



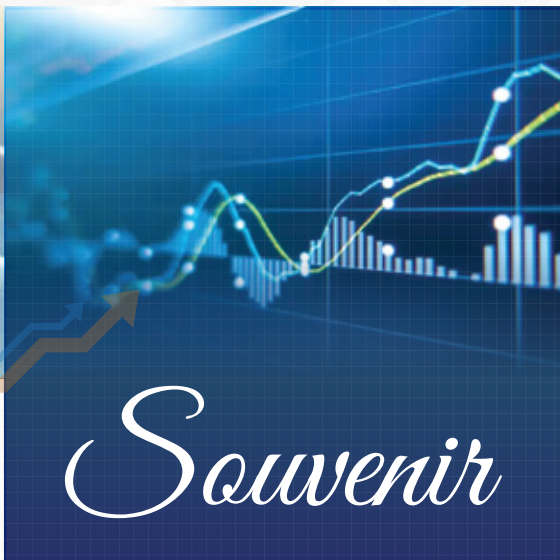
ICRIEMSD

6th International Conference

on

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

6th & 7th November, 2025



2025



Abstract Book of



ICRIEMSD

6th International Conference

on

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

held on

6th & 7th November, 2025

Editors

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OPJU

Organized by

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

Title:

6th International Conference on The Role of Innovation, Entrepreneurship, and Management for Sustainable Development (ICRIEMSD-2025)

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About the University

Founded by the Jindal Education and Welfare Society, O.P. Jindal University (OPJU) was established with the vision of delivering high-quality education that blends academic excellence with real-world relevance. With strong corporate support from Jindal Steel Ltd., one of India's leading industrial conglomerates, the university maintains a deep industry-academia interface that keeps its curriculum, pedagogy, and research closely aligned with professional and technological advancements. This synergy equips students with practical skills, industry exposure, and career-ready competencies that set them apart in today's competitive landscape. Over the years, OPJU has earned recognition for its commitment to academic excellence and holistic development. The university has received the prestigious NAAC 'A' Grade accreditation in its very first cycle, affirming its quality standards in teaching, learning, and governance. Additionally, in the NIRF 2025 Rankings, OPJU was placed in the Rank Band 101–125 in the Management Category, further establishing its reputation among India's emerging centres of higher education.



About the School of Management, O.P. Jindal University, Raigarh

The School of Management (SoM) at O.P. Jindal University (OPJU), Raigarh, is dedicated to developing future-ready leaders through a multidisciplinary, industry-linked, and globally oriented business education. The school fosters academic excellence, innovation, and leadership through its strong industry partnerships, experienced faculty, and research-driven teaching approach.

Students benefit from state-of-the-art facilities, including the centre of Excellence for Business Analytics, Logistics, and Supply Chain Management, the Financial Trading & Training Cell, and the Digital Library, complemented by a vibrant campus environment that encourages creativity and collaboration.

SoM maintains close ties with leading corporations and professional bodies, ensuring that learning remains relevant to the evolving global business landscape. Its programs integrate theory with practice, preparing students to address real-world challenges and drive sustainable growth.

BBA	Business Analytics Digital Marketing HRM Financial Management Entrepreneurship
MBA	Marketing HRM Operations Finance Business Analytics
B.Com (H)	Accounting & Finance Banking & Insurance Financial Market
BA (H)	Economics
Executive MBA	Business Analytics HRM Marketing Finance Operations
Ph.D.	Management

About the Conference

The 6th International Conference on The Role of Innovation, Entrepreneurship and Management for Sustainable Development aims to bring together academicians, researchers, industry experts, and students to exchange and share their experiences and research results on all aspects of Innovation, Entrepreneurship, Management, and Information Technologies. This conference will provide a premier interdisciplinary platform to all the participants to present and discuss the most recent innovations, trends, and concerns in the fields of Innovation, Entrepreneurship, Management, and Information Technology. Where environmental, social, and economic concerns are deeply interconnected, our goal is to encourage research that not only expands theoretical understanding but also offers actionable and sustainable solutions for real-world issues. The conference's thematic tracks spanning areas such as sustainable finance, HRM, Marketing, business case studies, entrepreneurship, and operational management reflect our collective commitment to inclusive and responsible growth.

Conference Objectives :

- To provide a platform for researchers and practitioners to exchange ideas and research experiences
- To provide insights on business sustainability and innovation in the digital era.
- To promote joint efforts to create a sustainable and innovative business marketplace
- To enable participants to establish international collaborative research.
- To evaluate academic and practice-based Knowledge related to business sustainability and Innovation

About the Partner Institutions

Sohar University, Oman



Sohar University (SU) opened in September 2001 and is proud of its status as the first private university in the Sultanate of Oman. The campus is located in the heart of Sohar, a central Omani industrial hub close to Sohar Port and Free Zone. Sohar is the second largest city in the Sultanate, with easy access to Muscat and the UAE. The state-of-the-art campus elevates academic delivery, research and innovation to align with the strategic objectives of the University. The campus boasts a world-class Learning Resources Centre at the heart of the campus and offers many flexible learning spaces and social and recreational facilities for students. SU is also known for its impressive labs, providing excellent means for research, knowledge transfer, and student engagement.

Jose Maria College Foundation, Inc., Philippines



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

Since our founding in the year 2000, Jose Maria College Foundation, Inc. has redrawn and redefined the boundaries of intellectual and creative thought as a preeminent academic center. Our rigorous, multidimensional approach to education dissolves walls between disciplines and helps nurture progressive minds. At our university, students have the academic freedom to shape their unique, individual paths for a complex and rapidly changing world.

Metropolia University of Applied Sciences, Finland



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

Message from Honorable Chairman, Jindal Steel & Our Benefactor

I am extremely happy to know that the School of Management, O.P. Jindal University, Raigarh, is organizing its 6th *International Conference on the Role of Innovation, Entrepreneurship and Management for Sustainable Development* (ICRIEMSD- 2025), on November 6 & 7, 2025.



In an era marked by rapid transformation, innovation and entrepreneurship have evolved beyond drivers of economic progress — they are now pivotal forces in advancing inclusive and sustainable development. As the world faces serious challenges like climate change, shrinking resources, and widening socio-economic disparities, it is important to find sustainable solutions through visionary leadership, cutting-edge technology, and ethical, responsible management. India, with its vibrant entrepreneurial spirit and strong talent pool, is well-positioned to lead the way in building a more sustainable future.

Today, making sustainability a part of business is not just a choice — it is a shared responsibility we owe to future generations. As we move forward, guided by innovation, entrepreneurship, and sustainable thinking, it is essential to stay adaptable, collaborative, and open to new ideas. Conferences like ICRIEMSD- 2025 are key to this progress. They provide valuable platforms to exchange ideas, share research, and highlight best practices. By working together and embracing forward-looking solutions, we can build a future that is not only more sustainable but also more inclusive and resilient.

I strongly believe that education and industry must work together to drive meaningful progress. OPJU was established with the vision of developing future leaders and innovators who can tackle real-world challenges through strong academics, technical & managerial skills, and ethical values. This conference reflects that vision, bringing together theory and practice, and connecting research with real-world impact.

I invite each of you to participate in the discussions actively, question established paradigms, and pursue new opportunities for collaboration. Let us use this gathering to spark innovation, cultivate meaningful dialogue, and work together to drive progress in our industries.

I sincerely applaud the organizers for their dedication and tireless efforts in bringing this timely and meaningful conference to life. I also extend my warmest thanks to all the participants and speakers for their valuable contributions to this global dialogue. I am confident that the event will offer a rewarding intellectual experience and excellent networking opportunities, leaving a lasting impact on everyone involved.

Wishing the organizers and all participants a successful and truly fulfilling conference!

Sincerely,

Naveen Jindal

Chairman, Jindal Steel

Message from Honorable Chancellor, OPJU

It gives me immense pleasure to know that the School of Management, O.P. Jindal University, Raigarh, is organizing its 6th *International Conference on the Role of Innovation, Entrepreneurship and Management for Sustainable Development* (ICRIEMSD- 2025), from November 6th to 7th, 2025.



In today's fast-changing world, innovation, entrepreneurship, and effective management have emerged as essential pillars of sustainable development. They enable the creation of solutions that not only drive economic growth but also protect the environment and advance social well-being. Innovation generates fresh ideas, entrepreneurship brings those ideas to life through impactful ventures, and strategic management ensures their long-term viability. Together, these elements form the foundation of a resilient, inclusive, and sustainable future.

As the world confronts complex environmental, economic, and social challenges, the need to nurture innovation and entrepreneurial thinking has never been more urgent. The theme of ICRIEMSD- 2025 underscores this imperative, highlighting the importance of integration and forward-looking strategies. Through focused sessions, cutting-edge presentations, and rich dialogue, the conference offers a vital platform for thought leaders, researchers, and practitioners to share knowledge, foster collaboration, and drive meaningful progress toward sustainable development.

At O.P. Jindal University, grounded in a legacy of industrial excellence and a steadfast commitment to academic growth, we deeply recognize the transformative power of innovation, entrepreneurship, and effective management in shaping the future of both business and society. These pillars are not only essential for national development but are also critical to advancing global sustainability. In alignment with the theme of ICRIEMSD- 2025, we remain committed to fostering knowledge creation, promoting research-driven solutions, and encouraging collaboration across disciplines and industries. We are confident that the ideas, insights, and partnerships cultivated through this forum will drive impactful progress and contribute meaningfully to building a resilient, inclusive, and sustainable world.

I extend my heartfelt appreciation to the organizing committee, esteemed faculty members, and dedicated student volunteers for their unwavering commitment and exemplary efforts in bringing this impactful event to fruition.

I wholeheartedly welcome the distinguished delegates from around the world and wish this conference tremendous success in pioneering transformative research, igniting innovation, and forging enduring global collaborations!

Sincerely,

Shallu Jindal

Chancellor,

O.P. Jindal University, Raigarh, India

Message from Honorable Vice-Chancellor, OPJU

I am delighted to learn that the School of Management at O.P. Jindal University, Raigarh, is hosting the 6th International Conference on the Role of Innovation, Entrepreneurship and Management for Sustainable Development (ICRIEMSD-2025) from November 6 to 7, 2025.



It is with great pleasure that I extend a warm welcome to all participants of ICRIEMSD-2025, a prestigious and transformative platform that leads the way in fostering innovation, entrepreneurship, and effective management for sustainable development.

Innovation, entrepreneurship, and strategic management serve as the foundational pillars driving sustainable development in today's rapidly changing global environment. Effective management of these elements ensures their seamless execution, long-term sustainability, and alignment with broader development objectives. Together, they foster a resilient and dynamic ecosystem that promotes economic advancement while safeguarding environmental stewardship and social equity. The ICRIEMSD-2025 offers a distinguished platform where global thought leaders, visionary researchers, industry innovators, and policy makers come together to exchange progressive ideas and impactful research. By fostering interdisciplinary collaboration among academia, industry, and government, the conference facilitates strategic partnerships and accelerates the development of smart, sustainable, and resilient innovations.

Focusing on innovation, entrepreneurship, and management—areas essential to national growth and global sustainability—the conference seeks to shape policy, inspire technological breakthroughs, and encourage inclusive progress. These goals align closely with OP Jindal University's commitment to academic excellence, research-driven innovation, and robust industry collaboration. The ICRIEMSD- 2025 stands not only as a celebration of knowledge and creativity but also as a catalyst for building a more sustainable, inclusive, and technologically advanced future.

I am sure that the engaging keynote speeches, plenary sessions, panel discussions, academic presentations, case studies, and workshops will ignite creative thinking, encourage insightful conversations, and lead to tangible, impactful results.

I would like to express my sincere gratitude to the organizing committee for their commitment and exceptional efforts in successfully orchestrating this esteemed conference. I also deeply appreciate the valuable contributions of all participants, speakers, and presenters, whose knowledge and expertise have greatly enriched ICRIEMSD- 2025.

Wishing that ICRIEMSD- 2025 brings you profound knowledge, inspiring collaborations, and unforgettable experiences!

Best Regards,

Dr R. D. Patidar

Vice-Chancellor,

O.P. Jindal University, Raigarh, India

Message from the Conference Chair

It is with great pride and enthusiasm that I welcome all delegates, speakers, and participants to the 6th International Conference on the Role of Innovation, Entrepreneurship & Management for Sustainable Development (ICRIEMSD-2025) hosted by the School of Management, O.P. Jindal University, Raigarh. In today's complex and rapidly evolving world, sustainability is not just a strategic priority; it is a moral imperative. As institutions of learning and leadership, we bear the responsibility to empower future thinkers with the tools, mindsets, and networks to create lasting impact.



The themes of the conference resonate strongly with the global agenda for sustainable development and highlight the critical role of innovation and entrepreneurship in addressing contemporary management challenges. We are confident that this platform will encourage meaningful dialogue and cross-disciplinary research, fostering a spirit of inquiry and transformation. This year's conference is particularly special as we collaborate with esteemed international partners- Sohar University, Oman; Jose Maria College, Philippines; and Metropolia University of Applied Sciences, Finland; and National partners- Association of Indian Universities (AIU); India Case Research Centre (ICRC)- All India Management Associations (AIMA); National Thermal Power Corporation; JSW STEEL and EBSCO. These partnerships reflect our deep commitment to fostering global academic exchange, interdisciplinary collaboration, and shared responsibility for sustainable development. I would like to express my sincere appreciation to our sponsors, associate partners, keynote speakers, paper presenters, reviewers, and whose contributions have been vital in shaping this conference. I also extend heartfelt thanks to our dedicated organizing team, whose tireless efforts have turned this vision into reality.

Let this conference ignite new conversations, global partnerships, and ideas that move us forward from thought to action, from ambition to transformation, and toward collaborations that extend well beyond the two days of this event.

Wishing you all a memorable and enriching journey at ICRIEMSD-2025.

Warm regards,

Dr. R. Muthukumaran

Vice-Dean, School of Management
O.P. Jindal University, Raigarh, India

Message from the Conference Co-Chairs



It gives us immense pleasure to welcome all distinguished guests, scholars, researchers, and participants to the 6th International Conference on The Role of Innovation, Entrepreneurship and Management for Sustainable Development (ICRIEMSD-2025), organized by the School of Management, O.P. Jindal University, Raigarh.

This international conference serves as a vibrant platform for fostering collaborations, creativity, and cross-disciplinary learning. With an enriching blend of plenary sessions, research paper presentations, and case studies, ICRIEMSD-2025 brings together thought leaders and practitioners to deliberate on contemporary challenges and opportunities shaping the global landscape of innovation, entrepreneurship, and sustainable management.

In an era of rapid transformation, this conference highlights the pressing need to integrate creativity, technology, and responsible leadership to build a more resilient and inclusive future. We are privileged to host eminent keynote speakers and scholars from diverse academic and professional backgrounds whose insights will inspire participants to explore new dimensions of impactful research and practice. Beyond the exchange of ideas, this conference is a celebration of collaboration, networking, and collective problem-solving. It embodies the spirit of academic excellence and inclusiveness that defines O.P. Jindal University. We hope that every participant will gain renewed perspectives, a deeper understanding of sectoral challenges, and the motivation to contribute meaningfully to their respective fields and communities.

We extend our sincere gratitude to Dr. R. D. Patidar, Vice-Chancellor of O.P. Jindal University, for his constant support and guidance, and to the Organizing Committee for their dedication and tireless efforts in making this event possible.

Let us work together to make ICRIEMSD-2025 a truly memorable experience that sparks new ideas, fosters global partnerships, and drives sustainable growth for a better tomorrow.

Best Wishes,

Dr. Jaya Prakash Rath

Associate Professor (Sr. Grade),
School of Management
O.P. Jindal University, India

Dr. Himanshu Vaishnaw

Associate Professor,
School of Management
O.P. Jindal University, India

Message from the Conference Convenors



It is our privilege and pleasure to welcome all distinguished guests, scholars, researchers, industry experts, and participants to the 6th International Conference on the Role of Innovation, Entrepreneurship, and Management for Sustainable Development (ICRIEMSD-2025), organized by the School of Management, O.P. Jindal University, Raigarh. This international conference embodies our shared vision of fostering research, innovation, and collaboration to address the complex global challenges of our time. It serves as a vibrant platform for academicians, practitioners, and students to engage in cross-disciplinary dialogue and exchange pioneering ideas in the areas of innovation, entrepreneurship, management, and information technology, viewed through the critical lens of sustainability.

In an era where environmental, social, and economic concerns are deeply interconnected, our goal is to encourage research that not only expands theoretical understanding but also offers actionable and sustainable solutions for real-world issues. The conference's thematic tracks spanning areas such as sustainable finance, HRM, Marketing, business case studies, entrepreneurship, and operational management reflect our collective commitment to inclusive and responsible growth.

Through its thoughtfully curated sessions, keynote addresses, and paper presentations, ICRIEMSD-2025 seeks to inspire meaningful collaboration between academia and industry, nurture innovation, and promote leadership rooted in ethics and sustainability. We express our heartfelt gratitude to the University leadership, Advisory Board, Organizing Committee, reviewers, partner journals, and volunteers for their unwavering support and dedication. Our sincere thanks also go to all participants and presenters whose contributions enrich this conference with knowledge and insight.

We hope that the discussions and interactions at ICRIEMSD-2025 will spark new collaborations, broaden research horizons, and inspire impactful ideas that contribute to a more sustainable and equitable future.

Best wishes,

Dr. Shradha Gupta

Assistant Professor,
School of Management
O.P. Jindal University

Prof. Sujata Panda

Assistant Professor (Sr. Grade),
School of Management
O.P. Jindal University

About the Editors



Dr. R. Muthukumaran

Vice-Dean, School of Management,
O.P. Jindal University, Raigarh, India

Dr. R. Muthukumaran is serving as Vice-Dean, School of Management at O.P. Jindal University, Raigarh, Chhattisgarh. He is a dynamic academic leader with over 20 years of professional experience, having held key positions such as Dean, Principal, and Head of Department at reputed institutions. His diverse career also includes a decade in industry as Executive Director and Consultant in the paper manufacturing sector, where he successfully led major market expansion and operational excellence projects across South India. He has published many research papers in Scopus and Web of Science-indexed journals, books, and book chapters with international publishers such as Taylor & Francis, Springer, and IGI Global, and holds patents and copyrights related to lean operations and innovative teaching methodologies.



Dr. Jaya Prakash Rath

Associate Professor (Sr. Grade), School of Management,
O.P. Jindal University, Raigarh, India

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



Dr. Himansu Vaishnaw

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

Dr. Himansu Vaishnaw serves as an Associate Professor in the area of Human Resource Management and Business Analytics at the School of Management, O.P. Jindal University. He holds a Ph.D. from Rashtrasant Tukadoji Maharaj Nagpur University (RTMNU) and brings over fourteen years of blended experience in industry and academia. An accomplished educator, Dr. Vaishnaw has taught a wide range of courses at the undergraduate and postgraduate levels. His research interests encompass Employability, E-Commerce, Social Media Marketing, and Consumer Behaviour, and his scholarly contributions have been presented and published in leading academic forums and journals. Beyond academia, Dr. Vaishnaw possesses significant expertise in Corporate Relations, Placements, Training, and Academic Administration. He has successfully designed and delivered multiple training programs for employees in various industries, demonstrating his commitment to professional development.



