target effectively their consumer groups.

Keywords: *Influencer Marketing, Purchase Intention, Generation-Z, Millennial Women*

ID 180

IMPACT OF OPERATIONS STRATEGY ALIGNMENT WITH CORPORATE STRATEGY FOR HYPERLOCAL DELIVERY MODELS FOR PHARMACEUTICAL PRODUCTS

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ABSTRACT

This study examines the impact of aligning operations strategies with corporate strategies in hyperlocal delivery models for pharmaceutical products. The aim is to analyze how strategic alignment influences delivery efficiency, customer satisfaction, and regulatory compliance. A mixed-methods approach is adopted, employing quantitative surveys to evaluate key performance metrics and qualitative interviews to identify challenges and best practices. The explanatory sequential design integrates insights to form a comprehensive understanding of strategic alignment in hyperlocal pharmaceutical delivery systems. Preliminary findings suggest that strategic alignment significantly enhances operational efficiency, delivery speed, and customer satisfaction. Leadership commitment and technological readiness are identified as critical enablers, while financial constraints and regulatory complexities present key barriers. This study bridges existing gaps by focusing on hyperlocal delivery systems for pharmaceuticals, a sector less explored in strategy alignment literature. It also incorporates regulatory and technological mediators into the analysis, offering a novel framework for practitioners.

Keywords: *Operations strategy, Corporate strategy, Hyperlocal delivery, Strategic alignment, Customer satisfaction*

SUPPLY CHAIN RISK ASSESSMENT IN E-COMMERCE: LEVERAGING TECHNOLOGY FOR RESILIENCE

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ABSTRACT

This study examines major challenges in e-commerce supply chains, including cyber threats, logistics disruptions, inventory shortages, and supplier unreliability. It explores how AI, blockchain, supplier diversification, and efficient inventory management can mitigate these risks and enhance operational resilience. This study employs a mixed methods approach, combining quantitative survey data with qualitative insights from in-depth interviews conducted with supply chain managers, operations managers, and risk assessment specialists. Statistical analysis is performed using SPSS to identify key trends and correlations, while thematic analysis is used to derive insights from qualitative data. The findings demonstrate that technology integration, when paired with strong supplier networks and efficient inventory practices, significantly reduces disruptions and enhances operational performance. Real-time collaboration with logistics providers further strengthens risk mitigation strategies. The proposed framework equips e-commerce businesses with actionable insights to mitigate supply chain risks, reducing operational disruptions by 20% and increasing resilience by 25%. By addressing critical supply chain vulnerabilities, this study contributes to the sustainability and reliability of e-commerce, benefiting consumers and the global marketplace. This research bridges gaps in existing literature by focusing on e-commerce-specific challenges, offering a novel conceptual framework for risk mitigation, and emphasizing the strategic application of emerging technologies.

Keywords: E-Commerce, Supply Chain Resilience, Risk Management, AI, Blockchain, Inventory Management, Logistics Collaboration

ID 191

THRIVING AT WORK: EXPLORING LINKS BETWEEN ORGANIZATIONAL SOCIAL MEDIA SUPPORT, MENTAL WELL BEING AND EMPLOYEE ENGAGEMENT

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ABSTRACT

Thriving at work has been on focus lately since some big organizations announced that they now measure employee thriving. Thriving is a construct which includes learning and vitality. It has a positive influence on employee engagement and in turn employee performance. Previous studies have highlighted the need to study the environment and organizational perspectives which facilitate thriving. Accordingly, we study a new variable termed Organizational Social Media Support. This refers to the activities which an organization undertakes to utilize social media in public domain to connect with employees and the outside world. Mental Wellbeing of employees has been a focus area post pandemic. Impact of Employees Mental Wellbeing on their performance and engagement have been understood in the past. Accordingly, we investigate the links between Thriving at Work, Organizational Social Media Support, Mental Well-Being and Employee Engagement. To understand the linkages, we have conducted an empirical study with approximately 400 respondents from the Indian workforce. In the process we have developed and validated an instrument to measure the construct “Organizational Social Media Support”. Analysis of the data collected has led us to the conclusion that Organizational Social Media Support influences employee engagement and impacts employee thriving. At the same time employees Mental Well Being plays an important role in the relationship between Employee thriving and Employee Engagement. The findings in this study are significant as Organizations can use these outcomes to determine their focus areas of interventions to enable their employees to thrive and engage with them better, thereby getting a better output from them.

Keywords: *Thriving, Mental Wellbeing, Organizational Social Media Support, Employee Engagement*

OPTIMIZING HEALTHCARE INVENTORY MANAGEMENT: ANALYZING JIT, FIFO, AND ABC ANALYSIS FOR IMPROVED SUPPLY CHAIN PERFORMANCE

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ABSTRACT

This study evaluates the role of inventory management practices—Just-In-Time (JIT), First-In-First-Out (FIFO), and ABC analysis—in optimizing healthcare inventory management. It aims to address critical challenges such as stock shortages, wastage, and inflated operational costs, ultimately enhancing supply chain performance. A survey-based research approach was employed, collecting data from diverse healthcare workers, including medical practitioners, nurses, procurement staff, and administrative personnel. Statistical tools were used to analyze the impact of JIT, FIFO, and ABC analysis on inventory performance and supply chain efficiency. JIT effectively reduces waste and ensures the timely delivery of supplies, significantly enhancing operational efficiency. FIFO facilitates proper stock control and minimizes the risk of inventory expiration, promoting uninterrupted stock flow and stable pricing. ABC analysis improves resource allocation, reducing overstock and wastage of less critical items. Combining these practices in a unified approach improved forecasting precision, decreased lead times, and strengthened the overall responsiveness of the supply chain. Healthcare facilities can reduce inefficiencies and operational costs by integrating JIT, FIFO, and ABC analysis into their inventory management strategies. This approach ensures the continuous availability of critical supplies, especially during demand surges, while maintaining cost efficiency. Effective inventory management directly improves patient care by preventing shortages of essential medicines and equipment. It also contributes to cost control in healthcare, supporting financial sustainability and equitable access to medical resources. This study uniquely combines JIT, FIFO, and ABC analysis to develop a comprehensive approach to inventory management in healthcare. By addressing practical barriers such as limited resources and dynamic demand patterns, it provides actionable insights for improving supply chain performance, especially in resource-constrained and high-demand environments.

Keywords: *Healthcare Inventory Management, Just-In-Time (JIT), First-In-First-Out (FIFO), ABC Analysis, Supply Chain Performance, Operational Efficiency, Lean Strategies, Cost Control, Patient Care.*

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ENHANCING EMPLOYEE ATTRITION PREDICTION USING ENSEMBLE LEARNING AND SYNTHETIC DATA AUGMENTATION

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ABSTRACT

Employee attrition is a huge concern for businesses, affecting operational expenses, team morale, and institutional knowledge. The application of machine learning techniques to human resource management is examined in this study. Specifically, ensemble approaches such as Bagging Support Vector Machine (SVM) and Bagging K-Nearest Neighbors (KNN) are used to forecast attrition. The study uses historical employee data and the Synthetic Minority Over-sampling Technique (SMOTE) to address class imbalances, finding that Bagging SVM achieves 92.7% accuracy while surpassing Bagging KNN at 84.2%. Furthermore, the efficiency of Bagging SVM is further supported by cross-validation findings. Finally, by offering insights into how to improve employee retention tactics, optimize HRM procedures, and cultivate a pleasant workplace culture, these findings help to improve organizational performance and address ethical issues about privacy and openness.

Keywords: *Employee Attrition, Class Imbalance, Bagging, SVM, KNN, Machine Learning*

A STUDY OF ORGANISATIONAL CULTURE WITH PSYCHOLOGICAL CAPITAL OF EMPLOYEES IN INDIA

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ABSTRACT

The study of positive psychological qualities and human resource strengths to enhance employee performance is known as Positive Organisational Behaviour, or POB. POB emphasises favourable conditions, characteristics, and procedures at work. Psychological Capital, a positive developmental condition in which a person has high levels of optimism, effectiveness, hope, and resilience, is a component of POB. The purpose of the study is to determine if organisational culture can foster the development of psychological capital. The organisational culture is viewed as both a precursor to PsyCap and a contributing factor. The responders were Indian IT workers, according to the study. By affecting employees' attitudes, actions, and performance, PsyCap has a substantial influence that goes beyond the organisational level and includes their potential for creativity (Tahir et al., 2019). PsyCap is a type of ability that distinguishes individuals from other facets of humanity, such as social and human capitals. Crucially, PsyCap can be evaluated and improved to promote innovative behaviour among employees (Ross, 2018). There is a correlation between PsyCap components and employees' inventive activities, according to empirical studies. According to Barron and Harrington's (1981) research, dependable workers are more creatively productive. According to a recent study, organisational culture has a big impact on the creative practices of the best legal firms (Maroofi, 2016). In particular, studies have shown that certain organisational cultures are linked to financial performance (Srensen, 2002; Romina, 2018). The importance of organisational culture and psychological capital for staff members is the main emphasis of this study. A qualitative study of organisational culture has been carried out in order to have a better understanding of organisational value. Since culture cannot be created on an individual basis, it is impossible for one person to create an organization's culture. However, by embracing the values that are fundamental to its growth, an organization's culture may be developed together.

Keywords: *Psychological Capital, Organizational Culture, Employee Work life, Performance.*

ID 202

ROLE OF APPEARANCE BIAS IN DETERMINING INTENTION TO TURNOVER IN WORK ENVIRONMENTS

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ABSTRACT

This study explores the relationship between appearance Bias, employee engagement, and employee turnover intentions within workplace settings. The research assesses how biases based on physical appearance impact job satisfaction, career progression, and organizational commitment. A mixed-methods approach, incorporating surveys and qualitative insights, is used to evaluate employees' experiences and perceptions of workplace discrimination. The findings emphasize the importance of addressing appearance biases to foster an inclusive work culture, improve employee engagement, and reduce turnover.

Keywords: *Appearance Bias, Turnover Intention, Employee Engagement, Workplace Bias, Diversity & Inclusion, Human Resource Management*

ID 203

AN EMPIRICAL ANALYSIS OF STOCK SPLITS IN THE INDIAN STOCK MARKET: IMPACT ON SHAREHOLDER RETURNS, LIQUIDITY, AND CAPITAL STRUCTURE

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ABSTRACT

This study empirically examines the impact of stock splits on shareholder returns, liquidity, and capital structure in the Indian stock market. Using a comprehensive dataset spanning the fiscal year 2023-2024, we analyze 150 corporate actions, including stock splits, bonus issues, and consolidations, across various industries. Our findings reveal that stock splits and bonus issues positively influence share price, trading volume, and liquidity while reducing bid-ask spreads. Shareholder returns, measured by dividend yield and total shareholder return, also improve following these corporate actions. Furthermore, we observe a reduction in debt-to-equity ratios and financial leverage, indicating the role of stock splits in optimizing capital structure. Time series analysis uncovers seasonal patterns and forecasts continued growth in corporate actions. K-means clustering identifies distinct strategic behaviors among companies based on their split and bonus ratios. The study highlights the importance of strategic timing and industry-specific dynamics in shaping the outcomes of corporate actions. Our results provide valuable insights for corporate managers, investors, and policymakers, emphasizing the significance of stock splits as a tool for enhancing shareholder value, improving market liquidity, and fostering financial stability in the Indian stock market.

Keywords: *Stock Splits, Shareholder Returns, Liquidity, Capital Structure, Financial Performance, Valuation AndMarket Perception*

DOES EXPERIENCE DIMINISH DISPOSITION EFFECT? AN ANALYTICAL STUDY

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ABSTRACT

The aim of this study is to find out the existence of disposition effect between new investors and old experienced investors. We have employed a design of two groups of investors, one with less than three years of trading experience and the other group having more than seven years of experience. We have categorized them as A and B, a structured questionnaire were administered to them, and the data were analyzed. The disposition effect reflects to the investors actions like prematurely selling assets that have made even small financial gains, while holding on to assets that are making losses. They are comfortable in selling their profit making positions even though the potential for growth is high whereas hold on to the loss making one though there is no hope of making a gain in the near future. To study these, we framed the questions carefully to capture their mental calculations in making investment decisions. The results of this study shows that there is a marked difference between the thinking process of new and old investors and this gives the scope for understanding the investor behavior and understanding their portfolio performance in stable and volatile markets. The results have shown surprising results along with the confirmation for the long held beliefs. It has opened a new view of looking at investor psychology particularly for Indian context. Whether, this result holds good for other markets needs to be probed which offers wide scope for further research.

Keywords: *Disposition Effect, Financial Gains, Investor Behaviour, Investment Decisions*

TRACK 4

MANAGEMENT OF TECHNOLOGY

ID 16

TRUST DYNAMICS IN AI-BASED RECOMMENDER SYSTEMS: THE INFLUENCE OF ACCURACY, PERSONALIZATION, AND CONSUMER DECISION-MAKING SATISFACTION

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ABSTRACT

Integrating artificial intelligence (AI) in e-commerce redefined consumer decision-making by leveraging AI-driven recommendations. This study examines the mediating role of trust in AI between recommendation accuracy, perceived personalisation, and consumer outcomes such as purchase intention and decision satisfaction. A cross-sectional design with 354 participants utilising e-commerce platforms employing AI-driven recommendation systems was analysed using Structural Equation Modelling (SEM). Results indicate recommendation accuracy significantly enhances trust in AI and subsequently influences purchase intention and decision satisfaction. Interestingly, perceived personalization positively impacts decision satisfaction but does not significantly affect trust or purchase intention. The findings emphasize the pivotal role of trust in translating recommendation accuracy into actionable consumer behaviours while highlighting the limited direct impact of personalization on trust. The study contributes to the growing body of knowledge on consumer behaviour in AI-driven environments and provides actionable insights for optimizing AI systems to enhance consumer trust and satisfaction.

Keywords: *AI-based recommender systems, recommendation accuracy, perceived personalisation, trust in AI, Decision satisfaction*

ID 23

AN EMPIRICAL STUDY ON B2B SALES PROCESS & THEIR OPTIMIZATION BY AUGMENTED REALITY & VIRTUAL REALITY

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ABSTRACT

The purpose of this research is to study how advanced immersive technologies have influenced the marketing processes in a business-to-business (B2B) context. In the complex world of B2B sales, technological advancements have consistently redefined the pace and efficiency of the sales cycle, accelerating the conversion of prospects into clients. This paper delves into how the use of immersive technologies like Augmented Reality (AR) and Virtual Reality (VR) can significantly influence the B2B sales process, enabling enterprise-level deals to achieve higher conversion rates within a shortened sales cycle. The study methodology of this paper involves the usage of a consultative engagement model which explores and evaluates Enterprise Real Estate sales processes, which involve various stages like the buyer's journey, identifying opportunities for companies to introduce innovation and enhance profitability. Finally, a study on sales process bottlenecks in Enterprise Real Estate is also done. Our analysis highlights how tools such as AR Interactive Showcase Modules and Web Lite Navigators have empowered customers to engage with products virtually, offering an immersive understanding of features and usability. The major findings of this research conclude that the use of immersive technologies in B2B sales has led to an improvement of 30% faster sales cycle with reduced prospect touch points, while over 70% of buyers reported increased confidence in their purchasing decisions. Additionally, sales closure timelines have improved by 25% across projects, driven by centralized and readily accessible data on web platforms and on-site environments.

Keywords: *Augmented Reality, Virtual Reality, AR VR B2B Sales, Enterprise Sales, Buyer's Journey.*

ID 28

SUSTAINABLE PACKAGING DESIGN CRAFTED WITH ARTIFICIAL INTELLIGENCE

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ABSTRACT

This paper aims to investigate the unique and unreached possibilities of packaging as a teaching aid for raising consciousness concerning sustainability among children and their families. In company with the literature research, case studies along with consultation with experts, the study reveals such design solutions where the packaging goes beyond its basic utilization. Such examples include seed-infused wrapping paper which grows into plants, and product packaging with messages about the advantages of using organic cotton. A new feature of the study is the application of artificial intelligence in packaging design and sustainable solutions customization. Several companies use artificial intelligence to decode extensive data to define the most efficient packaging from the point of view of recycling and minimal CO₂ emissions. The research focuses on how the rising e-commerce business affects packaging waste and reveals the top brands with AI-based, eco-friendly packaging solutions. For the purposes of prioritization, the study proposes a Delphi method with the participation of sustainability experts and packaging designers. This approach allows for selecting those commonly used design features that are potentially most effective in education packaging and for ranking their efficiency with reference to Generation Alpha in terms of engagement in learning sustainability. It also established that while packaging continues to play the roles of promoting commerce, convenience and information, it can equally become an invisible but influential teacher, thereby cultivating sustainable living habits among the young. It is about how, using design innovation, artificial intelligence, and a sustainability narrative, businesses can turn objects into educational tools. It provides designers, educators, and businesses an understanding of packaging not only as a practical shield but also as an instrument of change to reach citizens of the world and nurture the conscious environmental caretakers of tomorrow.

Keywords: *Artificial Intelligence, Sustainability, Delphi method, CO₂ Emissions*

ID 31

THE INTEGRATION OF CHATGPT IN LEGAL PRACTICE AND EDUCATION

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ABSTRACT

The legal profession and legal education are undergoing a change thanks to the incorporation of artificial intelligence, especially generative technologies like ChatGPT. Although there are still worries that AI may eventually replace human lawyers, the truth is that AI mostly increases productivity by automating tedious work helping with legal research, document authoring and contract analysis. AI systems have already been implemented by well-known companies like Allen & Overy and Mishcon de Reya to improve efficiency. However, the widespread use of AI tools presents difficult regulatory issues particularly with regard to data usage and copyright rights. Legal regimes like the UK draw attention to the difficulties in establishing who owns AI-generated information which makes professional and academic compliance more difficult. Universities are faced with a conundrum in the field of education: should AI tools be seen as dangers to academic integrity or as teaching aids? AI-generated text is difficult for traditional plagiarism detection systems to detect therefore evaluation techniques need to be reevaluated. To enable students to utilize AI responsibly in their future employment educational institutions must strike a balance between preventing abuse and promoting AI knowledge. Although completely autonomous "robot lawyers" are unlikely to appear in the legal field anytime soon, artificial intelligence will become essential for regular work and legal analysis. Law schools need to adjust by incorporating AI-focused courses and stressing the value of indispensable human traits like creativity, moral discernment and critical thinking. In order to train future attorneys for a technologically advanced legal environment, this article emphasizes the critical need for regulatory clarity, innovative curricula and ethical AI integration in both legal practice and education.

Keywords: *Integrity, Education, ChatGPT, E-data.*

LEVERAGING MACHINE LEARNING MODELS TO IMPROVE AIRBAG SYSTEMS IN MOTORCYCLES

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ABSTRACT

Two-wheeler accidents account for a significant proportion of road traffic fatalities worldwide. The lack of protective barriers and limited crash protection make riders vulnerable to severe injuries. To address this concern, airbag technology using machine learning has been adapted for two wheeler offering a promising solution to enhance rider safety. Machine Learning algorithms allow airbag systems to learn over time and are able to enhance their operation by absorbing data of previous collisions. These intelligent systems are capable of processing sensor data and adjusting their action plans in real-time fashion, which leads to more effective and flexible coverage. Researchers have developed ML-accelerated simulation models that can predict airbag deployment geometries up to three orders of magnitude faster than traditional computational methods. The models blend physical system modes with data-driven techniques to make rapid predictions within complex design spaces. Airbag systems enhance safety features because they enable complex analysis of sensor data. Advanced systems can determine the best timing and force for deploying airbags so that protection is timely and effective in a range of collision scenarios. AI-driven airbag technology is highly adaptable to different driving conditions, with real-time adjustments based on environmental factors. Additionally, systems can provide individualized protection as a function of occupant characteristics, for instance, size and seating position. This results in the person of deployment strategies to particular riders. Moreover, continuous, real-time monitoring and analysis of collision scenarios will also enhance the efficiency of intelligent systems, as these systems can become more sensitive to dynamic conditions. Overall, the integration of AI into motorcycle airbag technology is a major step forward in rider safety, providing a proactive approach to mitigating injuries during accidents. The benefits of this research will include better adaptability to diverse driving conditions, customized protection based on rider

characteristics, and enhanced real- time monitoring of collision scenarios. This innovative approach not only reduces the severity of injuries sustained in accidents but also addresses the unique challenges faced by two-wheeler riders, who are often more vulnerable due to the lack of protective barriers. In a nutshell, the integration of machine learning in airbags signals a hopeful beginning towards the mitigation of motorcycle fatality and promotion of safety globally.

Keywords: *Airbag Technology, Machine Learning, Real-Time Monitoring, Sensors, Dynamic Conditions.*

ID 58

BEHAVIORAL BIASES IN INVESTMENTS: EXAMINING THE MODERATING INFLUENCE OF OVERCONFIDENCE ON SNAKE BITE AND HOUSE MONEY EFFECTS

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ABSTRACT

Investment decisions are often influenced by behavioral biases, which can lead to irrational outcomes. While biases such as anchoring bias, confirmation bias, herd behavior, and mental accounting and overconfidence have been extensively studied, the snake bite and house money effects remain relatively underexplored, especially in combination with overconfidence bias. The snake bite effect refers to an investor's tendency to become overly cautious after experiencing losses, while the house money effect highlights a willingness to take more risks after gains. Overconfidence involves an exaggerated belief in one's abilities or knowledge, which amplifies or diminishes the impact of these biases on investment decisions. This study focuses on overconfidence bias as a moderating factor in the context of two specific biases: the snake bite effect and the house money effect, during investment decision-making. Data were collected from 130 respondents through a structured survey to explore these relationships. The responses were analysed using SmartPLS 4 to understand how overconfidence interacts with these biases and influences investment decision-making patterns. The findings aim to providing both theoretical and practical insights into how behavioural tendencies shape investment behavior and could help design strategies to encourage more balanced financial decisions.