Dr. Shradha Gupta

Assistant Professor, School of Management,
O.P. Jindal University, Raigarh, India

Dr. Shradha Gupta is an academician and researcher in the field of Commerce and Entrepreneurship, currently serving as an Assistant Professor at the School of Management, O.P. Jindal University, Raigarh, Chhattisgarh. She holds a Ph.D. in Commerce with her doctoral research focusing on Women Empowerment, Entrepreneurship, and Finance. With over seven years of teaching experience, and has published numerous research papers in reputed journals, authored and edited books on entrepreneurship and business paradigms, and holds patents reflecting her innovative academic pursuits. She combines her academic rigor with practical insights gained from her family business and consulting experience in franchise development. Passionate about fostering entrepreneurial thinking and sustainable business practices, she continues to inspire students and peers through her research, mentorship, and commitment to academic excellence.



Prof. Sujata Panda

Assistant Professor (Sr. Grade), School of Management,
O.P. Jindal University, Raigarh, India

Prof. Sujata Panda is an Assistant Professor (Sr. Grade) at the School of Management, O.P. Jindal University, Raigarh. She holds an MBA and is pursuing a Ph.D. from Kalinga University. With certifications from IIM Kashipur, she specializes in Strategic Human Resource Management. Prof. Panda has presented papers at national and international conferences and published many research papers in reputed journals. She has over a decade of experience in academics and administration, known for her dedication, leadership, and commitment to student development. Her teaching and research focus on HRM, leadership, and organizational behavior.



Dr. Gopal K Rathore

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

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



Dr. Ashis Kumar Sa

Assistant Professor, School of Management,
O.P. Jindal University, Raigarh, India

Dr. Ashis Kumar Sa holds a Ph.D. and M.A. in Economics from Guru Ghasidas Central University, Bilaspur, and a B.A. (Hons.) in Economics from Sambalpur University, Odisha. He has qualified the UGC-NET five times and is a two-time recipient of the Junior Research Fellowship (JRF) from the Ministry of Social Justice and Empowerment, Government of India. With Several experience in teaching and research, his academic interests encompass Research Methodology, Microeconomics, Econometrics, and Financial Economics. His research focuses on Agricultural Finance, Financial Economics, and contemporary economic issues. He has published over ten Research papers & Edited Book Chapters in reputed peer-reviewed journals and has presented and spoken at various national and international conferences.

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School of Management, OPJU



Mr. Akash Sinha

Program Manager,
School of Management, OPJU

Preface

The 6th International Conference on the Role of Innovation, Entrepreneurship, and Management for Sustainable Development (ICRIEMSD-2025), organized by the School of Management, O.P. Jindal University, Raigarh, continues its tradition of fostering academic inquiry, interdisciplinary dialogue, and knowledge exchange in the pursuit of sustainable progress. This year's conference builds upon the rich legacy of previous editions, bringing together scholars, industry experts, policymakers, and practitioners to deliberate on how innovation, entrepreneurship, and effective management can collectively contribute to sustainable growth and societal well-being.

In an era marked by rapid technological advancement, climate concerns, and shifting socio-economic paradigms, sustainability has become both a necessity and an opportunity. ICRIEMSD-2025 seeks to address the pressing challenges confronting businesses, communities, and economies by promoting research and dialogue that offer innovative, practical, and sustainable solutions. The conference emphasizes the integration of creative thinking, responsible leadership, and data-driven decision-making in building resilient institutions and inclusive societies.

The thrust areas of this year's conference are designed to identify and analyse key social issues and business challenges, encouraging participants to explore transformative approaches that align economic objectives with environmental and social responsibility. Through thought-provoking discussions, research presentations, and collaborative engagements, the event aims to inspire new perspectives and strengthen the bridge between academia and industry.

By creating a vibrant platform for exchange and collaboration, ICRIEMSD-2025 aspires to generate insights that drive meaningful impact, empowering individuals, organizations, and societies to innovate responsibly and manage sustainably for a better future.

Editorial Board,
ICRIEMSD-2025

Acknowledgement

We extend our heartfelt gratitude to all who have contributed to the success of the 6th International Conference on the Role of Innovation, Entrepreneurship, and Management for Sustainable Development (ICRIEMSD-2025), organized by the School of Management, O.P. Jindal University, Raigarh, India. This conference stands as a testament to collective vision, collaboration, and dedication in advancing research and dialogue on innovation, entrepreneurship, and sustainable development.

First and foremost, we sincerely thank all the participants, paper presenters, researchers, and delegates for sharing their valuable insights, innovative ideas, and scholarly work. Your intellectual contributions and enthusiasm have enriched the conference discussions and made this academic gathering a resounding success.

We extend our deep appreciation to the distinguished keynote speakers, session chairs, and panellists for their inspiring talks and valuable guidance that stimulated meaningful conversations and broadened perspectives on the conference themes.

Our sincere gratitude goes to the Organizing Committee, Technical Review Team, and Advisory Board members for their tireless efforts in planning, reviewing, and coordinating every aspect of this event. Their commitment ensured the high academic quality and smooth execution of the conference.

We gratefully acknowledge the generous support of our sponsors and partners JSW Steel, Raigarh (C.G.), NTPC, Lara (C.G.), and EBSCO Information Services, whose collaboration and encouragement have been instrumental in the successful organization of ICRIEMSD-2025. Their partnership reflects a shared commitment to promoting research, innovation, and sustainable growth.

We are deeply grateful for the encouragement and continuous support of the University leadership, including the Honourable Vice Chancellor, Registrar, and all faculty members and staff of the School of Management, whose dedication and teamwork have been vital to the success of this event.

Finally, we thank every individual who, in one way or another, contributed to making ICRIEMSD-2025 a memorable and intellectually stimulating event. Your support and participation have strengthened our shared mission of fostering innovation and sustainable development for a better future.

Organizing Committee,
ICRIEMSD-2025

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TRACK - 1

**Innovation and Sustainable Development
in Human Resource Management**

AN ANALYTICAL STUDY ON THE WORK-LIFE BALANCE OF WOMEN IT EMPLOYEES IN THE CONTEXT OF REMOTE WORK

Anika Jain *; Malviya, Bindoo **

Abstract

The purpose of this study is to investigate the factors that influence the work-life balance of women working in information technology in India during periods when they are working remotely. The obstacles, both professional and emotional, as well as the significant facilitators, will be the primary emphasis of this discussion. The research, which is based on a survey of 100 women working in the information technology area, provides an overview of significant professional challenges, including the growing amount of work, the blurring of boundaries between work and family, and the lengthening of working hours. Women have reported that they face pressures from home tasks and cultural norms, such as criticism from elder family members for what they perceive to be a lack of attention to domestic responsibilities. This is a more individual viewpoint where women have said that they face these pressures. The findings indicate to achieve a healthy work-life balance, it is necessary to be flexible with one's work schedule, to have family and friends who are there for one when they are required, and to establish a constructive work environment both at home and in the workplace via the implementation of norms and practices. In this day and age of working from home, the study emphasizes the need of social and organizational support networks as a means of enhancing the health and productivity of women who are employed in professional jobs.

Keywords: *Work-Life Balance, Women IT Employees, Remote Work, Flexible Work Schedules, Professional Challenges, Personal Responsibilities, Work from Home, Organizational Support, Gender Roles*

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THE INTERPLAY OF PSYCHOLOGICAL CAPITAL AND FINANCIAL LITERACY AND ITS IMPACT ON OVERALL WELL-BEING AMONG MILLENNIALS AND GEN Z WORKERS

*Kiran Panjwani **; *Dr. Sana Alam***

Abstract

This study examines how Psychological Capital (PsyCap) and Financial Literacy together influence the well-being of Millennials and Gen Z employees, with a focus on mental health, job satisfaction, and financial security. As per NASSCOM, these generations make up 52% of India's population, facing unique pressures such as rising living costs, student debt, and volatile job markets. While PsyCap is known to enhance resilience and life satisfaction, comparative research on its impact across Millennials and Gen Z remains limited. This study addresses this gap by exploring how these two factors shape overall well-being and how their effects differ by generation.

A descriptive research design was adopted, using both primary and secondary data. Primary data were collected from 140 Millennials and Gen Z employees across industries in Bhopal, Madhya Pradesh, through a structured questionnaire. Well-being indicators included mental health, job satisfaction, and financial security. Statistical tools such as descriptive analysis and correlation were applied to examine relationships and generational differences.

Findings reveal a positive correlation between PsyCap, financial literacy, and well-being. Higher levels of these factors were associated with reduced stress, greater job satisfaction, and higher life satisfaction. Generational differences emerged: Millennials displayed higher PsyCap, while Gen Z showed greater financial literacy awareness.

The study suggests that employers and policymakers should design generation-specific interventions to strengthen psychological resilience and financial education, thereby improving financial stability, mental health, and workplace satisfaction.

Keywords: *Psychological Capital, Financial Literacy, Generational Differences, Millennials, Gen Z, Employee Well-Being*

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GENDER EQUITY IN INTELLECTUAL PROPERTY HOLDINGS IN INDIA'S CREATIVE ECONOMY

*Mahitha Chakravarthi *; Omprakash Sringeri ***

Abstract

Hillary Clinton once said, “Women are the largest untapped reservoir of talent in the world.” The most compelling evidence of this is the gender disparity in intellectual property holdings in India’s creative economy, where women form 27.89% of the workforce (Kukreja et al., 2022, 14) but account for only about 11% of patent applications. (WIPO IP Statistics Data Center, 2023)

Purpose

This paper seeks to study this stark underrepresentation through the lens of inclusion in HRM. The study aims to establish that women have always been involved in the creative industries but are not adequately represented in IP holdings. Further it aims to identify the factors contributing to this imbalance, evaluate existing initiatives and propose innovative strategies to promote equitable recognition and sustainable development for women creators.

Research Methodology

A qualitative doctrinal method of study of legal nature has been adopted. This involves analysing legal frameworks, policy documents and theoretical perspectives on IP. This is supplemented with the use of secondary quantitative data from WIPO, the Indian Patent Office and other government reports. The paper looks into historical accounts, cases of rural artisan clusters, women-led msms to link the legal research with practical realities.

Findings

Firstly, the absence of comprehensive, gender-segregated IP data in official statistics does not allow for precise measurement of women representation in IP holdings. The results from the available data reveal that there is only 1 woman inventor for every 1,400 women employed in the creative workforce of India. The reasons for this disparity are structural barriers ingrained into the system like informal employment arrangements, gender-based pay disparities, limited awareness and STEM-focused policies. Current IP awareness programs have minimal or no impact in rural and craft-based economies where women dominate.

Research Limitations

The research is exploratory and uses some statistical data for context but does not carry out large-scale quantitative modelling. Also, the scope does not extend to all creative industries in India - it focuses on selected sectors like handloom, handicrafts - which may not fully represent the entire creative economy.

Practical Implications

Viewing it as a diversity and inclusion priority requires strategies at the grassroots level. Recommendations are primarily establishing a Gender-Based National IP Index that can quantify participation, guide targeted outreach, and measure progress; partnerships among the IP Office and, Ministry of Women & Child Development to deliver multilingual IP education in rural areas; and introducing a *sui-generis* collective-filing system. These measures can directly increase women's IP participation in creative industries and support SDGs 5 (Gender Equality) and 8 (Decent Work).

Keywords: *gender disparity, intellectual property rights, creative economy, women inventors, equitable recognition, diversity and inclusion.*

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FROM TRAGEDY TO RESILIENCE: ODISHA'S JOURNEY TO BECOMING INDIA'S MOST DISASTER-READY STATE

*Deepak Kumar Kushwaha * Priya Ranjan Mallick*

Abstract

A developing nation like India loses substantial resources each year due to recurrent natural disasters. Although calamities cannot be completely prevented, their impact can be effectively mitigated through planning, preparedness, and resilient governance. Odisha has emerged as a role model in disaster management, transitioning from the devastation of the 1999 Super Cyclone to global recognition for its zero-casualty approach during cyclones like Phailin (2013), Fani (2019), Amphan (2020), and Yaas (2021). This study examines Odisha's disaster preparedness journey, highlighting lessons in leadership, infrastructure, technology adoption, community participation, and policy alignment with the Sendai Framework for Disaster Risk Reduction (2015–2030). The study emphasizes how a proactive, coordinated, and multi-stakeholder approach has transformed Odisha into India's most disaster-ready state.

Keywords: *Disaster, Management, natural calamities*

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TECHNOSTRESS AND EMOTIONAL WELL-BEING: A STUDY OF MILLENNIAL AND GENERATION Z EMPLOYEES IN INDIA'S ARCHITECTURAL BUILDING HARDWARE INDUSTRY

*Arti Singh **

Abstract

Purpose

Digital transformation boosts efficiency but also leads to technostress—strain from overload, constant connectivity, and rapid change (Tarafdar et al., 2007). While widely studied in IT sectors, its impact in non-IT domains remains underexplored. This study investigates how technostress affects the emotional well-being of Millennial and Generation Z employees in India's architectural building hardware industry, which is undergoing rapid digitalization.

Design/Methodology

A mixed-methods approach integrates surveys and interviews. The survey examines how five technostress creators—overload, complexity, invasion, insecurity, and uncertainty—affect job satisfaction, emotional exhaustion, anxiety, and well-being. Interviews provide insights into coping mechanisms, organizational culture, and generational differences. The framework draws on person–environment fit theory (Edwards, 1996) and the job demands–resources model (Demerouti et al., 2001).

Findings

Preliminary results reveal generational patterns: Millennials report higher techno-invasion, struggling with work–life balance, while Gen Z faces greater techno-complexity from juggling platforms. Both cohorts highlight the role of supportive leadership, collaborative culture, and digital literacy in reducing stress. Technostress undermines well-being and threatens sustainability and innovation (Tarafdar et al., 2019).

Research Limitations

The cross-sectional design and industry-specific scope in India may limit generalizability. Future studies should adopt longitudinal and cross-sectoral approaches.

Practical Implications

Organizations must design healthier digital workplaces through mindful technology-use guidelines, resilience training, and well-being-oriented norms (Ayyagari, Grover, & Purvis, 2011). Addressing technostress is vital for emotional health, productivity, and long-term sustainability.

Keywords: *Millennial, generation z, technostress, emotional well-being*

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INNOVATION AND SUSTAINABLE DEVELOPMENT IN HUMAN RESOURCE MANAGEMENT

*Shipra Singh **

Abstract

Purpose:

The purpose of this paper is to explore how innovation in Human Resource Management (HRM) can contribute to sustainable development by integrating modern technology, ethical practices, and employee-centered strategies into organizational systems.

Design/Methodology:

The study adopts a qualitative approach through a systematic review of academic literature, case studies, and industry reports. It evaluates recent innovations such as artificial intelligence-driven recruitment, digital learning platforms, and sustainable HR policies to assess their impact on employee performance and organizational growth.

Findings:

The analysis reveals that innovative HR practices-when aligned with sustainability goals-enhance employee engagement, reduce turnover, promote diversity and inclusion, and foster long-term competitiveness. Moreover, green HR practices and wellness programs improve both organizational reputation and employee well-being.

Research Limitations:

This study is limited by its reliance on secondary data and conceptual analysis, which may not fully capture regional or industry-specific variations. Future empirical studies and cross-cultural surveys are needed to validate the findings.

Practical Implications:

The paper suggests that organizations should strategically integrate sustainable HR practices into their core operations. Managers and policymakers can use these insights to design HR frameworks that not only support business efficiency but also contribute to global sustainable development goals (SDGs).

Keywords: *Human resource management, innovation, sustainable development, green HR, employee engagement, digital HR*

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INTENSIVENESS OF AI ADOPTION IN RECRUITMENT: A CROSS-INDUSTRY COMPARATIVE ANALYSIS

*Mahuya Ghosh *; Padmalita Routray ***

Abstract

This study explores the application of Artificial Intelligence in hiring and talent acquisition in the five distinct sectors: IT & Telecom, Retail, BFSI, Healthcare & Pharma and Manufacturing. Comparison of the best practices, highlighting the challenges in each sector and investigating how AI-driven hiring process efficiently balances fairness, human judgement and organizational requirements are the goals of this study.

A comparative case study method using secondary data has been adopted. The data were taken from academic literature, industry reports and professional surveys which were published in between 2015-2025. To understand the trends in AI adoption, governance mechanisms, and hiring outcomes across industries, thematic analysis was used.

The findings indicate that, due to digital readiness and resource availability, IT & Telecom and BFSI exhibit a higher level of maturity in AI-enabled hiring. A gradual development in AI adoption is seen in Retail and Manufacturing, though, mostly in high-volume recruiting. Healthcare & Pharma is still wary because of ethical, legal, and privacy concerns. While data quality, algorithmic bias, employee trust, and compliance requirements are problems, best practices include transparent AI systems, hybrid recruitment models, and bias audits. According to a cross-industry comparison, the secret to long-term adoption is not complete automation but rather human–AI partnership.

The study is limited to secondary data and does not incorporate original empirical evidence from organizations. Findings might not have fully captured informal practices or rapidly evolving technological implementations.

HR leaders, policy makers, and AI suppliers can all benefit from the study's practical insights. To improve fairness and trust, organizations can use industry-specific best practices, carry out frequent bias audits, and create hybrid recruitment models. The results can be used by policymakers to create legal frameworks.

Keywords: *Intensiveness, AI adoption, recruitment, comparative analysis*

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PERFORMANCE MANAGEMENT SYSTEM: A THEORETICAL EXAMINATION OF ATTRIBUTES INFLUENCING EMPLOYEE PERFORMANCE IN THE BFSI INDUSTRY IN INDIA.

*Rima Mazumder **

Abstract

Performance Management Systems (PMS) are recognized as a vital mechanism for ensuring organizational effectiveness, particularly in service-driven sectors like the Banking, Financial Services, and Insurance (BFSI) industry in India. As the industry is characterized by regulatory complexities, dynamic customer expectations, and the growing integration of digital technologies, the effectiveness of PMS becomes increasingly dependent on multiple attributes that influence employee performance. This theoretical examination seeks to analyse key attributes such as goal clarity, continuous feedback mechanisms, fairness and transparency in appraisal processes, leadership styles, training and skill development, motivation, and the use of technology-enabled performance tools. These attributes not only impact employee productivity and engagement but also shape critical outcomes like trust, job satisfaction, and career growth within organizations.

The BFSI sector provides a unique context where performance management must balance stringent compliance with the need for innovation, customer-centric service delivery, and employee adaptability. By synthesizing insights from existing literature, the paper highlights how contextual factors—such as organizational culture, hierarchical structures, and industry-specific challenges—moderate the relationship between PMS attributes and employee performance. The paper concludes by suggesting avenues for future empirical research, aiming to advance the understanding of PMS as a strategic tool for aligning employee performance with organizational success.