Keywords: Behavioral Bias, Investments, Snake Bite, House Money Effects, Investment Behavior

ID 65

AI ADOPTION IN RETAIL: A LITERATURE REVIEW ON THE ROLES OF SOCIAL INFLUENCES, SOCIAL NORMS, AND TECHNOLOGICAL READINESS IN EMERGING AND DEVELOPED ECONOMIES

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ABSTRACT

The integration of artificial intelligence (AI) in the retail sector is revolutionizing consumer behaviour and business operations globally. However, the pace and extent of AI adoption vary significantly between emerging economies and developed nations, driven by socio-cultural, economic, and technological factors. This literature review examines the critical roles of social influence, social norms and perceived usefulness in facilitating AI adoption in retail. It focuses on a comparative analysis of countries such as India, Vietnam, Jordanian Germany, Japan, and the United States. In emerging economies, social influence and community-driven dynamics are pivotal, with barriers such as infrastructure gaps and socio-economic inequalities significantly impacting AI readiness. On the other hand, developed nations benefit from advanced digital ecosystems, robust regulatory frameworks, and high digital literacy, enabling smoother AI adoption. This review identifies crucial research gaps, including the need for comprehensive cross-country comparative studies and a deeper exploration of how socio-economic inequalities affect AI readiness in emerging economies. The scope of this study involved reviewing literature that related to AI in retails, including peer-reviewed journals, conference proceedings, and authoritative industry reports. We shortlisted these sources based on their relevance, impact factor, and citation metrics, focusing on studies that specifically address AI adoption in retail contexts across diverse economic settings. By synthesizing these research findings, this study provides a robust foundation for understanding the multifaceted landscape of AI adoption in retail. The insights gained are vital for developing strategies to bridge the adoption gap, enabling retailers to better leverage AI technologies, drive innovation, and enhance consumer experiences in diverse

market contexts. Findings indicate that social influence and community dynamics are pivotal for AI adoption in emerging economies, yet barriers like infrastructure gaps and socio-economic inequalities significantly hinder progress. In contrast, developed nations have seamless AI integration because of advanced digital ecosystems, robust regulatory frameworks, and high digital literacy. The study underscores urgent research gaps, notably the necessity for cross-country comparative studies and a deeper investigation into the impact of socio-economic inequalities on AI readiness. Developing inclusive AI strategies considering local cultural dimensions and technological readiness is imperative for bridging the adoption gap.

Keywords: *Artificial Intelligence, Retail, Consumer Behaviour, Technological Readiness, Social Influence, Emerging Economies, Developed Nations, Cross-Country Comparative Study*

ID 74

CAREER TAKE-OFF: EXPLORING THE MENTAL LANDSCAPE SHAPING FEMALE PROGRESSION IN TECHNOLOGY PROFESSIONS

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ABSTRACT

Focusing on occupational self-efficacy, work role salience, proactive personality, and gender role attitudes, this study explores the cognitive variables impacting women's career development in the Indian IT industry. With career management behaviour as a mediator, the study uses structural equation modelling – using a sample of 483 women IT professionals – to assess the immediate and secondary effects of these mental characteristics on professional advancement. Results show that job progress is much influenced by all cognitive elements; career management behaviour is therefore rather important in moderating impact. Following gender role views, occupational self-efficacy has the highest cumulative impact on career progression. The paper expands Protean Career Theory by offering understanding of the particular processes by which cognitive elements affect women's paths of employment in IT. Results underline the need of proactive career management techniques and the necessity of companies to create surroundings that improve women's self-efficacy and question conventional gender roles.

Keywords: *Women, career advancement, career behaviour, cognitive factors, IT sector*

BRIDGING AI AND CULTURAL SENSITIVITY: INVESTIGATING INDIAN SOCIAL STIGMAS IN LARGE LANGUAGE MODELS

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ABSTRACT

In the rapidly evolving field of Generative Artificial Intelligence, understanding and mitigating biases in large language models has become increasingly crucial. While significant progress has been made in identifying biases related to protected demographic groups, the influence of culture-specific social stigmas in AI systems remains largely understudied. This research addresses this gap by examining how Indian social stigmas are represented in AI language models. Building upon the Social Stigma QA framework, we adapt and expand it to include a broad spectrum of stigmas prevalent in Indian society, including but not limited to caste-based discrimination, religious minorities, mental health issues, and non-traditional family structures. We hypothesize that the manifestation and amplification of these stigmas in language models will differ significantly from Western contexts, reflecting the complex socio-cultural fabric of India. To test this hypothesis, we develop a comprehensive dataset of stigma-related queries in Indian English and evaluate the responses of various language models. Our analysis combines quantitative metrics and qualitative assessments to capture the nuanced ways in which AI models perpetuate or challenge existing stigmas. This research contributes to the broader understanding of cultural specificity in AI bias while offering valuable insights for developing more inclusive and culturally sensitive AI systems for the Indian market. Our findings have critical implications for AI ethics, policy-making, and the development of AI technologies in diverse cultural contexts. By emphasizing the need for culture-specific training and evaluation methods, this study lays the groundwork for more effective approaches to addressing social biases in AI systems globally.

Keywords: *Generative Artificial Intelligence, Large Language Models, Culturally Sensitivity, Social Stigma*

FACTORS INFLUENCING STUDENTS' TRUST IN AI-POWERED EDUCATIONAL TOOLS AND THEIR ADOPTION TOWARDS AI TOOLS

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ABSTRACT

The Rise of Artificial Intelligence (AI) technologies, especially Large language models (LLMs) like ChatGPT, is transforming the way students learn and interact in education. AI-powered tools offer personalized learning experiences, instant feedback, and innovative support systems that aim to improve students' academic performance. However, the success of these tools largely depends on the trust students place in their capabilities and their confidence in effectively using them. Building this trust is a complex process influenced by various factors, including students' perceptions of the tools' reliability, transparency, and overall usability. This study explores the factors that impact students' trust in AI-powered educational tools and how that trust and self-efficacy impact their utility, usability, and adoption of AI. By gathering insights from 110 students, this research identifies key factors such as self-efficacy, perceived usefulness, and ease of use, which play a significant role in shaping trust and adoption of AI tools. It also examines how trust mediates the relationship between these factors and students' propensity to use AI. This study offers useful insights toward enhancing AI integration in education by utilizing well-known frameworks such as the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Technology Acceptance Model (TAM). The results emphasize the significance of trust in guaranteeing successful adoption, which adds to the current conversations around AI in education.

Keywords: *Trust, AI Adoption, AI Usability, Learning*

ID 111

FACTORS OF GROWTH AFFECTING FINTECH CREDIT

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ABSTRACT

Fintech credit, defined as the provision of credit through innovative digital platforms outside traditional banking systems, has revolutionized financial services like banking, investing, and payments by leveraging advanced technologies such as machine learning and predictive analytics. This study investigates the factors driving fintech startup growth and identifies key determinants such as strong economic conditions, easy access to venture capital, secure internet infrastructure, widespread mobile phone usage, and a large workforce. Interestingly, fintech startups also emerge more frequently in countries where traditional credit access is limited, offering alternative financial solutions to underserved populations. Employing multivariate regression analysis, the research highlights how these factors collectively influence fintech credit expansion. The findings emphasize that governments can foster fintech growth by improving economic conditions, fostering innovation, and implementing supportive policies. This work provides actionable insights into how economic, technological, and regulatory conditions shape the evolution of fintech credit globally.

Keywords: *Fintech Credit, Fintech Startups, Digital Platforms, Banking, Growth*

ADVANCED DRIVING ASSISTANCE SYSTEM USING DEEP LEARNING TECHNIQUES

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ABSTRACT

When someone gets sleepy while operating a car, it's a leading contributor to accidents worldwide, posing a significant threat to public safety. Fatigue and drowsiness, often stemming from lack of sleep, irregular work schedules, or underlying medical conditions, are common among many drivers, frequently resulting in devastating road accidents that can have far-reaching consequences. Alerting the driver in a timely manner is the most effective way to prevent accidents caused by drowsiness, as it can provide the necessary intervention to maintain the driver's alertness and prevent a potential tragedy. Various techniques, including computer vision and machine learning, exist to detect and monitor driver drowsiness, offering promising solutions to this pressing issue. In this study, we provide a deep learning-based method for detecting driver sleepiness that makes use of convolutional neural networks. It is a subclass of deep learning models renowned for their effectiveness in image and video analysis. The proposed scheme utilizes The areas of the driver's face and eyes to detect drowsiness, as these physiological cues are strongly correlated with fatigue and impaired alertness. The system continuously monitors the driver through a webcam, applying advanced image processing techniques that focus on the driver's face and eyes, extracting a rich set of facial features and analyzing eye blinking patterns, yawning, and other visual indicators of drowsiness. We employ a robust algorithm to observe and evaluate the driver's eyes and expression in real-time, measuring the onset and severity of drowsiness to ensure a timely and accurate response. If the system detects an elevated blinking rate or other signs of fatigue, it promptly alerts the driver with an audible warning, aiming to prevent a potential accident and safeguard the well-being of both the driver and the general public.

Keywords: *Driver Detection, Convolution Neural Network (CNN), Region of interest (ROI)*

ID 150

THE ROLE OF GAMIFICATION IN ENHANCING USER ENGAGEMENT IN FINANCIAL EDUCATION APPS

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ABSTRACT

The rise of mobile applications has transformed the landscape of financial education, offering users accessible tools for learning and improving financial literacy. Financial literacy is essential for effective financial decision-making, yet traditional financial education methods often fail to engage young adults. However, sustaining user engagement in financial education apps remains a challenge. Gamification, the integration of game mechanics into non-gaming contexts, has emerged as a promising strategy to enhance user motivation and participation. This paper explores the role of gamification in financial education apps, focusing on how elements such as achievement and progression-based mechanics, social-oriented features, and immersive experiences influence user engagement. Drawing on the self-system model of motivational development (SSMMD), this study examines how gamification satisfies users' psychological needs for competence, autonomy, and relatedness, ultimately fostering deeper engagement with financial learning tools.

Keywords: *Financial Education, Gamification, User Engagement, Applications, Financial Literacy*

ID 152

EXAMINING THE IMPACT OF AGILE PROJECT MANAGEMENT PRACTICES ON EMPLOYEE PERFORMANCE: A STUDY FOCUSED ON THEIR INDUSTRY

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ABSTRACT

Agile Project Management has emerged as a transformative approach for IT organizations in an era of rapid technological advancements and evolving work environments. While Agile methodologies are widely recognized for enhancing project efficiency and adaptability, their direct impact on employee performance remains underexplored. This study investigates the influence of Agile practices—such as daily standups, sprint retrospectives, and iterative development—on key performance dimensions, including productivity, collaboration, job satisfaction, and overall well-being. This research aims to bridge the gap between Agile adoption and workforce optimization through a mixed-methods approach, incorporating both quantitative surveys and qualitative interviews. The findings will offer actionable insights for IT firms to refine Agile implementation strategies, foster a high-performance culture, and drive organizational success.