Keywords: *Performance Management Systems, Employee Performance, BFSI Industry, Goal Clarity, Feedback, Appraisal System, Organizational Culture, Motivation, Training & Development*

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HUMAN RESOURCES ANALYTICS FOR SUSTAINABLE BUSINESS

*Sravani Sathri *; Naga ganesh ***

Abstract

Human Resource Analytics (HRA) is becoming very useful in today's organizations because it helps leaders take decisions based on facts instead of guesses. Sustainable development simply means using resources in a way that today's needs are met without disturbing the needs of the future. For companies, this means balancing profit, employee happiness, and social responsibility. HRA can play a strong role here by linking people-related data with long-term business goals.

This paper helps HR analytics supports sustainable practices in business or organizations. By checking data about employee performance, retention, diversity, and engagement, managers can identify issues early and build better strategies for the workplace. Along with improving work efficiency, analytics also supports fairness, new ideas, and employee well-being, they shows interest to take initiative in organization. The study is descriptive and is based on secondary information such as journals, case studies, and company reports.

The results show that companies that use HR analytics are better prepared to face workforce challenges while also being socially responsible. Predictive tools help in planning for the future, and people-focused approaches keep business growth ethical. The conclusion is that connecting HR analytics with sustainability makes organizations stronger, flexible, and future-ready.

Keywords: *Human resource, analytics, sustainable, business*

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INNOVATIVE HRM MEASURES AS DRIVERS IN EMPLOYEE PRODUCTIVITY AND SUSTAINABLE ORGANIZATIONAL SUCCESS

*Kamini choubey *; Devyani Pradhan ***

Abstract

Sustainable development involves practices that meet the needs of present generation without threatening future generation needs. It has gained immense importance over the years as firms activities harm environment and components of green and sustainable HRM helps to promote balance. Assessing employee's behaviour by considerable data in the age of globalization for business organizations to increase their market share, gain a competitive edge, and maintain their long-term viability. The study aims to identify innovative HRM practices that helps to promote sustainable organisational success in long-term. This study explores the integration of innovation and sustainability within HRM by analysing secondary data from the existing literatures, reports and conceptual frameworks. This paper highlights the importance of embedding innovation with sustainability emphasis on the integration of innovation into HRM policies to generate new ideas to strengthen organizational performance and employee productivity in an increasingly competitive environment.

Keywords: *Sustainable Development, Organizational Success, Innovation, HRM Policies*

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GREEN HRM: DRIVING ORGANIZATIONAL SUSTAINABILITY THROUGH PEOPLE PRACTICE

*Lakshmi Sandepogu **

Abstract

In the contemporary business environment, sustainability has emerged as a crucial organizational priority. Green Human Resource Management (Green HRM) integrates environmental management practices with traditional HR functions to promote eco-friendly policies, employee engagement, and long-term sustainable growth. This paper explores the role of Green HRM in aligning people practices with organizational sustainability goals.

The study highlights how HR departments can implement green initiatives in recruitment, training, performance appraisal, and reward systems. For example, organizations are increasingly focusing on recruiting candidates with eco-conscious values, providing sustainability-focused training, introducing paperless appraisal systems, and rewarding employees for environmentally responsible behaviour. These practices not only reduce the ecological footprint of organizations but also foster a culture of environmental responsibility among employees.

Furthermore, Green HRM enhances employer branding by positioning organizations as socially responsible, which attracts and retains talent, particularly among younger generations who prioritize sustainability. By embedding green values in workplace culture, HR acts as a strategic partner in achieving both business competitiveness and environmental stewardship.

This paper argues that Green HRM is not merely an HR initiative but a driver of organizational transformation. It plays a pivotal role in creating sustainable organizations by leveraging people practices to achieve ecological, social, and economic balance.

Keywords: *Green HRM, sustainability, people practices.*

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SUSTAINABLE GREEN HRM PRACTICES

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Abstract

Over the past few years, global organizations have increasingly been pressured to include sustainability in their strategies because of environmental issues, stakeholder pressure, and international climate policies. In this backdrop, Green Human Resource Management (GHRM) has emerged as an essential strategy to reconcile human resource practices with the objectives of environmental sustainability. Sustainable Green HRM practices aim to integrate green principles into fundamental HR activities such as recruitment, training, performance management, employee engagement, and compensation. Through the propagation of green values, organizations not only minimize their environmental impact but also create a culture of responsibility and innovation within the organization.

This paper helps the idea of sustainable GHRM, highlighting its contribution to organizational sustainability and competitive advantage. It focuses on the ways in which green recruitment draws in green talent, green training helps develop staff competencies for sustainable behavior, and green performance management provides accountability towards green goals. Additionally, including reward and recognition systems linked to environmental programs engages workers to be proactive towards green results. The use of digital instruments and green policies also promotes effectiveness while keeping resource utilization in check.

The double advantages of green GHRM as reduced environmental impact and enhanced organizational image, consequently fortifying employer branding and sustainable development. It also discusses organizations' problems in implementing green HR practices, including limited awareness, increased initial investment, and resistance. By literature review and cases, the paper contends that effective GHRM implementation depends on firm leadership commitment, ongoing employee engagement, and corporate sustainability strategy alignment.

Keywords: *Green HRM, sustainability, people practices.*

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SUSTAINABLE TALENT MANAGEMENT, ORGANIZATIONAL CULTURE AND EMPLOYEE ENGAGEMENT

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Abstract

In today's competitive and dynamic business environment, talent management, organizational culture, and employee engagement foster resilient, adaptable, and high-performing workplaces. Sustainable talent management prioritizes the development and retention of human capital through continuous professional development, fostering diversity, equity, and inclusion, and promoting work-life integration. This strategy supports employees' long-term career advancement while aligning their objectives with the organization's strategic goals. Organizational culture, based on shared values and beliefs, lays the groundwork for an environment where employees feel motivated, supported, and valued. A strong culture encourages transparency, communication, and recognition, which boosts employee engagement. Engaged employees invest emotionally in their work. This leads to higher productivity and greater loyalty to the organization. Together, sustainable talent management, organizational culture, and employee engagement create a cycle that improves employee satisfaction, lowers turnover, and enhances overall business performance.

A strong organizational culture, built on shared values and effective communication, creates an environment where employees feel motivated, valued, and engaged. This culture fosters collaboration, innovation, and trust, which are critical for forming high-performance teams. Employee engagement reflects the emotional commitment employees have to their work. It is influenced by factors like autonomy, recognition, career development, and work-life balance. Engaged employees tend to be more productive, innovative, and dedicated to the company's mission. When talent management practices are aligned with a positive organizational culture and encourage high levels of employee engagement, the results are significant: a workforce that contributes to the company's lasting success.

Keywords: *Sustainability, talent management, organisational culture, employee engagement*

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EXPLORING THE IMPACT OF HUMAN RESOURCE ANALYTICS ON EMPLOYEE RETENTION STRATEGIES IN MID-SIZED FIRMS

*Shaik Afshan *; M Giridhar Kumar ***

Abstract

HR analytics is an essential tool to increase retention rates as it helps to analyse patterns causing people to leave as well as forecasting flight risks. It allows organisations to understand the big factors job satisfaction, engagement, workload that drive retention. With the help of analytics, HR can formulate specific strategies to lower churn. Lastly, it allows organisation to create a loyal, motivated, and dedicated staff. By taking into consideration the aim of this work has been identified as 50 to 250 organisations have been found. The study aims to investigate the relationship between the impact of human resource analytics on employee retention and organisational sustainability by applying statistical tools such as correlation and regression analysis. The findings reveal that the impact of human resource analytics on employee retention significantly influences the work-life-balance and job satisfaction.

The goal of this research is to investigate how HR analytics affects employee retention and helps to corporate sustainability. Primary data was gathered using structured survey instruments; it was then analysed employing statistical methods like correlation and regression analysis via SPSS program. The analytical data show a close and notable link between better retention techniques and HR analytics application. More precisely, the results show that organisations using HR analytics are better suited to handle employee worries about job happiness and work-life balance two of the most important turnover intention predictors.

Keywords: *Employee retention, strategy, mid-size firm*

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ARTIFICIAL INTELLIGENCE AS A TRANSFORMATIVE TOOL IN TALENT ACQUISITION: A REVIEW OF CURRENT PRACTICES AND FUTURE DIRECTIONS

*Himabindhu Vajjala *; Dr. C. Naga Ganesh***

Abstract

Artificial intelligence (AI) is fundamentally changing talent acquisition and the way organizations source, assess and retain talent. With applicant tracking systems, resume screening technologies, chatbots and predictive analytics now commonplace, recruitment will, as result, become efficient, accurate and candidate-centric through AI automation. AI reduces human bias, and subsequently improves decision-making capabilities supported by data, therefore enabling organizations to recruit, select and retain talent in a fair and inclusive way. AI's predictive modeling capabilities combined with the use of machine learning algorithms and natural language processing will assist organizations to map potential candidate performance and retention against their long-tail organizational strategy. Overall, contemporary talent acquisition practices illustrate a trend to articulate the increasingly influential role of AI in enhancing the candidate experience, automating workflows, realizing efficiencies in the recruitment process and amplifying the employer brand. There is potential for new emerging technologies, such as generative artificial intelligence and sentiment analysis, to change the paradigm of recruitment into a smarter, fairer and more strategic alignment. This review outlines the current state of play and future directions for AI in talent acquisition, and suggests the potential for organizations leveraging AI technologies to build competitive and future-ready organizations.

Keywords: *AI, talent acquisition, transformative tools*

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THE ROLE OF AI IN HRM PRACTICES: UNLOCKING COMPETITIVE ADVANTAGE IN MODERN BUSINESS

*Ushasree Ghodkari *; Dr.H.S. Abzal basha***

Abstract

In today's rapidly evolving business landscape, organizations are increasingly leveraging Artificial Intelligence (AI) to transform their Human Resource Management (HRM) practices and gain a competitive edge. This research paper explores the role of AI in HRM practices and its impact on organizational competitiveness. The study examines how AI-powered HRM systems can enhance talent acquisition, employee engagement, performance management, and learning and development.

By leveraging machine learning algorithms, natural language processing, and predictive analytics, AI can help organizations streamline HR processes, improve decision-making, and drive business outcomes. The findings of this research suggest that AI-driven HRM practices can provide significant competitive advantages to modern business organizations.

AI can help organizations enhance talent acquisition, improve employee engagement, optimize performance management, and develop a future-ready workforce. By adopting AI-driven HRM practices, organizations can improve efficiency and productivity, enhance decision-making, and gain a competitive advantage.

Keywords: *HRM practices, competitive advantage, modern business*

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BARRIERS AND OPPORTUNITIES FOR IMPLEMENTING SUSTAINABLE HRM PRACTICES IN SMALL AND MEDIUM-SIZED ENTERPRISES

Zaheer Shaik *; Giridhar Kumar **

Abstract

In the case of Small and Midsize Businesses (SMEs) they are present with issues in which they adopt sustainable HR practices. Issues like lack of awareness, resistance to change and limited resources which in turn delay adoption are very much the issue. At the same time however SMEs have great chance at implementing people centered and flexible approaches which in turn foster growth and sustainability. That which will build resilient and future ready organization is this knowledge of these issues and opportunities. By taking into consideration the aim of this work has been identified as small sized enterprises in Kurnool district have 1,847 in the year 2023 and medium sized enterprises have 61 in the year 2023 have been found. The study aims to investigate the relationship between barriers and opportunities for implementing sustainable HRM practices and organizational sustainability by applying statistical tools such as correlation and regression analysis. The gathered information reveal that barriers and opportunities for implementing sustainable HRM practices significantly influences the work-life-balance and employee engagement.

This research is into the issue of what we find in terms of barriers and options for putting in place sustainable HRM practices which in turn we look at what that does for overall organisation sustainability. We looked at 1,847 small and 61 medium sized enterprises which we identified for the study as of 2023 for our sample population. We used statistical methods like correlation and regression analysis which we based mainly on structured survey responses for better results.

Keywords: *Opportunities and Drivers, Employee Engagement, Organizational Sustainability, Green HRM Practices, Strategic HRM in SMEs*

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WORK–LIFE BALANCE AND ITS IMPACT ON EMPLOYEE PERFORMANCE AND PERSONAL LIFE EXPECTATIONS: A GENDER-BASED STUDY*Snigdha Chowdhari *; Dr. Gosala Raju***

Abstract

This research investigates the factors influencing work–life balance (WLB) and its impact on employees' job performance and personal life expectations, paying particular attention to gender differences. By analysing both organizational and individual elements, the study offers insights into how employees navigate the interplay between their work and personal lives, and how these experiences influence their career results and overall life satisfaction. Data was gathered from 500 employees from different sectors of Bilaspur division through stratified random sampling. A cross-sectional method was utilized, employing Smart PLS for structural equation modelling and Jamovi for additional statistical analyses, including comparisons based on gender. This methodology facilitated the investigation of causal links among key factors, WLB, and employee outcomes. The research indicates that both workplace and individual factors have a significant influence on work-life balance (WLB). Consequently, WLB positively affects job performance and personal life aspirations. An analysis based on gender further reveals that men and women experience WLB in different ways, leading to varied impacts on their professional and personal outcomes. These findings highlight the necessity of considering gender when developing workplace policies. The limitations include its cross-sectional nature, which limits the ability to draw causal conclusions, and its dependence on self-reported data, which could introduce bias. Future investigations might employ longitudinal designs and widen the range of sectors examined. From a practical standpoint, the research highlights the importance of promoting flexible work arrangements, supportive workplace cultures, and gender-sensitive strategies. Implementing these measures can improve employee well-being, enhance performance, and foster sustainable effectiveness within organizations.

Keywords: *Work life balance, employee performance, personal life expectations.*

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COMPARATIVE STUDY OF GREEN HRM STRATEGIES INFLUENCING RETENTION OF MILLENNIALS VS GEN Z

*Tulsi Soni **

Abstract

Employee retention has emerged as a critical challenge for organizations as the workforce becomes increasingly diverse in its career expectations and motivational drivers. Millennials and members of Generation Z, in particular, enter the workplace with unique values, including a strong emphasis on sustainability, work–life balance, and purpose-driven employment. In response, many organizations have adopted Green Human Resource Management (GHRM) practices, which align environmental initiatives with HR strategies. While GHRM is widely recognized for promoting sustainability and enhancing employer reputation, limited research explores its role in retaining employees from different generations. As generational shifts reshape the workforce, organizations face growing challenges in retention due to changing employee needs, preferences, and sources of motivation.

This paper addresses that gap by examining how GHRM influences retention among Millennial and Gen Z employees. The study aims to compare the generational differences in their responses to green initiatives, highlighting the extent to which sustainable HR practices foster loyalty, job satisfaction, and long-term commitment. The findings are expected to offer practical implications for organizations seeking to strengthen retention through environmentally responsible HR policies tailored to the values of younger generations.

Keywords: *Green HRM, employee retention, Millennials, Generation Z, sustainable workforce, organizational commitment*

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EFFECT OF PEOPLE'S PRACTICES ON THE LOYALTY OF BLUE-COLLAR EMPLOYEES: A SYSTEMATIC LITERATURE REVIEW

*Chandana Valluripalli *; sunil kumar **; Joseph Paul ***; Manoj Gour Chintaluri *****

Abstract

The aim of this study is to synthesize research on "Effect of people's practices on the loyalty of Blue-Collar employees: A Systematic Literature Review " to address the underexplored responses of this workforce segment to human resource management strategies. The review aimed to evaluate the relationship between HR practices and loyalty, benchmark approaches to retention, identify psychological mediators such as organizational justice and psychological contracts, compare strategy effectiveness, and examine contextual moderators across industries and cultures. A systematic analysis of diverse empirical studies employing quantitative, qualitative, and mixed methods across multiple continents revealed that ethical treatment, organizational justice, and psychological contract fulfillment are critical mediators enhancing loyalty and retention. Compensation, training, and recognition emerged as significant HR practices, though their relative impact varies by occupational group and cultural context. Employee engagement and job satisfaction consistently mediated the HR-loyalty link, while contextual factors including industry, culture, and job level moderated outcomes. The synthesis highlights methodological limitations such as cross-sectional designs and calls for longitudinal, context-sensitive research to clarify mechanisms and heterogeneity in blue-collar responses. These findings underscore the necessity for tailored, ethically grounded Systems that integrate psychological and contextual factors to foster sustainable loyalty among blue-collar employees, informing both theory and managerial practice.

Keywords: *HR Practices, Blue-color Employee, Employee Loyalty, SLR, Pharmaceutical Industry*

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**THE IMPACT OF ARTIFICIAL INTELLIGENCE ON EMPLOYEE'S
PERFORMANCE & PRODUCTIVITY: A STUDY OF EDUCATORS'
PERSPECTIVE IN HIGHER EDUCATION INSTITUTES AT EARLY STAGE OF AI
ADOPTION**

*Nandita Patra *; Rahul Sharma ***

Abstract

In the evolving landscape of education, artificial intelligence (AI) is reshaping traditional practices of teaching, learning, and administration. While existing studies focus largely on the impact of AI in established contexts, limited attention has been given to the early stages of adoption, where staff perceptions, anxieties, and coping strategies influence long-term institutional outcomes. This study explores how faculty members in higher education institutes in Chhattisgarh perceive the impact of early AI adoption on their performance and productivity. A structured survey using a Likert scale was distributed among teaching staff across varied disciplines and experience levels, providing quantitative insights into cultural dynamics. Findings revealed a dual perspective. Many faculty members expressed optimism, anticipating improvements in lesson planning, resource accessibility, student engagement, and the reduction of repetitive tasks, enabling more time for creative and meaningful work. However, challenges were also reported, including skill gaps, the need for additional training, unclear institutional expectations, and heightened performance pressures. Concerns about loss of professional autonomy and resistance to change further emerged as barriers that could negatively affect performance. The study emphasizes the importance of proactive measures during early AI adoption. Institutions should provide tailored training before mandating AI usage, foster a culture of peer support, and ensure transparent communication to reduce uncertainty and anxiety. By addressing these cultural and practical aspects at the outset, institutions can ease the transition and maximize the benefits of AI integration. This research highlights the significance of focusing on early adoption phases to create a supportive environment that balances innovation with staff well-being.

Keywords: *Artificial Intelligence, Performance, Productivity, Teaching staffs, Higher education institute*

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SOCIAL ISOLATION AND MULTIMORBIDITY AS HINDRANCE TO HUMAN RESOURCE DEVELOPMENT: A STUDY OF OLDER AGE GROUP

*Uma Charan Pati **

Abstract

From the last few decades the world is witnessing a unique demographic shift, the proportion of elderly population is growing faster than the general population. Though the phenomenon of population aging is advance in develop countries, but the growth rate of elderly population is faster in developing countries and India is also experiencing the same trend leading to a considerable impact on human resource management. The increasing share of elderly population is creating many challenges by shrinking the work force and increasing dependency ration and pressing fiscal pressure on social security system due to lake of financial security. While looking into the other side older cohort possess invaluable experiences, knowledge and skill which make them an asset not just a burden. Therefore, this paper aim to address the major issues of the elderly which are significantly influencing their life satisfaction or subjective well-being and hence diminishing their capacity to be human resource by increased functional limitation, poorer health condition and reduced participation in the society as well in economic activities.