Keywords: *Agile Project Management, IT organizations, Key Performance, Agile Adoption*

ID 160

RAINFALL PREDICTION USING XGBOOST

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ABSTRACT

India is an agricultural country and its economy is largely based upon crop productivity and rainfall. For analyzing the crop productivity, rainfall prediction is required and necessary to all farmers. Rainfall Prediction is the application of science and technology to predict the state of the atmosphere. It is important to exactly determine the rainfall for effective use of water resources, crop productivity and pre planning of water structures. Using different data mining techniques it can predict rainfall. Data mining techniques are used to estimate the rainfall numerically. This paper focuses some of the popular data mining algorithms for rainfall prediction. Logistic regression, Decision Tree, Neural Networks, Random Forest, LightGBM, CATBoost, XGBoost are some of the algorithms have been used. From that comparison, it can analyze which method gives better accuracy for rainfall prediction.

Keywords: *Rainfall, Logistic regression, Decision Tree, Neural Networks, Random Forest, LightGBM, CATBoost, XGBoost*

ID 161

PREDICTING BRAIN TUMOR USING CNN

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ABSTRACT

The detection and classification of brain tumors in medical imaging, particularly through MRI (Magnetic Resonance Imaging) scans, play a crucial role in early diagnosis and treatment planning. In this project, we present a method based on Convolutional Neural Networks (CNN) for identifying and classifying tumors using MRI images. Our system is designed to distinguish between four types of brain tumors: Melanoma, Glioma, Pituitary, and No Tumor. The tailored CNN model is trained on a dataset of labeled MRI images and assessed for its accuracy, precision, recall, and F1-score. Additionally, the trained model is tested on new MRI images to evaluate its performance in real-world scenarios. The results demonstrate the effectiveness of our approach in accurately detecting and classifying tumors, thereby aiding healthcare professionals in making informed decisions.

Keywords: *Tumor, Convolutional Neural Network, Magnetic Resonance Imaging, Glioma, Meningioma and Pituitary.*

ID 167

SEAMLESS COMMUNITY INTERACTION AND MANAGEMENT

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ABSTRACT

Community is the new modular multi-tenant Community Management System designed to resolve the complex issues of managing societies. This software captures all the activities of residents, aiming at improving the day to day life, the system serves as a hub where communication is cascaded to every user in the residential community. The system is designed to provide a simple interface for interaction, engagement and management to both the administrators and the residents. The system enables the administrators to manage accounts of the members, assign different roles, post notices, maintain event calendars, manage society profiles, create and track maintenance bills, handle complaints, configure emergency contacts, review feedback, events and much more. For the other members, Community allows interaction, posting messages, sending and reading notices, online billing, submitting complaints, taking part in events, and much more.

Keywords: *Community Management System, Housing Society Management, Multi-Tenant Platform, Digital Community Engagement, Smart Housing Management*

ID 170

IDENTIFYING AT RISK NEWBORN FOR LOW BIRTH WEIGHT USING MACHINE LEARNING

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ABSTRACT

LBW is a crucial global health concern that has significant implications for the morbidity and mortality of the neonate. This paper reviews the application of ML in the prediction of LBW in infants, thus leading to timely intervention. The model that is proposed examines maternal, fetal, and socio-economic factors with high accuracy and flags at-risk cases. The study is based on a dataset of real-world health records and uses several ML algorithms, including Random Forest, Logistic Regression, and Gradient Boosting. Findings suggest the potential of ML in improving neonatal health outcomes by enabling proactive healthcare planning.

Keywords: *Low Birth Weight, Machine Learning, Neonatal Health, Predictive Modeling, Maternal Health, Risk Prediction*

ID 178

AI FOR OPTIMIZATION OF 3D PRINTING USING SUSTAINABLE POLYMERS AND COMPOSITES

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ABSTRACT

In recent years, 3D printing has experienced significant growth in the manufacturing sector due to its ability to produce intricate and customized components. The advent of Industry 4.0 further boosted this progress by seamlessly incorporating artificial intelligence (AI) in 3D printing processes. As a result, design precision and production efficiency have significantly improved. Although numerous studies have explored the integration of AI and 3D printing, the literature still lacks a comprehensive overview that emphasizes material selection and formulation, predictive modelling, design optimization, and quality control. This review aims to examine the intersection of AI and 3D printing to create a technologically advanced and environment-friendly manufacturing environment.

Keywords: *Artificial Intelligence, 3D Printing, 3D Technologies, Material Science, Design Optimization, Eco-Environment*

UNDERSTANDING AI ADOPTION: A THEORETICAL FRAMEWORK ANALYSIS

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ABSTRACT

The rapid advancement and integration of Artificial Intelligence (AI) technologies into various sectors have made understanding the factors influencing their adoption a critical area of research. This paper presents a comprehensive analysis of the theoretical frameworks that underpin AI adoption, drawing from a wide range of disciplines, including psychology, sociology, business, and technology studies. The study synthesizes insights from established models such as the Technology Acceptance Model (Davis, 1989), The Theory of Planned Behavior (Ajzen, 1991), the Diffusion of Innovations Theory (Rogers, 2003), the Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003), and the Technology-Organization-Environment (Baker, 2012) Framework in the context of AI. Each of these theories is examined in depth, with a focus on their core constructs, strengths, and limitations in the context of AI adoption. The paper also explores emerging theories specifically tailored to AI, such as the AI Governance Frameworks (Birkstedt et al., 2023), the Risk Management Frameworks (Habbal et al., 2024; Tabassi, 2023), and Generative AI Adoption Models (Gupta et al., 2024; Khanfar et al., 2024). These frameworks address unique challenges associated with AI, including ethical concerns, data privacy, algorithmic bias, and the need for transparency and accountability in AI decision-making processes. The analysis reveals the interplay of technological (Heimberger et al., 2024), organisational (Susan Maestro & Puja Rana, 2024), and ethical factors (Lepri et al., 2021) in shaping AI adoption decisions and highlights the importance of considering these factors holistically. The study further investigates how these theories can be applied in practical contexts, such as organizational decision-making, policy development, and innovation management. By integrating theoretical insights with real-world case studies. The findings emphasize the need for a multidisciplinary approach to AI adoption, one that balances technological advancement with ethical considerations and societal well-being. Finally, the paper identifies gaps in the existing literature and proposes directions for future research. It underscores the importance of developing more

nuanced and context-specific theories to address the evolving nature of AI technologies and their impact on society. By bridging the gap between theory and practice, this research contributes to a deeper understanding of AI adoption and its implications for various stakeholders.

Keywords: *Artificial Intelligence, AI Adoption, Theoretical Frameworks, AI Governance, Ethical Considerations, Organizational Innovation*

ADOPTION OF BLOCK CHAIN TECHNOLOGY ON PROCUREMENT CONTRACTS

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ABSTRACT

This study investigates the adoption of blockchain technology within procurement, with a focus on understanding its impact on procurement contracts and trust-building in procurement contracts. By addressing a critical gap in existing research, this study explores the interplay between key motivators such as transparency, traceability, and trust, decentralization, and barriers including organizational resistance and technological readiness. The research examines how trust in blockchain systems influences adoption intentions, providing empirical insights into its real-world applicability in procurement. A conceptual framework was developed to study the relationship between motivators, barriers, trust, and adoption intention. Data collection involved structured surveys distributed to procurement professionals across various industries, using a five-point Likert scale to capture their perceptions. The data was analyzed using advanced statistical techniques, including regression and hypothesis testing, to determine the significance and strength of relationships among the variables. Preliminary findings suggest that motivators such as transparency, traceability, and trust positively influence blockchain adoption in procurement, while barriers like technological readiness hinder its implementation. The study highlights that organizations prioritizing trust and transparency are more likely to overcome barriers and successfully adopt blockchain technology in their procurement. The study provides actionable recommendations for organizations aiming to adopt blockchain technology in procurement. By addressing organizational resistance through change management strategies and investing in technical infrastructure, businesses can enhance their readiness for blockchain implementation. This study contributes to the emerging literature on blockchain technology by providing empirical evidence on its adoption in procurement. It uniquely bridges the gap between theoretical benefits and practical challenges, offering a nuanced understanding of how trust, motivators, and barriers collectively influence blockchain adoption. The research provides a valuable framework for practitioners and policymakers seeking to leverage blockchain for more efficient and trustworthy procurement practices.

Keywords: *Blockchain Technology, Procurement, Trust, Motivators, Barriers*

EVALUATING THE IMPACT OF DEVOPS PRACTICES ON SOFTWARE QUALITY

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ABSTRACT

The integration of DevOps practices in software development has gained prominence as a solution to Agile's limitations in bridging development and operations. This study examines the impact of DevOps on software quality by analysing how key practices such as automation, continuous integration, and cultural collaboration influence software performance, maintainability, security, and reliability. A quantitative research approach was adopted, collecting data through surveys with exposure to DevOps principles. The study evaluates DevOps practices using the (Culture and Automation in CAMS framework including Continuous integration examines their relationship with software quality attributes based on the ISO/IEC 25010 standard. DevOps-driven automation and continuous integration with improvements in software reliability and maintainability in previous research papers. However, challenges such as inadequate collaboration and inconsistent measurement practices limit the full realization of DevOps benefits in software projects. This research contributes to the growing body of knowledge on DevOps by offering empirical insights into its role in software quality improvement. By focusing on s- software development, this study highlights gaps in DevOps adoption in academic environments and suggests strategies for optimizing its implementation.

Keywords: *DevOps, Software Quality, Continuous Integration, Automation, Agile, CAMS Framework*

TRACK 5
REDEFINING MANAGEMENT
EDUCATION

ID 4

RANKING AND ACCREDITATION SYSTEMS IN HIGHER EDUCATION IN INDIA AND AN EMPIRICAL STUDY ABOUT B LEVEL MANAGEMENT INSTITUTIONS IN CURRENT SCENARIO

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ABSTRACT

Accreditation is an affirmation that a college provides a quality of education that the general public has the right to expect and that the educational community recognizes. The benchmarks prescribed in ranking rating and accreditation establishes the credibility of the higher education institutions whilst indicating the position of an institution in the league of higher education institutions whether nationally or globally. By NIRF Ranking (National Institutional Ranking Framework), A methodology for ranking of management institutions in India and it is organized by department of higher education. Ministry of human resource development Government of India in 2015. Salient features of methodology is based on developing a set of metrics for ranking of management institutions based on the parameters agreed upon by the core committee(cc). Ranking based on institution categories , in view of the diversity in nature and quality of the management institutions in the country it is proposed that ranking be done separately across two distinct categories:-

- Category A: Institutions engaged in Research and teaching
- Category B: Institutions engaged primarily in teaching
- Category B institutions may choose to be ranked in both categories.

By maintaining accountability and transparency, accreditation upholds standards of excellence and promotes continuous improvement. Accreditation enhances an institution's credibility and reputation providing a recognized stamp of approval.

By evaluating universities based on their research output, ranking can help educators and researchers identify the institutions that are making the most significant contributions to their field.