The study is based on primary data collected by the researchers from six districts of western Odisha. 450 data samples were collected with the help of a structured questionnaire containing several psychological scales to measures the subjective variables used in the study. The sample units or the participants of the study are the elderly people of age 60 and above irrespective of gender, caste, religion and nativity. Different descriptive statistics has been used to interpret the obtained data. Statistical methods like corelation has been used to examine the interrelation between multi-morbidity and social isolation and multiple regression has been used to verify the impact of multi-morbidity and social isolation on the subjective well-being of the elderly and the result reveals that both the factors are significantly influencing the wellbeing of elderly

Keywords: *Social isolation, multi-morbidity, human resource development*

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LEADERSHIP TO DELIGHT: EXPLORING FACULTY ENGAGEMENT AND SERVICE ORIENTATION IN INDIAN HEIS - A THEMATIC ANALYSIS USING NVIVO

*Vaibhav Sharma *; Saurabh Gupta **; Saket Jeswani ****

Abstract

Service excellence has grown significantly in the dynamic landscape of Indian higher education, affecting both institutional performance and stakeholder satisfaction. The current study aimed to explore the impact of leadership style on faculty engagement and the subsequent development of a service-oriented culture within Indian HEIs. Utilizing a qualitative research approach based on Grounded Theory, the current study conducted in-depth semi-structured interviews with 20 faculty members from several HEIs in India. The interview data were analyzed using NVivo software. The analysis resulted in three key themes that highlighted the factors influencing the relationship between leadership style (LS), faculty engagement (FE), and service orientation (SO). The study concluded that transformational and servant LSs significantly enhances FE, which in turn fosters SO behavior. These findings provide new perspectives for developing strategies to improve leadership effectiveness and SO among Indian HEIs.

Keywords: *Higher Education Institutions, Leadership styles, faculty engagement, service orientation, grounded theory approach, NVivo.*

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A COMPREHENSIVE SYSTEMATIC REVIEW OF TRAINING INTERVENTIONS AMONG WOMEN TEACHERS IN SECONDARY SCHOOLS

*Prerna Dwivedi**

Abstract

This paper includes a very complete systematic survey and bibliometric examination of training interventions targeted at women, teachers in secondary schools, research between 2000 and 2024. To identify and select articles with the use of the PRISMA framework, major databases were targeted, which resulted in the choice of 124 peer-reviewed articles. The study examines the development of training programmes, thematic tendencies, referencing patterns as well as geography of research activity. Bibliometric mapping with VOS-viewer has shown four research clusters that are dominant in the area: pedagogical development, digital literacy and ICT training, leadership and empowerment, and psychosocial well-being. The results indicate a stark contrast with the conventional pedagogical preparation by going towards practical, gender-sensitive and technology-enhanced approaches. The review establishes remaining rural reach out deficiencies, intersectional representations, and impact evaluation over time. The importance of policy-specific and culturally contextualized training models is also put forward. The researcher concludes that, the gender equity and quality education at the secondary level would be improved considerably by empowering the women teachers through sale training interventions that are well designed, inclusive and sustainable. The study indicates that the same conclusion can apply to global educational reforms.

Keywords: *Training interventions, women teachers, secondary schools*

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IMPORTANCE OF BEHAVIOURAL DIMENSION IN ENTREPRENEURIAL JOURNEY: A PSYCHO-ECONOMIC STUDY

*Simanchal Bag *; Uma Charan Pati ***

Abstract

Entrepreneurship is not only about starting a business with innovative idea; it also depends a lot on a person's behavior, attitude, and way of thinking. Entrepreneurial behavior involves a variety of mental and emotional actions, such as taking risks, being innovative, staying resilient, and adapting to change. For example, individuals with strong self-belief are more likely to take risks and explore new opportunities. In contrast, fear of failure can prevent people from taking action. Additionally, entrepreneurs may sometimes make emotionally driven decisions, which can result in big mistakes. These behaviors are shaped by a person's personality, cultural background, past experiences, and the socio-economic conditions around them.

Understanding entrepreneurial behavior is essential for identifying how entrepreneurs recognize opportunities, respond to challenges, and lead their ventures. Factors such as motivation, self-efficacy, leadership style, and emotional intelligence play a significant role in shaping entrepreneurial outcomes. Furthermore, behavioral economics has shown that biases and heuristics can impact entrepreneurial decision-making, leading to both breakthrough innovations and costly errors.

Therefore, the present study has been undertaken to explore the behavioral foundations of entrepreneurship, highlighting the importance of psychological and social dimensions in entrepreneurial success. The study is based on primary data, which will be collected using a self-structured questionnaire. Additionally, behavioral data can be gathered by adapting standardized scales. To analyze data descriptive statistics such as percentage, average mean, regression, correlation analysis will be used to understand the impact of behavior of a person towards his entrepreneurial journey. The study suggest that being a good entrepreneur is not only about having a business idea or money, but also about having the right mindset to become a successful entrepreneur.

Keywords: *Behavioural dimension, entrepreneurial journey, psycho-economic study*

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A SHIFT FROM TRADITIONAL TO SUSTAINABLE HRM: EXPLORING THE ROLE OF INNOVATION IN EMPLOYEE ENGAGEMENT

*Sanjita lenka**

Abstract

Purpose:

This study explores the shift from traditional Human Resource Management (HRM) to Sustainable HRM, emphasizing how innovation enhances employee engagement. As firms face the dual challenge of performance and social–environmental responsibility, innovative HR practices emerge as key drivers of sustainable growth. The research examines green recruitment, digital learning, sustainability-linked appraisal, and employee well-being to assess their role in deepening commitment and engagement.

Design/Methodology/Approach:

A mixed-method design combined literature review with survey data from 330 employees across sectors. Additionally, interviews with HR professionals offered insights into opportunities and challenges of embedding innovation into HRM for sustainability.

Findings: Results show that innovative HR practices significantly strengthen engagement when aligned with sustainability principles. Employees respond positively to initiatives reflecting social responsibility, environmental care, and long-term well-being. Technology-driven tools like digital performance management and e-learning further boost motivation and participation, while sustainable initiatives foster trust and loyalty. However, limited policy alignment, low awareness, and insufficient training remain barriers to realizing sustainable HRM.

Practical Implications: Organizations should integrate sustainability-oriented innovation across the HR lifecycle—from recruitment to retention—to enhance engagement and nurture responsibility. Training HR professionals with skills to design and execute such practices aligned with global sustainability goals is crucial.

Originality/Value: This study adds to sustainable HRM literature by showing how innovation transforms employee engagement into a strategic driver of organizational sustainability.

Keywords: *Sustainable HRM, HR Innovation, Employee Engagement, Organizational Sustainability, Green HRM*

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INTELLIGENT HR LIFECYCLE AUTOMATION SYSTEM

*Nawaz Khan *; Farhana Siddiqui **; Rubel Chowdhury ***; Abbas Ali Handia *****

Abstract

Human Resource (HR) management is central to organizational growth, yet many processes such as recruitment, onboarding, payroll, and grievance handling remain highly manual, repetitive, and error-prone. These inefficiencies create delays, increase operational costs, and reduce transparency in employee experience. Recent advances in Artificial Intelligence (AI) and automation provide a pathway to transform HR into a faster, fairer, and more strategic function.

This paper introduces the concept of an Intelligent HR Lifecycle Automation System, a centralized digital framework that integrates AI-driven recruitment, automated payroll, digital onboarding, transparent grievance management, and employee engagement tools. Unlike fragmented solutions, the proposed system emphasizes scalability, fairness, and consistency across the HR lifecycle. The work highlights problem identification, objectives, literature insights, and conceptual methodology as part of the project's initial phase. By embedding automation, the system aims to reduce bias, improve efficiency, and enable HR professionals to focus on strategic initiatives and employee development.

Keywords: *Intelligent, HR lifecycle, automation, system*

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BALANCING ENGAGEMENT AND BURNOUT: A STUDY OF PSYCHOLOGICAL WELL-BEING IN BANKING EMPLOYEES OF JAMMU

*Koushik Dhar *; Dr. Anil Upadhyay ***

Abstract

Employee engagement is increasingly recognized as a cornerstone of organizational effectiveness, particularly in high-pressure service industries such as banking. Employees in this sector often face heavy workloads, customer-focused targets, and performance-linked stressors that heighten the risk of job burnout and compromise psychological well-being. Engagement therefore plays a critical role in fostering resilience, motivation, and sustained performance. This paper presents a Systematic Literature Review (SLR) guided by PRISMA 2020 protocols, with the aim of analyzing the drivers of employee engagement and examining their influence on burnout and psychological well-being, with a focus on banking employees in Jammu city.

A structured search of Scopus, Web of Science, Emerald Insight, and Google Scholar identified 312 studies published between 2010 and 2024. After applying inclusion and exclusion criteria, 47 peer-reviewed works were retained for synthesis. The review had three objectives: to identify and categorize key drivers of employee engagement in the banking sector, to explore the relationship between engagement, burnout, and psychological well-being, and to highlight contextual insights and research gaps relevant to Jammu city.

Findings reveal that leadership style, organizational support, recognition, job resources, and work-life balance consistently enhance engagement. Higher engagement is associated with lower emotional exhaustion, stronger resilience, and improved well-being reflected in satisfaction, motivation, and belonging. However, barriers such as workload pressures, insufficient mental health support, and resistance to change continue to limit these benefits. The study highlights the need for engagement-driven HR practices, wellness programs, and leadership development in banking. Future research should use longitudinal and comparative approaches to explore engagement's role in sustaining employee well-being.

Keywords: *Balancing engagement, burnout, psychological well-being, banking employees*

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INTEGRATING ARTIFICIAL INTELLIGENCE IN EMPLOYEE TRAINING AND DEVELOPMENT: A FRAMEWORK FOR SUCCESS*Mulla Nisa* N.Rajita***

The pace of advances in Artificial Intelligence (AI) transformation in the area of employee training and development seems to be accelerating ... and many organizations are employing AI-powered tools such as adaptive learning platforms, virtual assistants, chatbots, and workforce analytics to provide enhanced individual learning experiences, to facilitate skills acquisition, to measure training impact, to personalize learning experiences for their workforce, and to support continuous learning. The paper presents a framework for embedding AI into training and development programs, focused on four aspects of transforming learning through AI: personalization, empowerment, feedback, and scalability. The role of AI may allow organizations to develop a systems approach to learning that includes more adaptive and personalized learning environments. The ability to immerse employees in personalized learning experiences may improve engagement and perhaps reduce costs, while developing the skills necessary to ensure the employee labor force meets the anticipated business requirements. The primary goal of this paper is to build on the importance of the ethical considerations when adopting AI in training and development programs, including data privacy, transparency of algorithms, and the trust of employees. The paper will conclude with thoughts on how organizations adopting AI in training and development may also increase the overall capacity of their workforces, leading to greater competitiveness as a digital learning organization.

Keywords: *Artificial Intelligence (AI), Training and Development, Personalized Learning, Ethical Considerations, Workforce Competitiveness*

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HUMAN RESOURCE PRACTICES AS DRIVERS OF WORK–LIFE BALANCE: THE PIVOTAL MEDIATION OF JOB SATISFACTION

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Abstract

This study investigates the impact of Human Resource (HR) practices on employees' work–life balance, with job satisfaction examined as a mediating variable. Adopting a quantitative research approach, primary data were collected through a structured questionnaire from 138 employees working at Jindal Steel, Raigarh. The data were analyzed using statistical techniques, including correlation, regression, and mediation analysis to test the hypothesized relationships. The findings reveal that HR practices such as training and development, performance appraisal, employee welfare, and flexible work policies significantly contribute to enhancing work–life balance. Moreover, job satisfaction plays a pivotal mediating role, strengthening the relationship between HR practices and employees' ability to maintain equilibrium between professional and personal life. These results highlight the importance of strategically designed HR practices not only in promoting satisfaction but also in fostering sustainable work–life integration. The study contributes to the growing body of literature by providing empirical evidence from the Indian steel sector and offers practical insights for organizations aiming to enhance employee well-being and organizational performance through effective HR interventions.

Keywords: *Human resource practices, work-life balance, job satisfaction*

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THE IMPACT OF SERIOUS LEISURE ON WELL BEING AND CORE SELF-EVALUATION AMONG MANAGEMENT STUDENTS

Keerthana C *

Abstract

This research examines the relationship between serious leisure and psychological well-being and core self-evaluation (CSE) of management students in Kerala. Serious leisure captures what Stebbins refers to as serious leisure perspective (SLP), involving purposeful engagement in structured pursuits that requires skill; namely, performing arts and music, public service/volunteering, creating digital content, including blogging and vlogging, and entrepreneurship. Serious leisure is not merely recreative, it demonstrates innovation, resilience, and sustainable personal development, all pivotal traits to develop as managers and entrepreneurs. Quantitative results indicated a significant positive relation between serious leisure, well-being, and CSE. The postgraduate cohort with better time management engaged in serious leisure activities to a greater degree than their peers, and the female students reported greater emotional benefits from serious leisure than their male counterparts, which may underpin the results of academic variables. Well-being also mediated the relationship between serious leisure and CSE by mitigating negative effects of academic stress, and burnout. The results underline serious leisure is a viable proposition towards developing creativity, adaptability, and self-confidence in management students. Through implementing a structured leisure agenda into educational activities, education providers can build mental health, develop entrepreneurial mindsets and enhance their goal of producing resilient and future-ready graduates. This aligns to the Sustainable Development Goals (SDGs) and a Viksit Bharat 2047, serious leisure represents an innovative pathway for sustainable development in education, entrepreneurship, and management.

Keywords: *Serious leisure, Well-being, Core self-evaluation, Management students*

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THE IMPACT OF ARTIFICIAL INTELLIGENCE ON EMPLOYEE PERFORMANCE EVALUATION

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Abstract

Utilization of Artificial Intelligence (AI) in the evaluation of worker performance is extremely important because it removes the long-standing biases, subjectivity, and inconsistency of traditional appraisal systems. The older methods tend to depend significantly on managerial judgment that may be based on individual opinions, bias towards or against certain individuals, or absence of complete data. AI, conversely, enables data-based evidence, immediate feedback, and predictive analytics, thus enhancing transparency, fairness, and overall performance in human resource management practices. Through examining large sets of employee data like productivity history, communication patterns, project results, and behavioral metrics, AI ensures that assessments are not just objective but also comprehensive in scope.

The main objectives of this idea are to evaluate the manner in which AI improves performance measurement accuracy, reduces human bias, provides personalized development recommendations, and enhances employee engagement and motivation, as well as considering its ethical and practical implications in adoption. Data for this study would be collected from primary sources and secondary sources such as employee feedback, HR professional interviews, organizational performance data, and academic literature on AI in HRM. In order to make the information reliable, various instruments of analysis like statistical methods, comparative analysis, predictive analytics, machine learning algorithms, and content analysis would be utilized in order to ascertain performance trends and compare AI-based systems with traditional practice.

The expected results indicate that AI-powered performance measurement will greatly enhance the accuracy of assessments, reduce subjectivity, and reinforce decision-making within organizations through the recognition of high performers, suggesting targeted training.

Keywords: *AI, employee performance, evaluation*

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SUSTAINABLE HUMAN RESOURCE MANAGEMENT: EXPLORING THE INTERSECTION OF INNOVATION AND DEVELOPMENT

*Alpana Sharma **

Abstract

Innovation and sustainable development have emerged as critical paradigms shaping the future of Human Resource Management (HRM) in the 21st century. As organizations navigate dynamic business environments, HRM must adopt innovative practices that foster inclusivity, adaptability, and technological integration while aligning with the broader goals of sustainability. This paper explores how innovative HR strategies such as digital HR analytics, artificial intelligence in recruitment, continuous learning platforms, and employee well-being programs contribute to organizational resilience and sustainable growth. By embedding principles of environmental, social, and governance (ESG) sustainability into HR practices, institutions can enhance employee engagement, reduce turnover, and promote responsible business conduct. Furthermore, the paper highlights the evolving role of HR in building sustainable work cultures through green HRM, ethical leadership, and talent development for future competencies. The integration of innovation and sustainability not only improves organizational performance but also ensures long-term value creation for stakeholders. Thus, HRM stands at the intersection of technological advancement and sustainable development, serving as a strategic partner in driving organizations toward responsible competitiveness in the global economy.

Keywords: *Sustainable, HRM, ESG, innovation*

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EVALUATION OF THE DIGITAL BANKING ERA AND ITS IMPACT ON BANKING INDUSTRY IN RAJASTHAN

*Kaushal Sehgal *; Dr. Anil Upadhyay***

Abstract

The digital banking era has revolutionized the financial landscape across India, the advent of the digital banking era has marked a significant shift in the functioning of the banking industry across India, including the state of Rajasthan. This study aims to evaluate the growth, adoption, and impact of digital banking services—such as mobile banking, internet banking, and upi-based transactions—on the banking sector within Rajasthan. This study evaluates the evolution and adoption of digital banking services in Rajasthan, examining how technological advancements such as mobile banking, internet banking, and digital payment platforms have transformed traditional banking operations. It explores the implications for both banking institutions and customers, highlighting improvements in service efficiency, customer convenience, and financial inclusion, especially in semi-urban and rural areas. The research also assesses challenges faced by banks, including cybersecurity threats, digital literacy gaps, and infrastructure limitations. By analyzing trends, consumer behavior, and institutional responses, the study provides a comprehensive understanding of how digital banking has reshaped the banking industry in Rajasthan, offering insights into future opportunities and areas requiring strategic focus. Using data from public and private sector banks, customer surveys, and secondary sources, the study provides insights into how digital banking has reshaped traditional banking models in Rajasthan and offers recommendations for future strategic improvements

Keywords: *Digital banking, Rajasthan, technology, public sector banks, private sector banks*

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PERCEIVED USEFULNESS, EASE OF USE, AND ENJOYMENT SHAPE STUDENTS' INTENTION TO USE AI TOOLS IN HIGHER EDUCATION

*Rajani Sarangal *; Priyanka Sharma ***

Abstract

Artificial Intelligence (AI) has significantly reshaped higher education by offering innovative tools for learning and academic engagement; however, limited research has examined students' adoption and sustained use of these technologies. This study addresses this gap by employing a modified Technology Acceptance Model (TAM) to investigate the factors influencing students' attitudes and intentions to use AI tools, with attitude serving as a mediator. Using a two-phase, mixed-method approach, data were collected from students in India's higher education sector, where rapid adoption of AI tools has taken place. The proposed framework examines the impact of perceived usefulness, perceived ease of use, and perceived enjoyment on students' attitudes toward AI tools and further analyzes how these attitudes shape intention to use. It also explores the mediating role of attitude in the relationships between these antecedents and students' continuance intention to adopt AI tools. Findings reveal that all three factors significantly influence students' attitudes, which in turn strongly predict their intention to use AI tools. Attitude also mediates the effects of perceived usefulness, ease of use, and enjoyment on adoption intentions. The study highlights students' innovativeness and openness to embracing AI tools not only for academic efficiency but also for their engaging and enjoyable features. Practical implications suggest that higher education institutions should emphasize the usefulness, simplicity, and enjoyable aspects of AI tools to strengthen positive attitudes and ensure sustainable adoption, including through curriculum integration, training programs, and student-centric platforms. The study contributes to theory by extending TAM with continuance intention and enjoyment constructs, while offering actionable insights for policymakers and educators in promoting the sustainable use of AI in higher education.