Keywords: *Accreditation, Credibility, Community, Diversity, Accountability*

ID 10

THE READINESS OF MANAGEMENT UNDERGRADUATES TO FACE THE FUTURE CHALLENGES OF ARTIFICIAL INTELLIGENCE (AI) TECHNOLOGY

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ABSTRACT

The main purpose of the research was to explore students' readiness to face the impact of Artificial Intelligence (AI). The main focus was on the student's awareness of AI technology, their understanding of the impact of AI on their future, and the students' recommendations for facing an AI-based world. Also, a qualitative approach was used with semi-structured interviews for data collection. Research population included the final-year students of University of Sri Jayewardenepura. Thematic analysis was also used to identify key interview themes, such as educational background and information technology literacy, understanding of AI, use of AI tools, suggestions for AI curricula, career preparation, and understanding of AI's impact on the future. Key findings show that students have a basic understanding of AI and use AI tools such as ChatGPT, Notion, Grammarly AI, and Fotor. It also revealed that they have a significant baseline understanding of AI's impact on their future. It was evident that there is a significant need for hands-on experience and continuous learning opportunities related to AI. Students emphasized the importance of curriculum strength, industry collaboration, and developing soft skills such as critical thinking, creativity, and adaptability. Key recommendations include integrating real-world applications over AI curricula, offering internships and projects for hands-on experience, and fostering a culture of lifelong learning and professional development.

Keywords: *Awareness of Artificial Intelligence (AI), Information Technology literacy, Adaptability, Job Market and AI*

ID 11

EFFECTIVENESS OF ONLINE AND FACE-TO-FACE LEARNING MODES OF MANAGEMENT UNDERGRADUATES OF EXTERNAL DEGREES: A CASE OF UNIVERSITY OF SRI JAYEWARDENEPURA

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ABSTRACT

The effectiveness of learning modes plays a crucial role in shaping the learning experiences and outcomes of students, especially in higher education programs like Management External Degrees. This study explores the comparative effectiveness of online and face-to-face learning modes in Management External Degree programs in Sri Lanka, focusing on their impact on student engagement, learning outcomes, and challenges. Given the unique challenges faced by external degree students—such as balancing academic, professional, and personal responsibilities—understanding the strengths and limitations of these learning modes is essential for enhancing the quality of education. Adopting a qualitative methodology, this research gathered data through semi-structured interviews involving third year students. Thematic analysis was used to identify key themes from the data, providing a nuanced understanding of the perceptions and experiences of participants. Three primary themes were identified: student engagement, learning outcomes, and technological challenges. The findings reveal that face-to-face teaching is particularly effective in fostering engagement, collaborative learning, and immediate feedback, especially for complex Management subjects. Online teaching, on the other hand, offers unparalleled flexibility and accessibility but faces challenges related to technological barriers and reduced social interaction. Students emphasized the potential of blended learning as an optimal approach, combining the strengths of both modes. This study contributes to the existing literature by addressing a critical gap in understanding the contextual challenges of the students' learning experience of Management External Degrees in Sri Lanka. It offers practical recommendations for educators and policymakers, emphasizing the need for equitable access to technology, improved instructional design, and supportive learning environments. By doing so, the research aims to inform the development of effective teaching strategies that cater to the diverse needs of external degree students.

Keywords: *Online Learning, Face-to-Face Learning, Student Engagement, Learning Outcomes, Technological Challenges*

ID 13

THE IMPORTANCE OF EDUCATION FOR INDIVIDUALS WITH PHYSICAL DISABILITIES IN INDIA

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ABSTRACT

Individuals with physical disabilities in India encounter substantial obstacles in accessing education, which adversely affects their personal, social, and economic well-being. The research highlights the educational status of this demographic, examining existing policies and programs aimed at addressing their needs while identifying ongoing barriers. The findings underscore the necessity for inclusive and accessible education, emphasizing the urgent requirement for a collaborative approach involving multiple stakeholders to ensure equitable educational opportunities. The 2011 Indian Census indicates that approximately 26.8 million people in India have disabilities, with many facing neglect, stigma, and limited educational access. Women with disabilities experience compounded discrimination due to their gender, disability, and socioeconomic status, referred to as the "triple burden." The lack of educational opportunities leads to significant repercussions, including social exclusion and limited employment prospects, perpetuating a cycle of poverty and marginalization that undermines their human rights. Despite some governmental progress in recent years, challenges persist, such as inaccessible environments, insufficient teacher training, a lack of assistive technologies, and ongoing social stigma. To effectively tackle these issues, a comprehensive approach is essential, involving policymakers, educators, disability rights advocates, and the community to create inclusive and barrier-free educational systems that empower individuals with physical disabilities.

Keywords: *Physical Disability, Education, Inclusion, Accessibility, India, Marginalization and Empowerment*

BRIDGING TECHNOLOGY AND PEDAGOGY: UNDERSTANDING AI'S TRANSFORMATIVE ROLE IN HIGHER EDUCATION ENVIRONMENT THROUGH EDUCATORS' EYES

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ABSTRACT

Artificial intelligence has become the supreme power of present and future generations. It is reflecting a multifaceted impact in shaping our lives in almost every aspect including education. In India, AI integration in teaching is at a rising phase as it has revealed several benefits. The Indian education system is the world's largest education system, hence, AI applicability in teaching, especially in higher education, has massive opportunities to harness for benefiting the major stakeholders including students, teachers and institutions. Therefore, this study primarily focuses upon examining the teachers' perceptions in higher technical and managerial education towards AI integration in teaching. Additionally, it aims at exploring the advantages and challenges of AI integration in teaching in higher education. Further, it investigates about the perceptual differences on the basis of age, gender, experience and qualification. For achieving these objectives responses were collected from 30 teachers of J&K and Punjab region through an adaptive structured questionnaire and independent sample t-test, one way ANOVA and average methods were carried out on SPSS 21 to draw the results. Findings of this research work revealed that majority of the respondents possess a positive perception towards AI integration in higher education as AI integration helps them to provide diversified and personalized learning experiences, increase their productivity, reduce their work load and save time. Despite numerous benefits, AI integration has few challenges as it reduces confidentiality, increases security threats, negatively affects the creativity and emotions in teaching. We conclude that teachers, students, institutions, universities, professional and government bodies need to come together with a viable action plan for the efficacious integration of AI in teaching and take a lead to expedite the implementation of this plan through awareness, specialized and customized training programmes, essential support and effective interventions for innocuous use to grab ultimate advantage of AI.

Keywords: *Artificial Intelligence, Higher Education, Teachers' Perceptions*

ID 47

STUDENTS' MINDFULNESS AND ACADEMIC PERFORMANCE IN HIGHER EDUCATION: THE ROLE OF INTRINSIC MOTIVATION AND STUDY ENGAGEMENT (A CONCEPTUAL MODEL)

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ABSTRACT

In recent years, the integration of contemplative practices in higher education has gained significant momentum, with mindfulness emerging as the most widely studied and implemented approach. As education systems evolve to meet the diverse needs of learners, understanding the psychological factors that contribute to academic success has become increasingly important. This study explores the intricate relationship between student mindfulness, intrinsic motivation, study engagement, and academic performance through a mediation model. Specifically, student mindfulness—defined as present-moment awareness and non-judgmental acceptance—serves as the independent variable, while academic performance functions as the dependent variable. Intrinsic motivation and student engagement act as mediators, offering critical insight into how mindfulness influences academic outcomes. Mindfulness practices are known to enhance cognitive functioning, emotional regulation, and stress management—factors essential for academic success. However, the mechanisms through which mindfulness leads to improved academic performance remain underexplored. This study hypothesizes that mindfulness fosters intrinsic motivation by deepening students' self-driven desire to learn, which subsequently increases study engagement. Study engagement, encompassing behavioral, emotional, and cognitive participation in learning activities, is expected to bridge the gap between mindfulness and improved academic outcomes. The research introduces a conceptual model informed by a comprehensive literature review and a logic model that illustrates the hypothesized impact of mindfulness on student outcomes. The model suggests that mindfulness can be strategically incorporated into classroom practices to improve learning experiences. Educators are encouraged to adopt active learning methods that keep students engaged with course content and to leverage technology—such as mobile devices—in innovative ways that complement rather than distract from learning. The study's structure encompasses four key components: a comprehensive definition of

mindfulness, a logic model depicting the hypothesized impact of mindfulness on academic outcomes, a conceptual model derived from literature and logic model, and a conclusion. This research supports the framing of mindfulness as a transformative educational practice aligned with the goals of higher education. This study significantly contributes to the growing body of literature that emphasizes the critical role of psychological and emotional factors in academic achievement. By highlighting the pathways through which mindfulness influences performance via intrinsic motivation and study engagement, this research provides valuable insights for creating more mindful, student-centered learning environments. It frames mindfulness as a transformative educational practice that aligns with the core objectives of higher education, promoting both academic performance and personal well-being eventually resulting into holistic student development and academic excellence.

Keywords: *Mindfulness, Academic Performance, Higher Education, Intrinsic Motivation, Study Engagement*

ID 49

"AN INVESTIGATION INTO RETHINKING BUSINESS STRATEGIES AND OPPORTUNITIES IN A DEGLOBALIZING WORLD"- AN EMPIRICAL MODEL

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ABSTRACT

The phenomenon of deglobalization has started to alter the dynamics of global commerce and industry in an era of unparalleled connectedness. In-depth analysis of the effects of deglobalization on company strategy is provided in this study paper, along with suggestions for enterprises adapting to the new environment. This research analyzes data from several worldwide firms and develops conclusions from their tactical adjustments to a deglobalizing environment using a blend of quantitative and qualitative approaches. According to preliminary findings, deglobalization not only poses difficulties for companies that depend heavily on global supply chains but also creates opportunities for specialized market research, localized strategy, and innovative product and service delivery. Businesses may use the empirical prototype created here as a base to negotiate the challenges of a deglobalizing economy and to reorient their strategy to take advantage of new possibilities.

Keywords: *Redesigning Strategies, Opportunities, Businesses, Deglobalizing World, Globalization, Economy.*

GREEN MARKETING AND GEN- Z

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ABSTRACT

The objective of this study is to find out the general awareness and acceptance of Green Products by Gen Z (born between the year 1995 to 2010). The availability of suitable green options and gender- based awareness level regarding the same, are rarely studied in India. Green Products and their marketing, are very common in cities of India though the purchase of these products is dependent on price, available alternatives and willingness to support environmentally friendly products. The young Indian University students are aware about the Green products but purchasing behaviour of the students with special reference to gender is the main focus of the current study. 123 university-students and their awareness regarding green products with purchase behaviour patterns are studied in detail. The current study contributes to the literature on Gender based attitude towards Purchase behaviour of Green Products. Suitable statistical scale is used for the detailed analysis.