Keywords: *AI tools, perceived usefulness, ease of use*

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EVALUATING THE IMPACT OF ARTIFICIAL INTELLIGENCE ON RECRUITMENT AND SELECTION PROCESSES: A COMPREHENSIVE REVIEW

*P. BHANU TEJA GOUD **

Abstract

The fast growth of Artificial Intelligence (AI) affected most of the organizational functions such as recruitment and selection. This present study seeks to examine how AI technologies affect the process in terms of their effectiveness, efficiency, equity, and strategic implications for organizations. This study aims to synthesize the existing research and literature and build on what is already known about the impact of AI-powered tools like resume screening software, chatbots, video interviewing software, and predictive analytics on human resource management.

The study uses a systematic review approach, using peer-reviewed articles, industry reports, and case studies from the past decade. The research is worked through thematic coding and content analysis to explore the challenges of applying AI and potentiality of benefits in hiring and recruitment. The methodology offers a fair assessment of technological advantage like reduced prejudice, quicker shortlisting of candidates, enhanced candidate experience, and enhanced decision-making, versus disadvantage like algorithmic bias, transparency, data privacy, and ethics.

The research proposes that AI improves recruitment scalability and efficiency through simplification of mundane processes and evidence-based thinking. Organizations adopting AI technology have higher quality of hire, reduced time to fill, and enhanced candidate engagement.

While the review does make remarks regarding limitations like over-reliance on algorithms, amplification of invisible biases during training, and challenges in aligning with legal and ethical standards. There is proof that AI improves job performance, but strategic benefit is about judicious application, periodic check-up, and imposition of human judgment.

Keywords: *AI, recruitment, selection*

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**LINKING SOCIO-EMOTIONAL WEALTH AND ORGANIZATION: THE IMPACT
OF ARTIFICIAL INTELLIGENCE ON EMPLOYEE PERFORMANCE
EVALUATIONNAL IDENTITY IN UNDERSTANDING CORPORATE
ENTREPRENEURSHIP: DEALING WITH HR CONSISTENCY CHALLENGE IN
FAMILY BUSINESSES**

*Irfan Saleem **

Abstract

This study investigates how socio-emotional wealth, HR practices, and organisational identity interact to influence corporate entrepreneurship in Omani family-owned firms. Using a time-lagged design with data from family businesses in an emerging market, we find that socio-emotional wealth promotes entrepreneurship among family employees but constrains it among non-family employees. Organisational identification mediates these effects, while HR practices moderate them. A moderated mediation model highlights how biased HR practices condition the dual impact of socio-emotional wealth on corporate entrepreneurship.

Keywords: *Socio-emotional wealth, AI, performance*

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WORKPLACE SPIRITUALITY AND SUSTAINABILITY: PATHWAYS TO MEANINGFUL AND RESPONSIBLE ORGANIZATIONS

*Poonam sharma *; Parminder Singh Dhillon ***

Abstract

A new paradigm in human resource management has emerged as a result of the growing popularity of the spirituality notion. Scholars and practitioners are investigating spirituality as a viable solution to current challenges in human resources. Organizations face the challenge of finding innovative, sustainable strategies to tackle issues such as decreasing biodiversity, increasing socioeconomic inequality, and the irresponsible utilization of limited resources. To foster organizational sustainability through a collaborative framework, the primary challenge for organizations lies in engaging every employee in the practices and processes related to sustainability. By embracing workplace spirituality, a sustainable work environment can be cultivated. An examination of existing literature indicates that while considerable research has focused on the positive effects of workplace spirituality on both individuals and organizations, there is limited exploration of eco-spirituality. This concern is particularly significant within the tourism and hospitality sectors, which heavily depend on natural resources and employ a vast number of individuals. Nevertheless, the body of research concerning hospitality lacks adequate discussion on the importance of workplace spirituality, the advantages of fostering a supportive atmosphere for employees, and how these elements contribute to promoting sustainable actions among staff members.

Keywords: *Workplace spirituality, sustainability, responsible organisation*

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REVISITING THE DOMINANCE FACTORS OF STUDENT LOYALTY AND THE MEDIATING ROLE OF STUDENT SATISFACTION. A STUDY ON HIGHER LEARNING INSTITUTION STUDENTS

Osman, Abu *

Abstract

The aim of this study is to examine how the service quality and brand image impact on students' loyalty, with the mediating role of student satisfaction. The study collected 291 samples from three universities in Oman to perform the quantitative analysis, and the respondents were undergraduate students of different streams. The data collection method was survey-based. The study used Structural Equation Modeling—Partial Least Square (SEM-PLS) to validate the relationships. The study disclosed that service quality and brand image statistically influence student satisfaction. It has also been observed that service quality and brand image indirectly influence loyalty through the mediating impact of student satisfaction. This study validates the SERVPERF scale in the context of Omani universities with regard to the perceptions of undergraduate students. Furthermore, this study extends the SERVPERF scale and examines its effects on student satisfaction and loyalty. Practically, academic leaders at universities will acquire actionable insights to enhance their marketing and promotional strategies, guaranteeing that they are practical and effectively communicate with the intended audience.

Key Words: *Service quality, brand image, student satisfaction, and loyalty*

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A STUDY ON EMPLOYEE PERCEPTION TOWARDS GREEN HRM

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Abstract

This study explores employee perceptions of Green Human Resource Management (Green HRM) practices and their role in promoting organizational sustainability. Green HRM refers to the integration of environmentally responsible practices into core HR functions, including recruitment, training, performance management, and rewards. The research aims to investigate how employees perceive these practices, whether they view them as genuine and effective, and how such perceptions influence their motivation and eco-friendly behavior at the workplace. A quantitative research design is adopted, using a structured questionnaire with Likert-scale items to enable simple and efficient data collection. The expected outcomes include identifying key drivers of employee support for Green HRM initiatives and highlighting potential gaps between policy and practice. Findings will provide practical insights for organizations to strengthen employee participation in sustainability initiatives and align HR policies with broader environmental goals.

Keywords: *Employee perception, green HRM, sustainability*

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LEADING GREEN, THINKING GREEN: HOW GREEN INCLUSIVE LEADERSHIP SPARKS GREEN CREATIVITY THROUGH GREEN KNOWLEDGE SHARING, GREEN CLIMATE, AND GREEN SUPPORT.

*Sajjad Nazir**; *Sarfraz Javed***; *Ms Sahar Khadim****

Abstract

This study examines the impact of green inclusive leadership on employees' green creativity in the hospitality sector. Specifically, it examines the mediating role of green knowledge sharing behavior and the moderating effects of green perceived psychological climate and green perceived organizational support. Using a three-wave survey design, data were collected from 467 hotel employees and analyzed through structural equation modeling (SEM). The results reveal that GIL positively predicts employees' green creativity, with green knowledge sharing behavior fully mediating this relationship. Moreover, perceived psychological climate strengthens the association between green inclusive leadership and green knowledge sharing behavior, while green perceived organizational support strengthens the link between green knowledge sharing behavior and green creativity. These findings highlight that green inclusive leadership fosters an environment where employees feel encouraged to share ideas and engage in innovative green practices. For hospitality organizations, cultivating inclusive leaders who champion knowledge sharing and promote a supportive, eco-conscious climate can significantly boost employees' creative contributions toward sustainability. This study contributes to the literature by being among the few empirical investigations of green inclusive leadership and green creativity within the hospitality industry in emerging economies, such as Oman. It draws on **social exchange theory (SET)**, **social learning theory (SLT)**, and the **computational theory of creativity** to explain the observed relationship.

Keywords: *Leading green, thinking green, SET, SLT*

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**RELATIONSHIP AMONG LEADERSHIP BEHAVIOR, WORK LIFE BALANCE,
WORK ENVIRONMENT TO EMPLOYEE ENGAGEMENT AND THEIR IMPACT
ON ORGANIZATIONAL SUSTAINABILITY**

*Dr. Sanjay Pandey**; *Dr. (Smt.) Bobby Brahme Pandey ***; *Monalisha Sahu ****; *Jasmeet kaur Walia*****

Abstract

This study aims to evaluate the relationship between leadership behavior, work-life balance, and work environment. It resolves examine how these elements affect employee engagement and support the sustainability of organizations. The study highlights employee engagement. It is both a result of effective leadership and supportive work practices, and a vital factor in long-term organizational performance and social responsibility.

Keywords: *Leadership behaviour, work-life balance, work environment, employee engagement*

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PRIORITIZING GRADUATE EMPLOYABILITY SKILLS FOR OMAN VISION 2040: A MULTI-CRITERIA DECISION-MAKING APPROACH

*Syed Aqib Jalil**

Abstract

Oman's Vision 2040 emphasizes developing a skilled workforce to drive the transition from public to private sector employment, yet graduate employability gaps and skill mismatches remain a challenge. This study applies a Multi-Criteria Decision-Making (MCDM) approach to systematically prioritize the skills most critical for enhancing graduate employability in Oman. A two-phase mixed-method design was used. First, 13 interviews with employers and academic administrators identified seven key criteria: technical knowledge, problem-solving, communication and teamwork, adaptability, digital literacy, work ethics, and practical experience. Second, 82 respondents (45 employers, 19 graduates, 18 faculty) completed pairwise comparisons using the Best–Worst Method (BWM), achieving a consistency ratio of 0.05. Results reveal that problem-solving ability and work readiness are the most important drivers of employability, followed by communication and teamwork and digital literacy. Technical knowledge received relatively lower weight, indicating employers expect basic competence but prioritize soft skills and adaptability. A perception gap was observed, with graduates rating technical knowledge higher than employers, signaling the need for better career guidance and curriculum alignment. The findings provide a data-driven framework for curriculum reform, internship programs, and industry–academia partnerships, supporting Oman's Vision 2040. By integrating BWM into employability research, the study demonstrates how MCDM can guide evidence-based decision-making for workforce development in emerging economies.

Keywords: *Multi-Criteria Decision-Making, best–worst method, graduate employability*

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IMPACT OF DIGITAL PLATFORMS ON TRANSGENDER LIVES: A SENTIMENT ANALYSIS APPROACH

*Samriddhi Pandey**

Abstract

In today's world, online platforms have become important places for people to express themselves, speak up for causes they care about, and connect with others, especially those who are part of groups that face discrimination, like transgender people. This paper examines how digital spaces can help and hurt transgender individuals. It shows how sites like Twitter, Instagram, TikTok, and Facebook allow people to explore their identity, find mental health support, and participate in activism. But these same spaces can also lead to hate, online bullying, and unfair treatment by algorithms. The study also looks at how things like not knowing much about technology, not having enough money, and worries about online safety can make it harder for transgender people, especially those from poorer backgrounds, to use the internet safely. It also considers how little transgender people are involved in creating technology and how the way the media portrays them affects how society and governments view and respond to them. By studying the feelings and opinions shared online about transgender issues, the paper shows a mixed picture where there is more visibility and support, but also big problems that still need to be solved. The research highlights the need for better rules that include everyone, stronger laws to protect transgender people, and technology that is fair and works well for all so that transgender individuals can use online spaces safely and effectively.

Keywords: *Digital platforms, transgender lives, sentiment analysis*

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WORK-LIFE BALANCE AND EMPLOYEE ENGAGEMENT AMONG FEMALE EMPLOYEES IN THE FINANCIAL SECTOR OF CHHATTISGARH

Abhilash Awasthi^{*}, Dr. Abhishek Pathak^{**}, Dr. Pushkar Dubey^{***}

Abstract

Work-life balance plays a crucial role in ensuring strong employee engagement, especially for women working in the financial sector, where long working hours, performance pressures, and personal responsibilities often intersect. This study examines the relationship between work-life balance and employee engagement among female employees working in selected financial institutions in Chhattisgarh. It aims to identify key factors that influence their engagement and provide practical strategies for creating a supportive work environment. A quantitative survey was conducted among 168 women professionals employed in banks and other financial organizations to assess the effect of flexible work arrangements, supportive organizational policies, mental well-being initiatives, and career development opportunities on their work-life balance.

The results indicate that organizations focusing on employee well-being witness higher levels of productivity, reduced stress, and stronger employee commitment. The findings further highlight that flexible work options, such as hybrid work and adjusted work timings, can play a significant role in enhancing engagement while addressing the unique challenges faced by women in the financial sector. A positive work culture that respects personal well-being also contributes to better job satisfaction and employee retention. This research adds valuable insights to discussions on workplace inclusivity and employee-centric practices, offering actionable recommendations for financial institutions to design policies that help women achieve both professional growth and personal fulfillment. By supporting work-life balance, organizations can build a motivated, loyal, and productive workforce, contributing to long-term organizational success.

Keywords: *Work-life balance, employee engagement, financial sector, women employees, productivity, organizational growth.*

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TRACK - 2

**Innovation and Sustainable Development
in Marketing**

DIGITAL & GREEN SPORTS MARKETING FOR MUNICIPAL WELLNESS: INSIGHTS FROM GHMC FOR SUSTAINABLE URBAN SPORTS PROMOTION

*Vignesh Yadav B M **

Abstract

This study explores how digital communication strategies and green marketing principles can be integrated to boost participation in municipal sports and wellness programs. Using the Greater Hyderabad Municipal Corporation (GHMC) as a case study, it examines ways to enhance citizen engagement while aligning with Sustainable Development Goals (SDG 3: Good Health & Well-being, SDG 11: Sustainable Cities & Communities).

Purpose: To assess how municipal bodies can leverage digital platforms—social media, mobile apps, targeted online campaigns—combined with eco-conscious messaging (plastic-free events, low-carbon facilities) to drive participation in wellness initiatives. While focused on GHMC, the findings aim to be relevant for other municipalities with similar socio-economic contexts.

Design/Methodology: A mixed-method approach will be used. Quantitative surveys will measure awareness and participation changes before and after a pilot digital-green campaign. Qualitative focus groups with officials, sports coordinators, and residents will explore perceptions, motivations, and barriers. GHMC event data will be compared with benchmarks from other Indian cities to extract transferable lessons.

Expected Findings: Integrating green marketing with digital tools is expected to significantly increase program visibility and participation, particularly among environmentally conscious and digitally active citizens. The GHMC model may offer scalable solutions for municipalities nationwide.

Limitations: The pilot's short duration and limited geographic scope may restrict long-term insights. Differences in infrastructure and cultural attitudes could affect broader applicability.

Practical Implications: The study proposes a replicable municipal marketing framework blending sustainability and digital outreach, enabling cost-effective, eco-friendly, citizen-focused sports promotion that advances public health and environmental stewardship.

Keywords: *Digital sport marketing, green sports marketing, urban sports, GHMC*

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A STUDY ON GREEN CONSUMERISM IN E-COMMERCE: HOW PLATFORMS LIKE AMAZON & FLIPKART DRIVE SUSTAINABLE CHOICES.

*Shagun Shrivastava **

Abstract

The growth of e-commerce in India has created both opportunities and challenges for advancing sustainable consumption. Green consumerism where purchase choices are shaped by environmental values has gained momentum, with platforms like Amazon and Flipkart adopting eco-branding, recyclable packaging, and sustainable supply chain practices. This study examines how such initiatives influence consumer trust and purchasing behavior.

Purpose: To analyze the role of e-commerce giants in encouraging sustainable consumption, assess consumer responses to green initiatives, and identify barriers to wider adoption.

Design/Methodology: A qualitative approach is used, drawing on secondary data from academic research, sustainability reports, policy documents, and company case studies. Content analysis of Amazon and Flipkart's sustainability disclosures, along with existing consumer studies, helps evaluate the impact of eco-badges, recyclable packaging, and renewable energy adoption.

Findings: Both platforms have introduced significant measures—such as reducing plastic packaging, using renewable energy, and highlighting eco-friendly products—that build consumer trust. However, affordability issues, limited awareness, and skepticism about greenwashing reduce their effectiveness, particularly in Tier-2 and Tier-3 markets.

Implications: E-commerce leaders can further mainstream sustainable consumption by enhancing transparency, widening affordable green product options, and using digital nudges to influence choices. Policymakers can complement these efforts through stricter sustainability reporting norms, incentives for green logistics, and awareness campaigns. Overall, Amazon and Flipkart possess strong potential to accelerate sustainable consumer practices in India.

Keywords: *Green Consumerism, E-Commerce, Amazon, Flipkart, Sustainable Consumption, Eco-Branding, Recyclable Packaging, Green Marketing, Greenwashing, Supply Chain Sustainability.*

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THE INFLUENCE OF ECO-FRIENDLY PACKAGING AND SUSTAINABILITY LABELS ON CONSUMER PURCHASE DECISIONS IN THE FMCG SECTOR IN DURG BHILAI REGION

*mayank shukla *; Madhusudan Biswal ***

Abstract

This study examines how consumer preferences in the FMCG sector in Tier-2 and Tier-3 cities—Durg, Bhilai, and Janjgir—are influenced by sustainability labeling and environmentally friendly packaging. In emerging Indian markets where environmental awareness is rising, it examines how consumer attitudes and buying habits are impacted by sustainability labeling and ethical packaging.

A survey of 150–200 consumers and interviews with FMCG employees will be carried out as part of a mixed method approach. We will use structural equation modeling (SEM) to investigate the relationship between eco-friendly packaging, perceived product value, brand trust, and purchase intention. Smaller-town consumers are more open to companies that demonstrate an environmental commitment in line with the hypothesis of the study. Additionally, it examines the ways in which sustainable packaging affects perceived quality, how customers' acceptance of premium prices is influenced by sustainability labeling, and how consumer decisions are influenced by brand trust.

Despite their regional restrictions, the findings can assist lawmakers in developing effective eco-labels and support FMCG companies in using green strategies to obtain a competitive advantage. The study extends the UN Sustainable Development Goals (SDGs) and the body of knowledge on consumer behavior by showing how sustainability-driven consumption influences purchasing decisions in emerging economies.

Keywords: *FMCG, green marketing, sustainable consumerism, Tier-2 and Tier-3 cities, consumer behavior, purchase intention, eco-friendly packaging, sustainability labeling, and structural equation modeling.*

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A CASE STUDY ON PROMOTION OF SUSTAINABLE DEVELOPMENT BY THE INDIAN COMPANIES DURING FESTIVAL MARKETING

*Nidhi Pandey**; *Dr Vanita Kumari Soni***

Abstract

Festive marketing is the strategy used by the companies to attract and influence their customers. The objective is to increase sales and profit by making attractive offers. Many businesses use a variety of creative tactics to draw customers during festivals. One of them is Sustainability. Even the companies are not stopping here, and are claiming that they are working towards the Sustainable Development Goals. There are 5 Cs of sustainability- Clean, Culture, Community, Corporate Governance, and Care. When a Company promotes its products following sustainable goals during the festivals, it follows all the 5 Cs. This case study is based on more than 100 newspaper articles published online on Economic Times, Times of India, Financial Express, Business Standard and Mint between 2019 to 2025. The study follows a process-oriented approach to know how companies are making their festival marketing a success by promoting sustainable development. Thematic Data Analysis has been used. The research findings highlight four themes related to the study- Artefacts (Products promoted), Targeted Audience (the Consumers), Behavioural Pattern, or behaviour episodes (of the consumers) and the Performers (the Companies). These themes include- Subverting the Production Technique by the companies, adopting proactive approach of festive marketing, and incorporating behaviour change through education and awareness. The findings of the study have theoretical ramifications for the larger conversations around sustainability, including the Sustainable Development Goals (SDGs) and how festival marketing when combined with sustainability benefits both the companies and the consumers. The study will be useful for the festival organizers, the companies, the policy makers and the consumers. Thus, the study will bring together the Innovation, Entrepreneurship and Management for Sustainable Development.