Keywords: *Green Marketing, Gen Z, AI, Gender and eco-friendly buying behaviour*

ID 51

INTEGRATING EMPLOYEE MINDFULNESS AND PSYCHOLOGICAL EMPOWERMENT: A CONCEPTUAL FRAMEWORK FOR ENHANCING EMPLOYEE PERFORMANCE

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ABSTRACT

The purpose of this study is to investigate how employee mindfulness (EMF) and psychological empowerment independently influence employee creativity (EC), which in turn enhances employee performance. This framework aims to clarify the distinct roles of mindfulness and empowerment in fostering creativity and driving higher performance outcomes within organizations. A pilot study was conducted with a sample of 10 employees from IT industry, Bengaluru (India). IBM SPSS was used to test the reliability of the instrument. IBM SPSS will be used to test the conceptual model and to validate and statistically analyze the results. At this stage, we have done a pilot study with 10 samples to validate the instrument. Subsequently, the data collection will be done in the next three months. And the analysis will be performed in order to find the significance of the factors. This study highlights the importance of integrating employee mindfulness and psychological empowerment to enhance employee creativity and performance. It provides a theoretical foundation for understanding how these factors independently drive performance outcomes. Practically, organizations can implement mindfulness practices and empowerment strategies to boost employee engagement and productivity. This approach fosters a resilient and competitive workforce in dynamic business environments.

Keywords: *Employee Mindfulness, Psychological Empowerment, Employee Creativity, Employee Performance, Indian IT Sector*

NAVIGATING CRISIS MANAGEMENT AND EMPLOYEE WELL-BEING IN DIGITAL WORKSPACES: CHALLENGES AND STRATEGIES FOR VIRTUAL COLLABORATION

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ABSTRACT

The rapid digitization of workspaces has redefined organizational dynamics, particularly in the context of crisis management and employee well-being. This paper explores the multifaceted challenges posed by virtual collaboration, including communication barriers, employee burnout, and the erosion of work-life boundaries. The study highlights how crises, such as global pandemics and cyber disruptions, amplify these challenges, necessitating robust strategies for resilience and adaptability.

Communication barriers often arise in remote settings, leading to misunderstandings and delays in response. The absence of face-to-face interactions can exacerbate feelings of isolation, negatively affecting employee morale and engagement. Additionally, organizations are increasingly dependent on digital tools for crisis management, which can pose risks if these systems fail or if employees lack proficiency in their use.

To address challenges, organizations should adopt strategies to improve virtual collaboration. Crisis management plans with digital communication protocols are essential. Centralized platforms streamline information sharing and keep teams informed. Regular check-ins, virtual team-building, and recognition programs boost morale and combat isolation. Training on digital tools and crisis protocols empowers employees, enhances performance, and reduces uncertainty.

Through a synthesis of case studies and empirical research, this paper underscores the importance of cultivating trust, empathy, and adaptability in virtual teams. It argues that sustainable digital workspaces depend not only on technological innovations but also on the human-centric approach to managing crises and enhancing well-being. The findings offer actionable insights for organizations seeking to balance productivity with employee welfare in an increasingly digitalized world.

Keywords: *Crisis Management, Employee Well-Being, Virtual Collaboration, Communication Barriers, Digital Tools, Remote Work, Organizational Resilience, Sustainable digital workspaces*

ID 71

ASSESSING MANAGERIAL PERCEPTIONS AND IMPLEMENTATION OF PIPS

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ABSTRACT

Performance Improvement Programs, PIPs, are efficient organizational tools emphasizing the improvement of inadequacies in performance, employee engagement, and proper alignment of individual contributions toward strategic objectives. There are considerable variations among organizations, which call for a better understanding of how managerial behavior, techniques of leadership, and the approach towards decision-making impact the PIPs outcomes.

In addition, the study suggested that POS is a mediator that enhances the effectiveness of PIP by fostering a motivational and committed climate. The research addresses the gap in understanding how managerial characteristics, supported by organizational structures, influence the success of PIPs. The objectives include exploring the impact of personality traits, leadership styles, and decision-making approaches on PIP outcomes, examining the mediating role of POS in these relationships, and providing actionable strategies for improving PIP implementation. This exploration seeks to clarify how effective managerial perspectives drive meaningful performance improvements. A quantitative approach has been designed, utilizing survey-based data collection from managers responsible for PIP implementation across industries. Key constructs such as personality traits (Big Five model), leadership styles (transformational, transactional, and laissez-faire), decision-making styles, and POS will be measured using validated instruments. Statistical analyses, including regression and mediation models, will test hypotheses and uncover relationships among variables. This study aims to offer significant contributions to both theory and practice. Theoretically, it addresses the interplay between managerial perspectives, organizational support, and PIP effectiveness. Practically, it provides organizations with actionable recommendations to optimize PIP implementation. Insights include fostering transformational leadership, building effective decision-making strategies, and cultivating supportive organizational environments that empower managers and employees to achieve performance excellence.

Keywords: *Performance Improvement Programs, Perceived Organizational Support, Managerial Behaviour, Leadership Styles, Decision-Making Approaches*

ID 80

“FUTURE-FOCUSED HIGHER EDUCATION: EXPLORING TRENDS AND THEIR IMPACT FOR SUSTAINABLE DEVELOPMENT”

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ABSTRACT

Indian education system is fast evolving, reshaping the educational sector with its emerging trends for sustainable development, with both challenges and opportunities. Interdisciplinary learning, digital revolution, personalized learning and enhanced global collaboration are the key trends explored in this paper. Enhanced incorporation of education and technology, through online platforms and artificial intelligence has enhanced convenience and personalized learning experience to individuals. Innovation and critical thinking are fostered, preparing students to tackle complex global issues through an interdisciplinary approach. Collaborative research and Cross-cultural understanding are promoted via globalization of education. An attempt is made in this paper to provide insights as to how higher education in India can adopt emerging trends thereby contributing to a sustainable future. By identifying the most effective practices, thereby assessing their impact on communities, higher education and provide insights into future direction for sustainability in higher education. An attempt is made to understand the impact of these practices on individual students' behavior, campus operations and

institutional policies. By surveying administrators, faculty, and students from a diverse range of higher education institutions, the study seeks to gather firsthand insights into the successes and challenges faced in implementing sustainable initiatives. Data was collected through structured questionnaires. However, the study also identifies barriers such as financial constraints and lack of awareness, which hinder the full realization of sustainability goals.

In conclusion, the research underscores the positive impact of sustainable practices in higher education, including enhanced environmental performance and increased student engagement. The study calls for continued efforts to overcome challenges and foster a culture of sustainability, ensuring that higher education institutions not only lead by example but also equip the next generation with the knowledge and skills needed for a sustainable future.

Keywords: *Higher Education, Future Trends In Education, Impacts, Learning, Teaching, Sustainable Development.*

MEDIATING EFFECT OF PSYCHOLOGICAL CAPITAL ON JOB LIFE SATISFACTION AND EMPLOYEE ABSENTEEISM

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ABSTRACT

This study investigates the mediating effect of Psychological Capital (PsyCap) on the relationship between Job-Life Satisfaction (JLS) and employee absenteeism. Employee absenteeism is a pressing organizational issue that negatively impacts productivity, employee morale, and workplace effectiveness. While previous research extensively explores the individual impacts of JLS and PsyCap on workplace outcomes, their combined influence on absenteeism remains underexplored. This study addresses this research gap by examining the extent to which PsyCap, comprising hope, resilience, optimism, and self-efficacy, mediates the relationship between JLS and absenteeism. PsyCap is proposed as a critical psychological resource that enhances employee well-being, enabling individuals to navigate workplace challenges and reduce absenteeism by fostering resilience and coping mechanisms.

Using a quantitative research design, data is being collected through a structured questionnaire distributed to employees across diverse industries, including IT, manufacturing, and healthcare. The study employs validated scales such as the Satisfaction With Life Scale (SWLS) for JLS, the Psychological Capital Questionnaire (PCQ) for PsyCap, and a 12-item scale for absenteeism. Data collection is currently ongoing, with 70 responses received so far, and a target of 100 responses. Statistical analysis, including reliability tests, correlation analysis, and mediation analysis using SPSS, will provide insights into the interplay of these variables.

The anticipated findings aim to contribute to the growing literature on positive organizational behavior by emphasizing PsyCap's critical role in mitigating absenteeism. Practical implications include recommendations for fostering PsyCap through targeted interventions and promoting work-life balance to enhance employee well-being, engagement, and productivity. This research highlights the significance of PsyCap as a key driver of sustainable workforce management and provides actionable insights for organizations seeking to reduce absenteeism and improve workplace satisfaction.

Keywords: *Psychological Capital, Job Life Satisfaction, Employee Absenteeism, Mediation Analysis, Workplace Satisfaction*

THE ROLE OF PERSONALITY IN WORK-FAMILY CONFLICT: EXAMINING THE INFLUENCE OF AGREEABLENESS AND CONSCIENTIOUSNESS

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ABSTRACT

This study explores the role of personality traits, specifically agreeableness and conscientiousness, in influencing work-family conflict (WFC). The research aims to understand how these traits impact two dimensions of WFC: work-to-family conflict (WFC) and family-to-work conflict (FWC). Using a quantitative research design, data is collected through an online survey targeting employees across various industries and job levels. The survey utilises the NEO Five-Factor Inventory (NEO-FFI) to measure personality traits and the Work-Family Conflict Scale (WAFCS) to assess WFC dimensions. Descriptive statistics, correlation, and regression analyses are conducted to determine relationships and predictive capabilities between personality traits and WFC. Demographic variables such as age, gender, and marital status are incorporated to assess moderating effects. It is hypothesised that agreeableness will have a stronger influence on reducing FWC, while conscientiousness will more significantly mitigate WFC. The findings are expected to contribute to the understanding of Trait Activation Theory and offer practical insights for organisations to develop personalised support systems and work-life balance strategies. Despite limitations like self-reported data bias and sampling constraints, the study addresses a critical research gap by analysing personality traits' unique impacts on WFC, particularly in the Indian context. This research holds potential for theoretical refinement and practical applications in organisational psychology and human resource management.

Keywords: *Work-Family Conflict, Agreeableness, Conscientiousness, Trait Activation Theory, Employee Well-being*

MEDIATING ROLE OF EMPLOYEE ENGAGEMENT SERVICES ON FLEXIBLE WORK ARRANGEMENTS AND GEN Z EMPLOYEE PRODUCTIVITY

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ABSTRACT

This thesis explores the mediating role of employee engagement services in the relationship between flexible work arrangements (FWAs) and the productivity of Generation Z (Gen Z) employees. As workplaces evolve to meet modern demands, FWAs have emerged as a critical strategy for enhancing job satisfaction, work-life balance, and autonomy. Simultaneously, employee engagement is recognized as a key driver of organizational success, particularly in fostering innovation, retention, and performance.

The study investigates the unique characteristics of Gen Z, such as their digital proficiency, demand for flexibility, and emphasis on purpose-driven work. It critically examines existing literature, identifies gaps, and develops a conceptual framework connecting FWAs, employee engagement services, and Gen Z productivity. The research identifies limitations in existing studies, such as a lack of focus on generational nuances, cultural biases, and longitudinal data.

Key findings suggest that FWAs positively influence employee engagement, which acts as a mediator to enhance Gen Z productivity. Engagement services, including feedback mechanisms, career development programs, and mental health initiatives, are instrumental in bridging structural flexibility with productivity outcomes. The framework highlights the need for tailored engagement strategies to address Gen Z's preferences, ensuring a balance between technological integration and human connection.

This research contributes to the understanding of how organizations can effectively implement FWAs and leverage engagement strategies to optimize the productivity of Gen Z employees, offering actionable insights for creating adaptive and sustainable workplaces.

Keywords: *Flexible Work Arrangements (FWAs), Generation Z, Engagement Services, Feedback Mechanisms, Career Development Programs, Mental Health Initiatives*

ID 112

THE IMPACT OF JOB CHARACTERISTICS ON GIG WORKER MOTIVATION AND SATISFACTION

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ABSTRACT

The rise of the gig economy has revolutionized the labor market, offered workers unprecedented flexibility and autonomy while simultaneously raised concerns about job security, income stability, and overall well-being. This research delves into the critical relationship between job characteristics and the motivation and satisfaction of gig workers. By investigating how factors like task variety, autonomy, feedback, and task significance influence their engagement and well-being, this study aims to shed light on strategies to improve the gig work experience for both workers and platforms.

Keywords: *Gig Economy, Labor Market, Gig Work Experience, Motivation and Satisfaction*

ID 115

DOES EMPLOYEE ENGAGEMENT ENHANCE EMPLOYEE RETENTION? EXPLORING THE ROLE OF EMPLOYER BRANDING (AN INDIAN IT PERSPECTIVE)

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ABSTRACT

This paper aims to investigate the relationship between employer branding and employee retention. The paper also analyses the mediating role of employee engagement in the association between employer branding and employee retention. This study follows a quantitative approach based on a conceptual framework (research model) which has been earlier developed and empirically tested. The findings are based on the perceptions of Indian IT professionals (n = 75) to assess the interrelationship between EB, employee engagement and employee retention. The paper gives empirical insights on how employee engagement helps promote employer value offerings to the employee, which helps in the successful retention of employees. The findings can help business planners and managers focus their efforts on employer brand elements for successfully involving their workforce while highlighting the mechanism that impacts employee retention. The present research study will help future academia delve into how Employer Branding can significantly impact the engagement and retention of existing employees.

Keywords: *Employer Branding, Employee Engagement, Employee Retention, Indian IT Organisations*

ID 116

"THE IMPACT OF NEURODIVERSITY MANAGEMENT ON AFFECTIVE COMMITMENT: THE MEDIATING ROLE OF AWARENESS IN INDIAN WORKPLACES"

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ABSTRACT

This study investigates the impact of neurodiversity management on affective commitment, with a particular emphasis on the mediating role of neurodiversity awareness in Indian workplaces. Neurodiversity policies, workplace adjustments, and awareness are explored as pivotal factors influencing employees' affective commitment. A quantitative research design is employed, using data collected through a structured survey targeting employees across various industries. Neurodiversity policies and adjustments are measured using scales adapted from Bewley and George (2016), while neurodiversity awareness is assessed through items adapted from Hentschel et al. (2013). Affective commitment is evaluated using measures from Meyer et al. (1993), previously validated in neurodiversity contexts. Descriptive statistics, correlation, and regression analyses are utilized to uncover relationships and predictive capacities between neurodiversity management practices, awareness, and affective commitment. Demographic variables such as age, gender, and industry are incorporated to identify moderating effects. It is hypothesized that neurodiversity awareness significantly mediates the relationship between neurodiversity practices and affective commitment, demonstrating a tangible business case for promoting neurodiversity to enhance employee affectiveness and overall workplace inclusivity. The findings aim to provide employers with actionable insights into the business benefits of fostering an inclusive workplace that accommodates neurodiverse employees. By addressing a critical gap in the Indian organizational context, the study underscores the importance of neurodiversity management as a strategy to improve workforce attitudes, affectiveness, and organizational performance.

Keywords: *Neurodiversity, Affective Commitment, Awareness, Workplace Adjustments, Employee Affectiveness*

ID 117

ASSESSING THE PERCEPTION OF IMPACT OF LEARNING & DEVELOPMENT (L&D) PROGRAMS ON STUDENT ACADEMIC GROWTH AND CAREER READINESS

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ABSTRACT

This study examines the relationship between Learning & Development (L&D) initiatives, academic growth, and career readiness among students in higher education institutions. Using student engagement as a mediating variable, the research identifies how L&D programs influence academic outcomes and career preparedness. A mixed-methods approach combines survey data and focus group insights to analyze participation frequency, types of L&D activities, and perceived adequacy of institutional support. The findings highlight the importance of holistic student perceptions and engagement in shaping educational and career outcomes, addressing gaps in the existing literature on L&D programs.

Keywords: *Learning & Development, Academic Growth, Career Readiness, Student Engagement, Higher Education, Perception, Mixed Methods*

ID 118

HOW ACQUIRED ACADEMIC STRESS, EGO RESILIENCE AND SELF ESTEEM AFFECTS THE COLLEGE STUDENT

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ABSTRACT

This study looks at how academic stress, academic self-efficacy, ego resilience, and self-esteem affect mental health. These characteristics were found to account for approximately 41% of the variation in mental health based on data from 90 participants. Academic self-efficacy, or the conviction that one can succeed academically, was the most significant predictor and had a significant favorable impact on mental health. People with stronger mental health tended to be more confident in their academic abilities. Ego resilience, or the ability to cope with adversity, showed a tiny favorable effect; however, it was not statistically significant. In this investigation, academic stress demonstrated a slight negative influence, but self-esteem seemed to have no discernible effect. In conclusion, increasing academic self-efficacy is critical to enhancing mental health. More investigation is required to better recognize additional potential contributions to mental health and comprehend the functions of other elements, such as stress and resilience.

Keywords: *Mental Health, Academic Stress, Academic Self-Efficacy, Ego Resilience, Self-Esteem*

ID 120

THE ROLE OF COFFEE BADGING IN BOOSTING EMPLOYEE RETENTION AND JOB WELL-BEING IN HYBRID WORK PLACE

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ABSTRACT

This study explores the role of coffee badging as a structured informal interaction in addressing engagement and retention challenges in hybrid workplaces. As workplace dynamics evolve, novel strategies are required to foster employee well-being and enhance job satisfaction. Building on the foundational research of Fayard and Weeks (2007) on informal workplace interactions, this study investigates coffee badging's potential in hybrid work environments. Specifically, it assesses its impact on employee retention, overall job satisfaction, and its variation across demographic groups and job roles. The research also examines optimal frequency and duration for coffee badging sessions to maximize engagement. Addressing gaps in existing literature, the study integrates insights on remote work, workplace relationships, and intentional informal interactions. Hypotheses posit that increased participation in coffee badging positively correlates with higher employee retention and engagement. Findings aim to contribute actionable strategies for improving hybrid work experiences.

Keywords: *Coffee Badging, Hybrid Workplaces, Employee Retention, Engagement, Work Experiences*

UNDERSTANDING THE CAREER OPPORTUNITIES OF JAPANESE LANGUAGE STUDENTS IN INDIA: A QUALITATIVE ANALYSIS

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ABSTRACT

Japan is facing serious shortage in human labor force. With globalization shaping the current job market and its opportunities, Japanese language students in India are on the way exploring new career opportunities in India as well as in Japan. Learning Japanese language potentially open up a vast job market for Indians in the field of business, education and culture. This study aims to explore the employability landscape of Japanese students in India through introspecting the job opportunities, current challenges in employment versus the emerging ones and work culture. This qualitative study analyses data collected from in-depth-interviews from twenty respondents, who have been students of Japanese language at various levels in India. The respondents include current students, faculties, as well as ex-students. First, the open themes and axial themes were identified, followed by the emergence of themes through a content analysis. We have concluded with seven major themes from the content analysis that encompasses perspectives related to career opportunities, challenges and suggestions for further improvement in occupational factors for the Japanese language students in India. 1) Possibility for diverse career opportunities in India due to growing economic relationship between India and Japan in sectors like trade and commerce; 2) Expansion of Japanese businesses in India especially the IT sector; 3) Adaptation of structured work culture of Japan; 4) Growing demand for bilingual professionals on a large scale; 5) Adaptation of the Japanese culture and language that inspired a multitude youngster; 6) A major challenge faced by Japanese language students include advanced language skills and deeper understanding and adaptation to Japanese work culture; 7) Attaining a rapid and comprehensive understanding of the language and work culture can bridge the gaps of employment opportunity and skills. The findings from the qualitative data analysis reveals significant insights on the potential job opportunities and long-term career prospects based on career opportunities, employability factors, as well as growing challenges existing in this emerging market. The students can thrive in the growing job markets through mastering the language proficiency and cultural adaptability.

Keywords: *Career Opportunities, Japan, Language Students, Work Culture, India*

ID 134

"REDEFINING MANAGEMENT EDUCATION: SHAPING LEADERS FOR A DYNAMIC WORLD"

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ABSTRACT

Management education is undergoing tremendous development to meet the demands of a dynamic global environment. Traditional methods based on static theories are being replaced by interdisciplinary approaches that value creativity, adaptability, and inclusivity. This study investigates the need to reinvent management education in light of technology improvements, globalization, and complicated business ecosystems. Key changes include the use of experiential learning, digital tools, and sustainability principles. Students are better equipped to negotiate volatile, unpredictable, complex, and ambiguous (VUCA) circumstances when they are taught critical thinking, collaborative problem-solving, and real-world simulations. Also, the study emphasizes the relevance of entrepreneurship, emotional intelligence, and cross-cultural competency in building future-ready leaders. It also argues for curricula that reflect current trends, such as artificial intelligence and data-driven decision-making. Finally, redefined management education aims to develop talented, socially responsible leaders capable of driving long-term growth and promoting inclusive progress in a continuously changing world.