Keywords: Promotion, sustainable development, festival marketing

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DECODING FASHION CHOICES: A COMPARATIVE ANALYSIS OF GEN Z AND MILLENNIAL APPAREL BUYING INTENTION IN CHHATTISGARH

*HARSH CHAUDHARI**; *Yogendra Sahare***

Abstract

The Indian fashion apparel industry, valued at over USD 100 billion, is among the fastest-growing consumer sectors, contributing 2.3% to GDP and employing over 45 million individuals. Urbanization, rising incomes, and the growth of e-commerce have positioned younger generations as key drivers of consumption patterns. This study posits that the buying behaviour of Generation Z (1997–2012) and Millennials (1981–1996) in Chhattisgarh is shaped by both traditional retail and digital platforms. Generation Z, as digital natives, is anticipated to be strongly influenced by social media, fast-evolving trends, and influencer marketing, exhibiting a preference for personalized, sustainable, and frequent online purchases. In contrast, Millennials are presumed to value brand loyalty, quality, trust, and perceived value, often integrating online convenience with offline retail experiences. It is assumed that Generation Z is more likely to rely on peer recommendations and display interest in sustainable fashion, whereas Millennials may focus on brand credibility and product durability. Both cohorts are expected to demonstrate increasing concern for ethical consumption practices. These generational distinctions may provide strategic insights for marketers: Generation Z may respond best to influencer-led campaigns, while Millennials are likely to engage with trust- and value-oriented marketing approaches. Understanding and leveraging these differences could enhance consumer satisfaction, foster brand loyalty, and contribute to the sustained growth of India's fashion apparel sector.

Keywords:

Fashion apparel industry, Consumer buying behaviour, Social media influence, Sustainable fashion, E-commerce.

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CURATING SUSTAINABILITY THROUGH MINDFULNESS AND SUSTAINABILITY CONSCIOUSNESS IN CONSUMERS

*SURANSHEE GUPTA**; *Dr. Shelleka Gupta***; *Ronnie Dutt****

Abstract

With heightened global energy needs and intensifying environmental challenges, the imperative to implement sustainable practices has become vital, particularly in residential areas, which demands a considerable share of global energy (Trivedi et al., 2025). A growing number of studies emphasize assessing how individuals' everyday choices affect the environment (Boermans et al., 2024). Therefore, it becomes crucial to reevaluate people's consumption patterns and tackle key environmental challenges by examining consumers' awareness and responsiveness to ecological issues (de boer & Aiking, 2021). In the recent decade, the focus has shifted towards the concept of mindful consumption because of its strong connection to sustainable behavior in individuals (Kumar et al., 2024). But despite the growth of research on mindful consumption, it is still fragmented, with most attention given to the notion of 'mindfulness' rather than its role in consumption practices (Garg et al., 2024). The main objective of this study is to analyze how mindfulness affects consumers' intentions and sustainability consciousness in promoting mindful consumption practices with respect to electricity usage in residential areas. This study further explores how sustainability consciousness impacts consumers' intention towards mindful consumption.

Keywords: *Sustainability, mindfulness, consciousness*

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EMOJIS AND NON-VERBAL MARKETING COMMUNICATION: CONSUMER ENGAGEMENT AND SUSTAINABLE BRANDING

*Niharika Murahari *; Dr. H S Abzal Basha***

Abstract

Brands now mostly depend on non-verbal communication in today's digital age. Among these, emojis have become a widely accepted and culturally sensitive language, which allows companies to personalize messages, trigger emotions, and ease the process of communication. This paper investigates the use of emojis in non-verbal marketing communication and examines their contribution to consumer interaction and sustainable branding. Drawing on global and Indian examples, such as Coca-Cola's #ShareaCoke campaign, Pepsi's "PepsiMoji," and the frequent use of 📶 🚲 🍔 by food delivery brands like Domino's, Zomato, and Swiggy, the study compares the effectiveness of standard emojis and custom branded emojis. Findings suggest that while standard emojis enhance short-term consumer engagement by making communication relatable and interactive, custom emojis strengthen sustainable branding by reinforcing brand identity and long-term recall. By combining campaign content analysis with consumer sentiment analysis, this article identifies how emojis, as new non-verbal instruments, are revolutionizing online marketing and helping to establish sustainable consumer-brand relationships

Keywords: *Emoji, non-verbal marketing communication, consumer engagement*

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A STUDY ON IMPACT OF RETAIL STORE LAYOUT AND DESIGN ON CONSUMER PURCHASING DECISION IN DURG-BHILAI CHHATTISGARH REGION

*Vishal Gangwani *; Janhvi Jain**; Charu Jain ****

Abstract

Background

The retail sector in India contributes nearly 10% to GDP and remains a cornerstone of consumer activity. In Chhattisgarh, organized retail is expanding rapidly, yet consumer purchasing behavior in response to store layout and design remains underexplored.

Motivation

Although previous research has focused on store atmosphere in urban settings, the way regional consumer profiles view the likes of store layout, design, product presentation, and ambiance is not well understood. This research aims to bridge this knowledge gap through an investigation of how such variables affect consumer purchasing intentions.

Methodology

A descriptive research design was utilized through structured questionnaires and interviews. Structured questionnaires and interviews were used to collect both primary and secondary data to enhance analysis. Convenience sampling was used to approach active consumers and retail managers.

Sample Size

Around 150 respondents from the Chhattisgarh were surveyed for the study.

Statistical Test

Analysis of data was carried out with correlation and regression analysis to find the association between independent variables (store design, store layout, product display, ambient factors) and the dependent variable (purchase behavior of consumers).

Result

Discoveries indicate that store design and product presentation strongly complement consumer buying choices. Ambient elements like lighting, fragrance, and audio enhance the mood of shopping and dwell time. Store design cultivates brand image and loyalty. Store layout having the strongest impact on the consumer decision.

Conclusion & Contribution

This study offers actionable recommendations for retailers, mall developers, and policymakers in that it illustrates that carefully considered store design not only boosts sales, but also reinforces customer loyalty in local markets. It adds to the general literature on consumer behavior in developing economies.

Keywords: *Retail store, layout, design, purchase decision making*

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SUSTAINABLE MARKETING MODEL FOR PERFUME BOTTLE REUSE- A RETURN-REFILL-REWARD STRATEGY

Harsha Tiwari *

Abstract

The study explores the feasibility of the return refill reward strategy model used in the perfume industry where consumers return used bottles to collection points or stores and earn loyalty points/ some benefit through programs while also enabling companies to clean, sterilize and refill the glass bottles that promotes sustainability and consumer loyalty. Global brands like The Body Shop, Mac, Kiehl's have successfully introduced their refill schemes but limited knowledge exists for the Indian market where there is growth in perfume market-driven by youth demographics, lifestyle shift and social media. To address this gap, a structured survey of 100 respondents will examine their current perfume purchase, disposal and related decisions. It is anticipated that loyalty rewards like free pocket perfume or discount or new product can significantly increase consumer loyalty and satisfaction towards the company that utilizes sustainable and green marketing techniques.

However, the study is limited by the sample size and geographic context. The practical implications are designing cost-effective refill systems, aligning consumer incentives with sustainability goals, and good consumer relations. Waste reduction and lower carbon emissions due to less manufacturing of glass bottles will enable both organizations and consumers to participate in sustainability practices while contributing towards responsible production and consumption.

Keywords: *sustainability, consumer loyalty, rewards, perfume bottles, refill.*

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FROM GREENWASHING TO GREEN ACTION: A FRAMEWORK FOR SUSTAINABLE MARKETING INNOVATION

*Dr. Anuj Bajpai **

Abstract

This study addresses the critical challenge of moving beyond symbolic environmentalism, or greenwashing, to genuinely sustainable marketing practices. While many companies adopt "green" messaging, a significant gap remains between these claims and actual sustainable action. This research proposes a novel "Green Action Framework" for sustainable marketing innovation. The framework integrates principles of circular economy, stakeholder engagement, and transparent communication to guide businesses in developing and implementing marketing strategies that are both profitable and environmentally responsible. Through a qualitative analysis of case studies from various industries, we identify key components of this framework, including the integration of sustainability into product design, the use of closed-loop supply chains, and the establishment of verifiable metrics for environmental performance. The findings indicate that firms that adopt a holistic, action-oriented approach to sustainable marketing not only enhance their brand reputation but also achieve long-term competitive advantage. This framework serves as a practical guide for marketers and a theoretical contribution to the field of sustainable business.

Keywords: *Sustainable marketing, innovation, greenwashing, greenaction*

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PLACE-BASED BRANDING AS A KEY MARKETING TOOL FOR HOLISTIC GROWTH OF INDIAN HANDICRAFT SECTOR: A BIBLIOMETRIC ANALYSIS

*Manoj Dangoria *; Dr. Moon Moon Lahiri***

Abstract

Drawing on literature from leading academic databases such as Scopus and employing quantitative bibliometric techniques, the research traces evolution and scholarly engagement with topics intersecting traditional handicrafts, marketing innovation, and regional branding from 1989 to 2025. Findings reveal a pronounced surge in scientific output on handicrafts since 2019, with research peaking in 2024, underscoring increasing recognition of the sector's socio-economic and cultural significance. India and China emerge as the foremost contributors in handicraft, while global research on place-based branding is led by the USA and UK, reflecting both regional priorities and academic capacities.

The analysis highlights how the unique, region-specific identity of Indian handicrafts rooted in local traditions, eco-friendly practices, and artisanal knowledge forms, that is important value proposition in competitive markets. Place-based branding is demonstrated as a key strategy, differentiating authentic crafts via emphasis on geographic origin and cultural heritage. Keyword and trend analysis indicate that themes of sustainability, cultural heritage, marketing, employment, and regional development are recurrent, demonstrates growing interdisciplinary interest in leveraging regional narrative, stakeholder collaboration, and digital innovation to drive premium pricing, widen market reach, and nurture consumer–artisan emotional connections. Ultimately, the bibliometric evidence confirms that place-based branding exceeds conventional marketing, acting as a dynamic tool to amplify the cultural and economic value of handicrafts while safeguarding regional identities.

Keywords: *Place based branding, key marketing tools, holistic growth*

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INNOVATIVE ENTREPRENEURIAL MARKETING STRATEGIES FOR SUSTAINABLE LIVELIHOOD DEVELOPMENT IN MISSION SHAKTI

*KAILASH DASH **

Abstract

Entrepreneurship is important for a country's economic development since it generates wealth, decreases unemployment, and combats poverty. The current study focused entirely on the contribution of female entrepreneurs to Odisha's economy. It tries to portray the complete experience of female entrepreneurs, such as they received encouragement or support, and they had to overcome difficulties and barriers and so forth. Women's entrepreneurship is becoming more important in Odisha as a result of economic liberalization and globalization. Women, on the other hand, account for barely one-third of all economic firms. In Odisha, there are numerous successful business women entrepreneurs in both social and economic spheres. Access to quality education, healthcare, sustainable livelihood opportunities, nurturing an autonomous identity, and fair recognition of women's contributions to their households are all aspects of women's empowerment. Mission Shakti is the narrative of 70 lakh women and approximately 6 lakh groups across the state of Odisha, each with a unique and beautiful story to tell. Women's entrepreneurship for poverty alleviation entails tackling specific problems and offering possibilities for women to establish and grow their businesses.

Keywords: *Innovation, entrepreneurial marketing, sustainable livelihood*

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HEALTH-CONSCIOUS CONSUMER TRENDS IN PACKAGED FOODS: DRIVING SUSTAINABLE GROWTH IN THE FOOD INDUSTRY

GAURI MANU *

Abstract

This study explores the evolving consumption patterns of health-conscious consumers in the packaged food sector and their implications for sustainable economic growth. Contrary to the prevailing assumption that rising health awareness reduces packaged food consumption, the research reveals a significant behavioural shift, rather than avoiding packaged products, health-conscious consumers are increasingly choosing healthier alternatives, including organic, low-sugar, and minimally processed options. This transition reflects an adaptation within the industry, creating opportunities for innovation, reformulation, and sustainable product development. Employing a mixed-method approach, the research analysed purchase frequency data across multiple food categories and incorporated qualitative insights to better understand motivations. Findings highlight the growing importance of nutritional transparency, credible labelling, and health claims as key influencers in consumer decisions. While packaged food remains valued for its convenience, consumers—especially those with high health awareness, are willing to switch to healthier options if they are priced competitively. This emphasizes the role of affordability and policy frameworks in shaping sustainable consumer behaviour. The implications of this shift are far-reaching. For manufacturers, it signals a need to integrate sustainability into product design, sourcing, and packaging. For policymakers, it suggests that incentives for healthier and more sustainable packaged foods could align public health objectives with economic growth. This research contributes to the dialogue on sustainable development by illustrating how consumer health consciousness can drive responsible innovation in the food industry while supporting the broader goals of a healthier society and a resilient economy.

Keywords: *Health conscious consumers, packaged food, sustainability*

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GREEN INNOVATION IN MARKETING STRATEGIES: A STUDY OF CONSUMER ADOPTION AND BRAND LOYALTY

*SHEKH ADIL DALLA **

Abstract

A global push for sustainability is changing how businesses operate, prompting them to adopt green innovation not just to be eco-friendly, but also as a core part of their marketing. This approach helps companies balance making a profit with their responsibility to the environment. This study looks at how these green marketing strategies affect what and how consumers buy and if they become loyal to a brand.

The research focuses on several key areas of green innovation. It investigates how eco-friendly product design, sustainable packaging, and creative green communication campaigns influence whether consumers trust a brand and are more likely to buy from it. The study also recognizes that not all consumers react the same way. It considers factors like age, lifestyle, and personal values, with a special emphasis on how younger, environmentally aware consumers respond to these initiatives.

By connecting these innovative marketing efforts to the broader UN Sustainable Development Goals (SDGs), the study highlights their potential to give businesses a long-term competitive edge and build stronger bonds with their customers. Ultimately, the goal is to provide practical advice for marketers and businesses who want to use innovation to meet their sustainability goals, showing that doing good can also be good for business.

Keywords: *Green Innovation, Sustainability, Marketing Strategies, Consumer Behavior, Brand Loyalty, Eco-friendly product design, Sustainable packaging, Green communication campaigns, Profitability, Environmental responsibility, Consumer trust, Purchase intentions, Sustainable Development Goals (SDGs), Competitive advantage, Actionable insights, Policymakers, Younger generations*

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DERIVING SATISFACTION THROUGH PSYCHOLOGICAL CONTRACT: A CONCEPTUAL MODEL ON PANIC PURCHASE DECISION MAKING

*Jaya Prakash Rath **

Abstract

This paper analyses the traditional decision-making model with the changing consumer psychology consumer purchase decision-making through an eight months long ethnography study from April 2020 to November 2020. The fear psychosis inside the consumer is one of the emerging factors of purchase decision making which leads to a different purchase decision-making process. This study proposes an alternative process for Nicosia Model of consumer purchase decision-making based on the prevailing panic purchase decisions shown by the consumers. It explored the abrupt psychological and behavioral changes in consumers induced by the pandemic influencing his purchase paradigm. A model in which the psychological contract (PC) mediates the relationship between the retailer and consumers. The 'Model' includes a few important factors fear, PC, the convenience of purchase, and the service provided by the companies are empirically constructed. It is observed that the purchase decision-making under the panic paradigm is significantly different.

Keywords: *Panic purchase, consumer, purchase decision making, psychological contract.*

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BEYOND DEMOGRAPHICS: PERCEPTUAL DRIVERS OF RURAL ECONOMIC OPTIMISM IN INDIA USING ORDINAL LOGISTIC REGRESSION AND MACHINE LEARNING PERSPECTIVES

*Ashis Kumar Sa **

Abstract

This study draws on the Rural Consumer Confidence Survey conducted by the Reserve Bank of India (RBI) in March 2025 to examine the factors shaping rural households' outlook on the general economic condition for the coming year. Using responses from a large, nationally representative sample, the analysis explores how demographic characteristics and household perceptions influence their economic outlook. The findings reveal that optimism is primarily driven by respondents' perceptions of recent trends in the economy, employment, household income, and spending. In contrast, demographic characteristics such as age, gender, income, education, and family size show limited influence on future economic expectations. Complementary machine learning analysis supports these insights. Overall, the results suggest that consumer sentiment in rural India is shaped more by lived economic experiences and expectations than by structural demographic factors, offering valuable insights for policymakers and businesses seeking to anticipate demand and design responsive strategies.

Keywords: *Rural Consumer Confidence, Economic Outlook, Ordinal Logistic Regression, Neural Network (MLP), Perceptual Drivers*

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SUSTAINABLE RETAIL MIX STRATEGIES IN FASHION: INSIGHTS FROM BIBLIOMETRIC TRENDS AND CASE-BASED EVIDENCE

*Pavan Sai Manikanta **

Abstract

Purpose- This study contributes to the dialogue on sustainable fashion and retailing by analysing the research on sustainability in academic literature and how prominent fashion retailers implement sustainability in their retail mix strategy. The two goals are: (i) to look at the current state and new trends in research on sustainable retailing, and (ii) to look at how global fashion retailers incorporate sustainability into their pricing, merchandising, promotion, store design, and service elements to build trust with customers and meet global sustainability goals.

Methodology- A mixed-methods research strategy was utilized. Initially, a bibliometric analysis of the sustainable retailing literature was performed to identify thematic clusters, prominent authors, and prospective research trajectories. Second, a case study examination of leading fashion stores, including H&M, ZARA, Nike, and Primark, was conducted utilizing secondary data sources such as previous research, industry reports, and corporate sustainability disclosures. This multi-method approach offers both theoretical and practical insights into the development of sustainable retail strategy.

Findings- The bibliometric analysis shows that more and more researchers are interested in sustainability in retailing. The research is coming together around topics including customer behaviour, the circular economy, supply chain practices, and brand communication. The case study analysis shows that fashion retailers are putting more and more emphasis on sustainability in their retail mix strategy. **Research Limitations-** The research depends on secondary data, which could not include all current sustainability efforts. The case analysis is confined to a select number of global brands, and the results may not be entirely applicable to smaller or regional businesses.

** Research Scholar, Marketing, (GITAM Deemed To be University)*

A STUDY ON THE EFFECTIVENESS OF SALES PROMOTION STRATEGIES BETWEEN E-COMMERCE AND QUICK COMMERCE

*Dr. Meena Gupta **

Abstract

In the digital age, the landscape of commerce has evolved significantly with the rise of e-commerce and the emergence of quick commerce (Q-commerce). While e-commerce focuses on product variety and convenience, Q-commerce emphasizes ultra-fast delivery and impulse-driven purchases. Both sectors use sales promotions such as discounts, coupons, cashback, and flash deals to attract and retain customers. However, the effectiveness of these strategies may vary based on platform characteristics, consumer expectations, and purchasing behavior. This study aims to compare the effectiveness of sales promotion strategies in both formats. The transition from brick and mortar to e-commerce, and now to the emerging concept of Q-commerce (Quick Commerce), showcases the continuous drive for faster and more convenient shopping experiences. E-commerce transformed consumer behavior by enabling convenient online shopping and evolving marketing from traditional methods to digital platforms and social media. Building on this, Q-commerce has emerged as the next phase, offering ultra-fast delivery that appeals especially to Gen-Z's demand for speed and instant gratification. For the purpose of this research, convenience sampling will be used. The study will be carried out in Indore city conducted on 400 consumers. The study is expected to reveal how consumers respond differently to sales promotion techniques in E-Commerce (e.g., Amazon, Flipkart) versus Quick Commerce platforms (e.g., Blinkit, Zepto). It will help identify which promotional tools (discounts, coupons, flash sales) are more effective in each format.

Keywords: *Q-commerce, e-commerce, Sales promotion Strategies, digital platforms.*

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SECURITY CONCERNS AND CONSUMER TRUST IN ONLINE BANKING SERVICES

*Ananthu N B **

Abstract

The objective of the research was to investigate the role of security concerns in driving or inhibiting consumer trust in online banking. This study relates to innovation, entrepreneurship, and management for sustainable development. As digital platforms become predominant in banking, trust is critical to adoption and sustainable growth.

The study examined perceived security, and authentication methods, and user awareness as factors that drive or inhibit trust in online banking services and to understand the role trust plays in the use of the online banking service. A quantitative methodology was used and structured questionnaires were used, distributed to 200 users in four districts of Kerala and the gathered data were then analysed using descriptive statistics, correlation, and multiple regression analysis using SPSS.

The results indicated that all three factors have a significant effect on trust, with user awareness/education being the strongest factor, perceived security next, and authentication last. Trust is a strong predictor of online banking engagement, further establishing trust as a leading motivator.

Based upon these results, the study advocates for banks to use AI-based threat detection, install a Zero Trust Architecture (ZTA), use real-time security dashboards, provide tiered security modes, and enhance digital identity verification. These efforts are complementary and combine innovation and management practices to increase transparency, empower users, and support a secure banking environment.

To sum up, trust is not merely a result of technology; it is a strategic focus that is established through preventive security, robust communication, and user education. Ultimately, ensuring trust in digital strategies fosters consumer trust and sustainable growth through digital banking.

** Student, Post Graduate Diploma in Management, (Scms cochin school of business)*

WHAT MAKES TOURISTS GO GREEN? INSIGHTS FROM AN EXTENDED TPB MODEL IN ECOTOURISM

*Km Ankita Mishra *; Alisha Ansari**; Muhammed Jasim TK***; Anand Thakur*****

Abstract

Purpose: The present study aims to explore the factors influencing ecotourism's behavioral intention towards tourists' environmentally responsible behavior.

Design/ methodology: This study extended the Theory of Planned Behavior (TPB) by integrating sustainability consciousness, environmental conservation, anti-anthropocentrism, and anti-exceptionalism. A quantitative survey was employed to gather data from 301 respondents from selected natural heritage sites.

Findings: The results reveal that sustainability consciousness, environmental conservation, and anti-exceptionalism influence ecotourism behavioral intention. Furthermore, ecotourism behavioral intention significantly influences tourists' environmentally responsible behavior. The findings indicate that when tourists are consciously aware of their role in ecotourism, they are more likely to engage in behavior that protects and preserves ecotourism sites.

Research limitations: Furthermore, the cross-sectional survey used in this study limited the capacity to make more generalizations because travellers' intents and actions related to ecotourism may evolve. Future research may use a longitudinal method to better understand sustainable visitor behavior at natural heritage sites. In order to better understand tourists' environmentally conscious behavior and support environmental conservation in ecotourism, researchers may investigate the direct effects of anti-anthropocentrism and anti-exceptionalism on visitors' experiences.

Keywords: *Green tourism, eco-tourism, TPB model*

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EXPLORING E-WASTE DISPOSAL BEHAVIOUR AMONG EMERGING ADULTS: A CONCEPTUAL FRAMEWORK ON AWARENESS AND THE ENDOWMENT EFFECT

*Vidya Bhat *; Anson Kangirathingal Joy ***

Abstract

Purpose

The technological advancement has led to the exponential rise in the consumption of Electrical and Electronic Equipment. Young consumers aged between 18 - 28, are the most active users of personal electronic equipment. They are distinguished not just by their rapid technological adoption but also by their frequent device replacement. This is creating a critical sustainability challenge in the form of e-waste. Consumers involvement in recycling, reusing, and disposing of waste responsibly is still limited, although there are technical alternatives. This paper aims to develop a conceptual framework that explains the gap between awareness and action through the integration of consumer awareness and the endowment effect—a behavioural economics concept that is rarely used in e-waste studies.

Design/Methodology

Propositions connecting awareness, the endowment effect, and disposal behaviour are stated in the framework.

Findings

The paper proposes three key insights: (1) awareness among emerging adults would positively influence responsible e-waste disposal; (2) the endowment effect will negatively influence responsible disposal by supporting hoarding tendencies; and (3) the endowment effect moderates the awareness–behaviour relationship, making it possible for even highly aware consumers to act irresponsibly.

Research Limitations

As this is a conceptual paper, the study does not provide empirical results. By employing quantitative methods, mixed methods, or experimental designs, the framework can be tested across various demographic and cultural contexts among Indian consumers.

Practical Implications

The framework offers useful information to companies, legislators, and proponents of sustainability targeting the youth segment.

Keywords: *E-waste management, emerging adults, consumer awareness, endowment effect, disposal behaviour, conceptual framework, India*

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A STUDY ON CELEBRITY ENDORSEMENT AND ITS IMPACT ON THE LIFESTYLE OF YOUNGSTERS

*Charul Chaturvedi**

Abstract

Every business uses various strategies to combat competition prevailing in the market. Celebrity endorsement is a very fruitful strategy for doing so. It not only help to recall but also enables to maximize return on investment done by the marketer. This research aims to find out the impact of celebrity endorsement on the lifestyle of youngsters. The objective is to understand such factors and the extent to which each factors influences the lifestyle of youngsters in Bhopal city. Respondents were asked to share the responses on a 15 point likertz scale. Data was collected through online and online both mode from both male and female in various age groups. It is concluded that congruence between the Celebrity's image and brand's identity is most crucial factor other than trustworthiness. Therefore, it should be precisely planned before signing any celebrity for the product endorsement. This study also advocates that aspirational qualities of celebrities help to create a memorable effect on the mind of the young consumers.

Keywords: *Celebrity Endorsement, Youngsters' Lifestyle*

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FROM AWARENESS TO ACTION: THE JOURNEY OF GREEN RETAILING'S IMPACT ON CONSUMER BUYING DECISIONS

*Tushar Sanwale**

Abstract

This paper explores the crucial "attitude-behavior gap" by channelling green retailing on the route to consumer choice. This study employed a mixed-methods approach (300 consumer survey in Mumbai supplemented with qualitative focus groups) to collect data. Consumer awareness, through the analysis using Structural Equation Modeling (SEM) and subsequent regression techniques, can be considered as one of the basic drivers of sustainable purchasing intentions, but this awareness is not automatically converted into actual action. Results indicate that certain green retailing strategies, particularly trust-enhancing eco-labeling and packaging that signals both environmental friendliness and product quality, can play a key role in shaping attitudes and intent to purchase eco-friendly products. More important, the study finds that the link between awareness and action is indeed externally moderated. Properly appealing to perceived barriers in terms of high cost and skepticism are able to significantly attenuate the relationship while, on the contrary, if perceived facilitators intervene with product accessibility and clear communication on the benefits the product will bring the relationship is significantly strengthened. The study thus delivers a multimodal theoretical contribution by linking the Consumer Decision Journey with behavioral theory and testing the moderating role contextual factors, suggesting a certain contextual validity. It provides implications for practice, arguing closing the intention-action gap requires retailers to do more than create awareness campaigns and actively design retail ecosystems that both reduce barriers and promote facilitators to enable sustainable consumer behaviour.

Keywords: *Consumer Behavioural Gap, SEM*

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TRACK - 3

**Innovation and Sustainable Development
in Finance**

CARBON FOOTPRINT REPORTING AND FIRM VALUATION: EMPIRICAL INSIGHTS FROM INDIAN CORPORATIONS

Aakriti Sahu Alka Pandey***

Abstract

Sustainability reporting is an important aspect that determines corporate performance and perception of the stakeholders in the face of the global emphasis on environmental responsibility and sustainability. In this context, the carbon footprint reporting is an important point as it is not only an indicator of the corporate responsibility to climate issues but also the strategic instrument of communication with investors. The current study aims to investigate the link between carbon footprint reporting and firm value with a special focus on the moderating effect of firm size in Indian context. The study relies on a sample of listed companies on the National Stock Exchange (NSE) and uses annual reports and sustainability disclosures as the source of data. The analysis using panel data examine the impact of transparency of carbon-related information on market valuation. Findings of the study offers an understanding of how far the carbon reporting activities have led to the financial performance of Indian companies besides demonstrating differences depending on the firm-specific attributes. The study offers subtle explanations to the dynamics of corporate environmental reporting by establishing how larger companies can use disclosure as a reputational and financial benefit. These results have important policy implications to policymakers, regulators and corporate leaders, and have given a strategic dimension to the need to integrate carbon reporting into mainstream business models. In addition, the study emphasizes the need to create uniform reporting tools and comprehensive sustainability strategies to make environmental stewardship aligned with the financial results.

Keywords: *Climate Change, Sustainability Reporting, Carbon Footprint Reporting, Firm Value, Tobin's Q, Firm Characteristics, Signalling Theory, Legitimacy Theory.*

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FINTECH FOR PERSONAL FINANCIAL MANAGEMENT: A BIBLOMETRIC APPROACH

Manisha Singh, Raju Gosala**, Shradha Gupta****

Abstract

The purpose of this study is to summarize and categorize previous studies on the influence of Financial Technology (FinTech) in altering Personal Financial Management (PFM) behavior during the last decade. Its primary goals are to identify various theoretical perspectives and research strands that define the evolving literature on FinTech adoption, as well as to highlight the relationships between key themes such as Personal Financial Management (PFM), Digital Financial Literacy, Behavioral Finance, and FinTech Adoption. This study also aims to identify new trends and research gaps by comparing foundational works to recent advancements over the last decade. The analysis is based on bibliometric data from peer-reviewed SCOPUS articles published between 2016 to 2025.

The paper is organized around two main theoretical perspectives: (1) the impact of FinTech on individual financial decision-making, and (2) the role of behavioral and literacy variables in FinTech adoption. This study will help in assessing existing literature that will track the research trends, identifying research gaps, and mapping significant authors, institutions, and collaborations related to FinTech and Personal Financial Management. It evaluates impact using citations and measures like h-index, inform publication decisions, and assists policymakers and by prioritizing, allocating resources along with evaluating performance.

The drawbacks of search engines, such as incomplete keyword indexing, were solved by using numerous databases and an extended keyword approach. Practically, this study helps to establish academic theories, informs FinTech product development, and promotes financial education programs. The ultimate goal is to identify the most prominent journals, publications, and writers in this topic, as well as maps their scholarly collaborations and thematic evolution over the last decade.

Keywords: *Personal Finance, Digital Financial Literacy, Behavioral Finance, FinTech*

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INTENTION TO ADOPT E-BANKING AMONG THE RURAL POPULATION OF UTTAR PRADESH

*Saurabh Gupta**

Abstract

The banking industry has consistently adapted to technological advancements, enabling the delivery of innovative and improved services to customers. Digital banking has significantly transformed traditional banking operations by shifting the focus from product-centric approaches to customer-centric solutions. This transformation is evident in rising number of online transactions and the widespread use of digital platforms, either directly through bank portals or via mobile applications. In India, banks now offer a broad spectrum of e-banking services; however, adoption in rural areas remains relatively slow. This is particularly evident in Uttar Pradesh, where rural populations show limited engagement with e-banking despite its convenience and accessibility. The present study seeks to investigate the factors influencing the slow adoption of e-banking services in rural Uttar Pradesh and to analyze how these factors interact in shaping adoption behavior. To achieve this, a conceptual framework was developed by integrating the Theory of Planned Behaviour (TPB) and the Technology Acceptance Model (TAM), validated through an extensive literature review. Empirical data for the study were collected from respondents in the Jhansi district of Uttar Pradesh. The findings are expected to provide insights into the barriers and enablers of e-banking adoption, contributing to both academic literature and practical strategies for financial inclusion.

Keywords: *E-banking, Uttar Pradesh, financial inclusion, Digital banking*

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THE IMPACT OF ARTIFICIAL INTELLIGENCE ON ACCOUNTING AND FINANCE

Dr Shaheen Khan, Dr Manish Shrivastava**, Anand Srivastava****

Abstract

With the rapid development of economy, science and technology, the era of artificial intelligence has arrived which has had a great impact on all aspects of life. Whether the position of accountant should be eliminated is widely concerned. This article will focus on how to use artificial intelligence to avoid accounting fraud and create a positive impact on the quality of accounting information, this article will analyze how artificial intelligence will affect accounting, personnel, but decisions cannot be made by machines, It will not cause large-scale unemployment. At the end of the article, it will be emphasized that in the big picture of artificial intelligence, accounting personnel should improve seven aspects of their capabilities and become comprehensively qualified personnel. For example - Avoid the possibility of financial fraud, Improve the quality of accounting information, Promote the reform of traditional accounting and auditing.

Keywords: *AI, accounting, finance*

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ANALYSING THE IMPACT OF EDUCATION LEVEL AND BEHAVIOURAL BIASES ON ESG INVESTMENT CHOICES AMONG THE RESIDENTS OF GANGTOK

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Abstract

Sustainable Development Goals practices have been growing significantly, as one of the goals, SDG 17, promotes partnership for the goals, it encourages financial inclusion. It has been strengthening, particularly through “Environment, Social, and Governance (ESG)” avenues, and has become increasingly relevant in global financial markets. As ESG investing gains importance in India, it becomes essential to understand the psychological and educational influences behind investors' decisions. While most existing studies focus on institutional or metropolitan investors, there is limited research on how demographic and behavioural factors shape ESG choices in smaller, developing urban areas like Gangtok, Sikkim.

The study explores how education level and behavioural biases influence ESG investment decisions among residents of Gangtok. A descriptive and analytical approach was adopted using a cross-sectional survey. Data were collected from 120 adult investors holding demat accounts and working in government offices, banks, or educational institutions.

Analysis using SPSS and MS Excel revealed that both education level and certain behavioural biases significantly impact ESG investment preferences. The study concluded and identified why the lack of investment has been initiated in the ESG avenues. Overconfidence Bias and Loss Aversion Bias have a significant positive effect on socially related investment decisions. The study is limited to a specific geographical area, and the scope of ESG-related avenues considered for the study is also limited. The study also identified that by focusing on a lesser-studied population in a unique socio-cultural setting. The study can imply understanding responsible investing and also encourages a closer look at how deeply personal traits and values can shape the future of sustainability.

Keywords: *ESG Investment, Behavioural Biases, Education Level, Investor Behaviour, Sustainability.*

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SUSTAINABILITY AND PROFITABILITY NEXUS: A COMPARATIVE STUDY OF ESG PRACTICES IN INDIA'S IT AND BANKING SECTORS

*Riddhi Joshi**

Abstract

ESG is a framework that helps investors, companies, and stakeholders to understand how sustainable, ethical, and well-governed a company is – beyond just financial performance. ESG is crucial for IT and Banking sectors in driving sustainability and growth. IT firms benefit mainly from Social and Governance factors through employee welfare, diversity, data privacy, and ethical practices, boosting workforce satisfaction and global reputation. Banks focus on green financing, digital banking, financial inclusion, and strong governance, with Governance being most critical due to trust and regulatory compliance.

Companies are now judged not only by profits, but also by how responsibly they operate. This study examines the impact of ESG disclosure on the financial performance of listed Indian IT firms and banks. Secondary data from annual reports, sustainability reports, and ESG ratings have been used, with financial performance measured through indicators like Return on Assets (ROA) and Earnings per Share (EPS). The independent variables include Environmental, Social, and Governance scores, while company age and liquidity ratios are taken as control variables. Correlation and regression analysis are applied to explore the relationship.

Between the two, the banking sector shows greater sensitivity to governance practices due to its customer trust and regulatory dependence, while IT firms benefit more from social initiatives and workforce-related ESG aspects. Overall, the study concludes that strengthening ESG practices enhances profitability, transparency, and competitiveness in both sectors, making them more resilient in the global market.

Keywords: *ESG (Environmental, Social, and Governance), Sustainability, Profitability, IT Sector, Banking Sector, Financial Performance, Return on Assets (ROA), Earnings per Share (EPS).*

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EFFECTIVENESS OF SHGS IN WOMEN EMPOWERMENT & SUSTAINABILITY

*Arpita Nayak**

Abstract

Purpose: The current study aims to examine the effects of SHGs in women empowerment and sustainability, is to understand how these groups contribute to improving the socio-economic and psychological status of women at kansbahal.

Methodology: The descriptive and exploratory design is used to explain the demographic profile of the respondents, while the empirical design is used to test the hypothesis at a secondary level. A structured questionnaire is used to acquire primary data from respondents. The survey was carried out between MAY 2025 to July 2025. A total of 100 replies were obtained from respondents who are involving in different SHGs groups. The researcher incorporated statistical tools such as descriptive statistics and chi-square test.

Findings: The survey reveals that most respondents belong to the 36–45 age group, with a majority from the Scheduled Caste (SC) category and having primary education. Their family size typically ranges from 2 to 4 members, and most are married housewives. A significant number have availed loans ranging between ₹2 to ₹5 lakhs from UCO Bank, Kansbahal. The SHG groups generally consist of fewer than 11 members and hold meetings regularly.

Limitations: The research has certain limitations that should be acknowledged. The study is based on a specific geographical area (Kansbahal) with a relatively small and homogenous sample, primarily consisting of married housewives from Scheduled Caste backgrounds with primary education. **Implication and Originality:** This is an original work in the Sundargarh district of Odisha. Our study focus to women empowerment and sustainability for rural poor people.

Keywords: *Women Empowerment, Self-Help Groups, Microfinance, Socio-Economic Development and Sustainability.*

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PERFORMANCE ANALYSIS OF COMBINED TECHNICAL INDICATORS IN ESG-COMPLIANT STOCKS: A SECTORAL ANALYSIS OF THE INDIAN STOCK MARKET.