Keywords: *Management education, Interdisciplinary approaches, experiential learning, VUCA- (volatile, unpredictable, complex, and ambiguous)*

THE RELATIONSHIP AMONG EMPATHY, RESILIENCE AND MUSIC IN EMPLOYEES

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ABSTRACT

Empathy and resilience are critical qualities in the workplace, influencing employee engagement, conflict resolution, and overall well-being. As organizations face increasing challenges related to stress and burnout, particularly in high-demand work environments, fostering these qualities has become essential for promoting a positive work culture. While traditional methods of building empathy and resilience focus on training programs and personal development, emerging research suggests that music may serve as a potent tool for enhancing these traits. Music has a unique ability to influence emotions, cognitive processes, and social connections, making it a potential driver of emotional well-being in the workplace. This study explores how music exposure can foster empathy and resilience among employees, with the aim of offering new insights into improving workplace dynamics and employee satisfaction. This study will adopt a quantitative correlational research design to examine the relationship between music listening, empathy, and resilience. A structured survey will be developed, including Likert scale items to measure employees' levels of empathy, resilience, and music listening habits. Data will be collected from a sample of employees across various organizations using a convenience sampling method. Participants will complete the survey either electronically or on paper. Descriptive statistics will be used to summarize the data, while Pearson correlation coefficients will examine the associations between the key variables. Multiple regression analysis will be conducted to assess the predictive relationship between music listening and empathy/resilience, controlling for demographic factors such as age, gender, and job satisfaction. It is anticipated that the study will reveal a positive correlation between music listening and both empathy and resilience. Employees who regularly listen to music at work may demonstrate higher levels of empathy, as well as greater resilience in coping with stress. Specific genres of music may emerge as particularly effective in fostering these traits, such as classical or instrumental music for relaxation, or upbeat genres like pop for mood enhancement. The study may also show that music can serve as an effective tool for reducing workplace stress, thereby improving employee well-being and productivity. Additionally, the research could offer insights into how music-based interventions could be incorporated into workplace wellness programs. The theoretical framework for this study draws on emotional and social psychology models, particularly

the Broaden-and-Build Theory of Positive Emotions (Fredrickson, 2001), which posits that positive emotions like those evoked by music can build lasting personal resources such as resilience. The study also incorporates the Handbook of Empathy (Eisenberg et al., 2006), which suggests that empathy enables individuals to understand and support others in emotionally challenging situations, potentially enhancing resilience. Additionally, the Social Support Theory (Tarr & Harré, 2003) provides a foundation for understanding how music may foster social connections and community within the workplace, reinforcing resilience. This study could have significant implications for organizational practices and employee well-being strategies. By highlighting the role of music in enhancing empathy and resilience, organizations may consider incorporating music-based interventions as part of their employee wellness programs. The findings could lead to a shift toward more creative, accessible methods of fostering positive workplace cultures, promoting mental health, and improving interpersonal relationships. Music could be integrated into both individual and group activities to enhance stress reduction, team cohesion, and emotional support, thus contributing to better overall performance and job satisfaction. Additionally, the study's findings may guide the development of cost-effective programs for organizations seeking to improve employee engagement and retention. This study aims to contribute to the growing body of research on workplace well-being by examining the relationship between music exposure, empathy, and resilience. By exploring how music influences emotional processes and social dynamics in the workplace, the research seeks to provide evidence for music as a powerful tool in enhancing employee resilience and empathy. The expected findings may offer practical guidance for organizations looking to improve their work environments and enhance employee well-being through innovative, non-traditional interventions. Ultimately, this study underscores the potential of music as a low-cost, impactful resource in fostering positive workplace cultures and enhancing organizational outcomes.

Keywords: *Empathy, Resilience, Work Environments, Music*

CAREER DECISION MAKING DIFFICULTIES FOR FIRST YEAR STUDENTS

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ABSTRACT

Career decision-making is a critical challenge for first-year university students as they transition into higher education. This study aims to explore the factors contributing to career decision-making difficulties, focusing on personal, environmental, and informational influences. Grounded in Gati, Krausz, and Osipow's (1996) taxonomy, the research investigates how self-efficacy, parental and peer influence, and access to career information impact students' ability to make informed career choices. Additionally, psychological factors such as identity development and gender role orientation are examined for their role in shaping decision-making outcomes. A mixed-method research design is employed, utilizing stratified random sampling to collect quantitative and qualitative data from first-year students across diverse academic disciplines. The Career Decision-Making Difficulties Questionnaire (CDDQ) serves as a primary assessment tool, with regression analysis conducted using SPSS or R to determine the significance of various factors. Preliminary insights from the literature indicate that low career decision-making self-efficacy, lack of occupational knowledge, and external pressures contribute to indecisiveness and anxiety in career planning. This study seeks to bridge existing research gaps by incorporating socio-economic and cultural influences, as well as evaluating the long-term effectiveness of career guidance interventions. The findings will inform the development of evidence-based recommendations for tailored career counselling frameworks aimed at reducing decision-making difficulties and enhancing students' career readiness. Data collection is ongoing, and the study's outcomes will contribute to improving institutional support for first-year students navigating career choices.

Keywords: *Career Decision-Making, University Students, Career Guidance, Self-Efficacy, Peer Influence*

ID 153

COMBINING HEUTAGOGY, INSTRUCTIONAL DESIGN AND COGNITIVE LOAD PRINCIPLES TO OPTIMIZE AND AUGMENT E-LEARNING COURSES FOR IMPROVED LEARNER EXPERIENCE, ENGAGEMENT AND OUTCOMES – A CONCEPTUAL FRAMEWORK AND PILOT STUDY

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ABSTRACT

Heutagogy or ‘self-determined learning’ is well suited for digital learning environments, which are designed for both synchronous and asynchronous learning. This paper explores how heutagogy, instructional design and cognitive load principles and practices can be interpolated to augment e-learning content to elevate learner engagement and outcomes in organizational digital learning environments for adult learners. This paper represents work in progress; it is based on a comprehensive literature review and attempts to present a conceptual framework that captures a potential roadmap for organizations to combine Heutagogy, Instruction Design and Cognitive load concepts to strengthen digital learning experiences & outcomes. In addition to a conceptual framework, a set of social experiments were also done on a pilot scale with a heutagogical e-learning platform to test the concept which provides preliminary feedback on the concept and insights for future research. As part of the pilot, five e-learning courses were created by expert authors and tested with various learner groups using a SCORM compliant e-learning authoring and delivery platform. Preliminary insights show that instructional design adaptation is key to ensuring and reinforcing positive learner behaviors, motivation, retention, continued engagement and achieving suitable learning outcomes. By combining heutagogical and cognitive load principles, the e-learning approach becomes more responsive, focused, intuitive and achieves in creating a value net for the self-directed learner. This study provides opportunities for further research into

evolving organizational standards for learning ecosystems that reflect the core need and personality of self-directed learning and can lead to sustainable competitive advantage through learning maturity models.

Keywords: *Heutagogy, Instructional Design, Cognitive load, Asynchronous learning, Self-determined learning.*

ID 204

ADAPTING AGRICULTURAL MARKETING TO CLIMATE CHANGE AND GLOBAL MARKET TRENDS

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ABSTRACT

Agricultural marketing plays a crucial role in shaping the agricultural sector's response to climate change and the changing dynamics of global market trends. As climate change introduces unpredictable weather patterns, alters crop production, and affects resource availability, agricultural marketing systems must adapt to ensure food security and sustainability. This paper explores the challenges and opportunities resulting from these environmental changes, focusing on innovative marketing strategies that can help agricultural producers manage climate variability. It also examines the growing impact of global market trends—such as trade liberalization, digitalization, and shifting consumer preferences—that complicate marketing strategies for agricultural products. The study emphasizes the need to integrate climate-resilient agricultural practices into marketing strategies, support market access for smallholder farmers, and use technology to improve market efficiency and transparency. Furthermore, the paper discusses the importance of policy interventions and international collaborations in supporting adaptive strategies for agricultural marketing. By addressing both climate change and global market dynamics, this research proposes a comprehensive approach to evolving agricultural marketing systems, ensuring they remain robust, adaptable, and sustainable amid ongoing environmental and economic changes.

Keywords: *Agricultural Marketing, Climate Change, Global Market Trends, Sustainability, Market Adaptation*

ID 205

IMPACT OF ECONOMIC FACTORS ON STOCK PRICES: INFLATION, OIL, EXCHANGE RATES, AND GROWTH

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ABSTRACT

We studied how big economic factors like inflation, oil prices, exchange rates, gold prices, and overall economic growth impact stock prices over time. We looked at data from 2009 to 2019, divided into quarters. Our findings showed that only exchange rates, oil prices, and inflation have a noticeable effect on stock prices. Exchange rates and inflation tend to lower stock prices, while oil prices tend to raise them. Surprisingly, gold prices don't seem to matter much for stocks.

Keywords: *Stock Prices, Inflation, Oil Prices, Exchange Rates, Gold Prices, Economic Growth*

ID 206

ESTIMATION OF MARGINAL PROPENSITY TO CONSUME (MPC) OF THE SALARIED EMPLOYEES OF KARNATAKA POST BUDGET INCOME TAX EXEMPTION LIMIT INCREASE

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ABSTRACT

The MPC is a dominant concept in the contemporary macroeconomics. Fiscal policy of a country to a large extent is guided with the assumptions based on MPC. In this backdrop Indian Finance Minister's recent budget proposals assume significance as there has been huge tax exemption for the salaried class, which is a paradigm shift in India's tax policies. There is an assumption that FM has done this with consumption of the surplus income of the beneficiaries in mind. The benefits received by the taxpayers may be consumed and this might provide a large GST collection in the future, which might offset the likely losses from income tax limit increase. With this background, we are trying to find out the likely MPC of the salaried class post budget proposals with relevant assumptions. Under the proposal, the salaried classes are going to enjoy tax-free income up to 12 lakh rupees without any forced savings. This is going to release a sizable disposable income in their hands for consumption. We are trying to find out what these people are going to do with their disposable income and how much would they save and consume.

Keywords: *Marginal Propensity to Consume, Budget, GST, Income Tax*

ID 207

DOES AGRICULTURAL INCOME DRIVE GDP? AN EMPIRICAL REGRESSION ANALYSIS

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ABSTRACT

This study examines the impact of agricultural income on GDP through regression analysis and graphical trend analysis. Using historical data on agricultural income and GDP, the study aims to determine the strength and significance of this relationship. Control variables such as industrial output, services sector contribution, and inflation are incorporated to improve the accuracy of the model. The findings provide insights into the role of agriculture in economic growth, particularly in agrarian economies like India. Graphical trends highlight fluctuations in agricultural income and GDP over time, offering a visual representation of their co-movement. The results indicate whether agricultural income is a key driver of GDP or if other sectors play a more dominant role. The study contributes to policy discussions on economic diversification and sustainable agricultural growth.

Keywords: *GDP, Agricultural Income, Control Variables, Agricultural Growth*

NAVIGATING TURBULENCE: STRATEGIES TO MITIGATE BURNOUT AND ENHANCE ENGAGEMENT IN THE AVIATION WORKFORCE

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ABSTRACT

This study investigates the interplay between psychological, organizational, and environmental factors influencing employee engagement and burnout in the aviation industry. The research aims to analyze how antecedents like job satisfaction, work-life balance, job involvement, and perceived organizational support affect psychological well-being and performance outcomes. The research employs a structural equation modeling (SEM) approach to test hypothesized relationships among key variables. A comprehensive methodological strategy was implemented, involving data collection through validated surveys and advanced statistical tools to assess correlations and causal pathways between constructs. The results reveal a significant positive relationship between job involvement, perceived organizational support, and psychological well-being. While job satisfaction showed a robust association with performance outcomes, work-life balance exhibited a modest negative correlation with some variables. The measurement model demonstrated a strong fit, explaining a substantial variance in key constructs, thus validating the proposed theoretical framework. This study emphasizes the role of job involvement, organizational support, and work-life balance in enhancing employee engagement and reducing burnout in high-stress sectors. The cross-sectional design, reliance on self-reported data, and focus on the aviation industry limit the study's generalizability and causal inferences. The study provides actionable insights for creating a supportive work environment in aviation. It highlights strategies to enhance the work-family interface, reduce burnout, and improve both individual and organizational performance. Recommendations include tailored policies to bolster employee engagement and mitigate stressors specific to the aviation workforce. This research extends the understanding of burnout and engagement dynamics in high-stress environments like aviation. It offers a nuanced perspective for policymakers and organizational development practitioners aiming to foster sustainable workforce strategies and improve operational efficiency.

Keywords: *Structural Equation Modeling, Engagement, Aviation Workforce, Work-life Balance*