*Prativa Sharma**

Abstract

The growing importance of Environmental, Social, and Governance (ESG) factors has gradually altered investment strategies, giving rise to sustainable investing as a mainstream approach. Despite the rise in sustainable investing, there have been limited studies exploring the integration of sustainability considerations with conventional trading metrics. This study examines the effectiveness of a combined technical indicator strategy on Top-weighted ESG-compliant stocks listed in the Nifty ESG 100 Index, focusing on short-term investment. While technical indicators such as the Relative Strength Index (RSI), Moving Average Convergence Divergence (MACD), and stochastic oscillator have been widely used in traditional equity markets, their combined applicability and predictive effectiveness in ESG-compliant sectors are limited. Historical data (Open, High, Low, and Close) of each stock has been back-tested to evaluate trading signals using combined technical indicators along with risk-adjusted metrics. Two main sectors of the Indian stock market – the Financial and Information Technology sectors have been analysed. This study exclusively focuses on the top-weighted stocks on the Nifty ESG 100 Index, which may restrict the generalizability of its findings across broader markets. According to the findings financial sector exhibited higher alignment, reflecting more consistent buy and sell signals and favourable risk-adjusted returns; however, the IT sector resulted in less reliable trading signals and risk-adjusted returns. While combined technical indicators are valuable tools for analysing ESG-compliant stocks, their predictive accuracy is sector-dependent. The study offers practical insights for investors seeking to integrate sustainable investment with a technical analysis trading approach.

Keywords: *Sustainable Investment, ESG Stocks, Sectoral Analysis, Trading signals, Technical Analysis.*

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IMPACT OF CORPORATE GOVERNANCE AND TECHNOLOGY INNOVATION ON ESG SCORE AND PROFITABILITY OF COMPANIES LISTED IN NIFTY FMCG INDEX

*Sanjeevani Dhakal**

Abstract

Businesses today are driven by ethical management, innovative technology and sustainability. Corporate Governance, technology and ESG are linked notions that create a base for stable business practices.

The paper analyses the impact of Corporate Governance and Technology Innovation on ESG score and profitability of companies listed in the Nifty FMCG Index. The FMCG sector is conducive to waste generation, carbon emissions and water pollution due to the frequent nature of production and supply of these products. Businesses have a responsibility towards their environment while also growing; therefore, a focused study on factors affecting their ESG rating is a pressing requirement.

The paper examines the relationship between Corporate Governance variables, technology innovation, and the ESG rating and Profitability of companies listed in the Nifty FMCG Index. Regression analysis is performed on the dataset to establish the relationship between all the factors. The analysis is done using CG and technology innovation as Independent Variables, while ESG Score and profitability are taken as Dependent Variables

The study shows a positive relationship between certain variables, while insignificant results are obtained amongst others. While the paper provides an understanding of the relationship between Corporate Governance, Technology Innovation, ESG Score and Profitability, there is a limitation concerning the size of the sample collected. Since the study is based on the FMCG sector, the results may not apply to other sectoral indices.

The paper contributes to the existing literature on Corporate Governance and sustainability. It provides an insight into the relationship between CG practices, technology innovation, ESG ratings and profitability in the FMCG sector.

Keywords: *FMCG, Nifty Index, ESG, Technology*

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THE ROLE OF INTEREST RATES AND INFLATION ON STOCK MARKET DYNAMICS AN ANALYSIS OF SELECTED FIRMS IN BSE

Chepuri Geethika, Dr. M. Yellaiah Nayudu***

Abstract

The role of interest rates and inflation on stock market dynamics is highly significant, especially when analyzing selected firms listed on the Bombay Stock Exchange. Inflation, on the other hand, impacts consumer purchasing power and raises input costs, which can reduce corporate earnings. Export-oriented sectors like IT can gain from inflation if it leads to currency depreciation, making exports more competitive. The objective is also to provide insights into how these macroeconomic factors shape investor, stock price movements, and market volatility, thereby helping policymakers, companies, and investors to make informed financial and strategic decisions. Time series analysis will be applied to capture long-term effects, and a comparative sectoral analysis will be undertaken to understand how firms from different industries respond differently to fluctuations in interest rates and inflation. Overall, the results are expected to highlight a strong linkage between macroeconomic variables and stock returns, providing valuable insights for investors, companies, and policymakers in forecasting market movements and making informed decisions.

Keywords: *Inflation, BSE, Stock Market*

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UNDERSTANDING INVESTOR PSYCHOLOGY: A STUDY ON COGNITIVE BIASES AND FINANCIAL DECISION-MAKING

*Palak Pati**

Abstract

With regards to money, people are regularly predicted to make rational and logical choices. but, in reality, funding choices are regularly fashioned through hidden mental biases that function under the floor of reasoning. This observe investigates how such biases influence funding conduct inside the states of Odisha, Chhattisgarh, and Madhya Pradesh, focusing mainly on 3 key biases—Authority bias, Sunk Cost fallacy, and Instant gratification. To explore these dynamics, facts become collected from one hundred twenty people and analyzed using Structural Equation Modeling a effective statistical tool that allows clear identification of relationships between mental factors and monetary selection-making. In this take a look at, the established variable is investment choice-Making, which reflects the real picks and conduct of individuals concerning their investments. The impartial variables consist of Authority Bias, Sunk Cost Fallacy, and instantaneous Gratification, representing the psychological tendencies tested. through applying SEM, the studies highlights how these biases considerably shape funding patterns, revealing insights that conventional finance theories regularly forget about. The findings demonstrate that mental biases exert a strong and measurable influence on funding picks. Beyond organizing those relationships, the observe offers practical implications: economic literacy programs can grow to be extra impactful if they contain cognizance of such biases, allowing investors to avoid not unusual pitfalls and make more informed monetary selections. Policymakers, financial advisors, and educators can leverage these insights to layout centered literacy and awareness initiatives, even as monetary institutions can expand equipment and advisory offerings that assist clients apprehend and overcome bias-pushed selections. For investors themselves, the examine acts as a reflect for self-reflective Image.

Keywords: *Investor Psychology, Decision Making, SEM*

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EXPLORING THE ASSET PRICING BUBBLES IN THE INDIAN STOCK MARKET USING META-ANALYSIS

*Yash Sodhi**, *Dr. Rohita Kumar Mishra***

Abstract

Purpose – The Indian stock market has repeatedly experienced episodes of rapid growth followed by sharp corrections, raising concerns about asset pricing bubbles and their implications for capital allocation, investor protection, and economic stability. This study aims to systematically synthesise evidence from recent literature to identify the prevalence, characteristics, and determinants of asset pricing bubbles in the Indian equity market.

Design/Methodology – A systematic meta-analysis was conducted on peer-reviewed studies published between 2020 and 2025, with priority given to Scopus-indexed journals to ensure quality and credibility. The selected studies employed econometric bubble detection techniques, including right-tailed unit root tests like GSADF and SADF, and cointegration-based approaches applied to major indices such as the Nifty 50 and Sensex, as well as sectoral portfolios

Findings – The results confirm consistent evidence of bubble episodes during the post-COVID period, with GSADF-based methodologies proving more effective in detecting persistent speculative phases. The findings also highlight the combined influence of macroeconomic factors such as low interest rates and liquidity surges, alongside behavioural factors including investor sentiment and herding, in amplifying volatility and bubble dynamics. **Research Limitations** – The study is limited to peer-reviewed Scopus-indexed literature from 2020–2025, which may exclude earlier or non-indexed contributions. **Practical Implications** – By consolidating fragmented evidence, this study provides clearer insights into bubble dynamics in India, supporting regulators and policymakers in designing more effective monitoring frameworks and guiding investors in recognising periods of heightened speculative risk.

Keywords: *Asset Pricing Bubbles, Indian Stock Market, Meta-Analysis, GSADF Test, Nifty 50*

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INNOVATION & DEVELOPMENT OF FINANCIAL MANAGEMENT

*Kiran Rana**

Abstract

Innovation and development in financial management have explained how individuals, businesses, and governments handle money, investments, and risks. In the previous era, traditional methods have evolved into sophisticated systems powered by technology, data analytics, and automation. Innovations create drastic changes such as digital banking, mobile payment platforms, and blockchain technology, have increased efficiency, reduced transaction costs, and enhanced financial inclusion globally. Financial management tools are now able to offer real-time insights, enabling better decision-making and forecasting and make it easier. For businesses, advanced enterprise resource planning (ERP) systems and AI-driven financial analytics streamline budgeting, auditing, and performance monitoring. These developments improve transparency, risk assessment, and strategic planning. In personal finance, mobile apps and robo-advisors allow users to track spending, invest intelligently, and plan for automation, reducing the burden of manual oversight. Sustainability and ESG (Environmental, Social, future with minimal financial expertise. This democratization of finance empowers more people to achieve economic stability and growth. Moreover, new technologies help ensure compliance with financial regulations through and Governance) considerations are also becoming central to financial strategy, encouraging responsible investing. In conclusion, innovation in financial management helps in making smart decisions. Innovation helps in development in finance also it plays an important role in improving financial decisions.

Keywords: *Sophisticated, Innovations, forecasting, transparency, automation*

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TRANSFORMATION FINANCE: A STUDY ON DIGITAL BANKING PRACTICES AND THE ROLE OF E-WALLETS

*BV CHINNA**

Abstract

The rapid advancement of high technology has changed the financial sector, majorly the emergence of digital banking, fintech (or) modern banking models and payment solutions. This study tells the progress scenario of digital banking practices with payment banks and e-wallets as operators of financial transformation. It shows that how digital banking improves access, efficiency and security while labelling the restrictions of traditional banking systems. The role of payment banks in advancing financial incorporation, particularly for unjustified people, is tested alongside the growth adoption of E-wallets as appropriate tools for cashless transactions. By testing user adoption trends, legal framework, technology implementations, this investigation plays an important role of digital platforms in converting customer experiences and proceeding a cashless economy. The discoveries aim to contribute a understanding of how modern banking practices and e-wallet innovations has been changed and future of the banking ecosystem.

This study deeply examines the growth and challenges faced by digital banking, and mainly focused on their role in creating an inclusive, technology-driven financial ecosystem. It shows how innovations have been came into existence in mobile applications, biometric authentication, and secure payments have changed user trust and confidence, and also identifies cybersecurity hacks etc. This study also includes government policies and initiatives such as Digital India. These findings aim to contribute to deeper understanding of how digital banking practices and e-wallet innovations has been changed and influenced financial behaviours and future of banking systems. Topic: Digital Banking Practices, Payment Banks and E-Wallet.

Keywords: *Transformation-finance, Digital banking practices, Fintech / Modern banking models, Payment solutions, Payment banks, E-wallets, Access, efficiency, security,*

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THE ROLE OF FINANCIAL INNOVATION IN ACHIEVING ENVIRONMENTAL, SOCIAL, AND GOVERNANCE

*Shadiya Ali**

Abstract

Financial innovation is a key driver of sustainable development, offering new ways to address global environmental and social challenges. This paper explores the critical intersection of sustainable development goals (SDGs) and financial products, services, and technologies can be leveraged to tackle environmental, social and governance (ESG) issues. We review the current landscape of sustainable finance, including instruments like green bond, impact investing funds, and ESG- integrated portfolios. Our analysis identifies the dual challenges of ensuring financial innovation is both inclusive and effective in achieving sustainability targets. We propose a framework for evaluating financial innovation based on their potential to scale positive social and environmental outcome while mitigating associated risk. The findings suggest that a coordinated effort among policymakers, financial institution and technology firms is essential to unlock the full potential of sustainable financial innovation and accelerate progress towards a more sustainable and equitable future.

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IMPACT OF CLIMATE FINANCE ON SUSTAINABLE DEVELOPMENT OF INDIA.

Dwitiya Bhoy, Abhishek Upadhyay**, Saurabh Pandey****

Abstract

Climate finance plays a crucial role in supporting sustainable development, especially in countries like India that face the dual challenge of economic growth and climate commitments. The achievement of SDGs in India is closely tied to the availability and effective use of climate finance. India has pledged to achieve net - zero emission by 2070 and it requires large and sustained financial flow for making investment in renewable energy, green (low- carbon) infrastructures, and climate resilience measures. This study examines the impact of climate finance in India's transition(progress) during the period 2019-2023 with the provisional updates of 2024, to evaluate how funding has been mobilized and how it contributes to development goals. The paper relies on secondary data, drawn on government reports, policy documents, and international finance databases. The study considers practical examples like renewable energy projects under the National Solar Mission, the issuance of Green Bonds Cases and CSR-driven environmental projects. These cases help to show how climate finance is being channelized in India and the types of outcomes it is generating.

Findings suggest that climate finance has encouraged sustainable investing practices and enabled the growth of renewable energy. However, governance issuance, unequal sectoral allocation, and restricted access to funding are significant obstacles. To accomplish its development and climate goals, India needs more than USD 170 billion a year.

The study wraps up by emphasizing the significance of creating strong domestic institutions, maintaining transparency, and encouraging collaboration between public and private entities, the study concludes. It establishes climate finance as an essential means of fostering innovation and inclusive growth in India.

Keywords: *Climate finance, sustainable development, India, green bonds, renewable energy, SDGs*

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FINTECH AND SUSTAINABLE FINANCE: OPPORTUNITIES AND RISKS*Rekha Sharma**

Abstract

Financial technology (fintech) has emerged as a transformative force in promoting sustainable development. Blockchain-based carbon credit trading, AI-driven ESG analytics, and peer-to-peer lending platforms for green projects are reshaping how finance interacts with sustainability. This paper explores the role of fintech in fostering sustainable finance, analyzing both opportunities and risks. Through case studies of global and Indian fintech initiatives, the study finds that fintech enhances transparency, reduces transaction costs, and broadens access to sustainable investment opportunities. However, challenges such as data privacy, regulatory gaps, and technology-driven inequality remain. The paper highlights the need for a balanced framework that promotes innovation while safeguarding inclusivity and accountability in sustainable finance.

Keywords: *Fintech, Blockchain, Carbon Credit, Sustainable Finance*

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MAPPING THE INTELLECTUAL LANDSCAPE OF AI APPLICATIONS IN CORPORATE VALUATION: A THEMATIC ANALYSIS USING VOSVIEWER

*Anshuman Mathur**

Abstract

Artificial Intelligence (AI) is rapidly changing corporate valuation by using data-driven methods that improve, challenge the traditional valuation approaches. The study aims to understand the evolving role of AI in corporate valuation through a thematic analysis of 160 pages of research paper publish in various generals. The research includes peer-reviewed articles and whitepapers, published between 2010 and 2024. The analysis was done using VOSviewer for bibliometric mapping and co-occurrence analysis, along with manual qualitative coding, to identify key themes such as AI-driven financial forecasting, machine learning for valuing intangible assets and algorithmic support in DCF and market comparables models. The findings of study suggested the importance of the factor like technology infrastructure, the interpretability of AI systems, and compliance with financial regulations. By integrating these themes, the study offers a comprehensive view of how AI affects valuation accuracy, efficiency, and decision-making in financial contexts. The insights lay the groundwork for developing future hybrid valuation models that include AI while ensuring transparency and trust in financial reporting.

Keywords: *Artificial Intelligence (AI), Corporate Valuation, Thematic Analysis, Machine Learning*

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THE ROLE OF FINANCIAL INNOVATION IN PROMOTING SUSTAINABILITY AND WOMEN'S EMPOWERMENT

*Rizwan Ahmed**

Abstract

Financial innovation play an important role in shaping economic growth whole also promoting sustainability and Women's empowerment. By using new technologies and financial models, under privileged groups particularly women are now able to access to resources that help them improve their standard of living and contribute in economic growth. Financial innovation can support sustainability by introducing new funding model for green projects such as renewable energy, sustainable agriculture and many more. Government and business now have new option for funding eco-friendly projects thanks to tools like carbon trading, impact investment and green bonds. Financial products attracts in both domestic and foreign investors, which facilitates the expansion of sustainable growth. At the same time, financial innovation has opened door for women empowerment. Women now have easier access to credit, saving, insurance, government scheme because of digital payment system, mobile banking and micro finance services. Women's who were previously shut out of traditional banking system may now start small business support their families and contribute to community development. Empowering women financially not only improves their economic status but also strengthens decision making power and social equality. Together, sustainability and women's empowerment from a powerful cycle when supported through innovative finance. Women led business after prioritize responsible practices and reinvest in their families and communities. Innovation is not only a technical change in banking or investment but also a powerful tool for advancing sustainability and gender equality.

Keywords: *Financial innovation, Economic growth, Sustainability, women's empowerment, new technologies.*

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EXPLORING THE CONNECTION BETWEEN INDIVIDUAL CHARACTERISTICS AND INVESTMENT CHOICES: A STUDY OF TRAITS AND MOTIVATIONAL FACTORS

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Abstract

The complexity of human behaviour underscores the importance of understanding how individuals make investment decision, particularly in uncertain economic contexts. Traditional finance theories, rooted in the Efficient Market Hypothesis, assume investor rationality; however, emerging research challenges this notion, highlighting the significant influence of psychological and behavioral factors. This study investigates the role of personality traits in shaping investors' motivational orientations—specifically promotion and prevention focus as conceptualized by Regulatory Focus Theory (RFT)—and how these orientations, in turn, impact investment decision. A total of 345 respondents were selected using convenience sampling, and data were analyzed using Structural Equation Modeling (SEM) to test the hypothesized relationships. The results reveal that, Neuroticism, Conscientiousness, Openness, and Agreeableness influence investment decision through distinct motivational orientations, while Extraversion shows no effect. Prevention focus enhances investment decision; promotion focus shows a negative impact. The study contributes to the literature as this study uniquely integrates personality, motivational constructs and investment decision within a single framework. The findings offer critical insights for finance professionals and policymakers, suggesting the potential for tailored financial interventions and personalized investment guidance based on personality-driven motivational orientations.

Keywords: *Personality Traits, Investment Decision-Making, Motivational Orientation, Regulatory Focus Theory, Investor Psychology, Individual Investors, Investment Intention*

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NUMBERS THAT LIE: DETECTING RED FLAGS IN FINANCIAL FRAUDS*Muskan Verma*, Shalini Singh***

Abstract

Over the last decade, financial fraud has emerged as one of the biggest threats to the global financial system. From high-profile Indian scandals like the PMC Bank crisis, the Nirav Modi–PNB case, and frauds involving listed companies such as IL&FS and DHFL, to international incidents like the Wirecard collapse in Germany and the 1MDB scandal in Malaysia, these cases reveal how fragile both traditional and modern financial systems can be. Alongside corporate frauds, the rapid rise of cryptocurrencies has also created new avenues for fraud, with exchange failures, hacking incidents, and unregulated offerings undermining investor trust worldwide. This study examines major fraud cases between 2015 and 2025 across India and other regions, exploring their causes, methods of execution, and the responses of regulators. It draws from reputed journals, regulatory reports, and detailed case analyses. The findings highlight recurring issues such as weak corporate governance, inadequate regulatory oversight, and the growing complexity of digital financial systems. At the same time, the study notes that improvements in compliance practices, stronger reporting norms, and better monitoring mechanisms are helping reduce risks. The article concludes by recommending the on early detection and stricter supervision, so that such frauds can be identified in time and companies are discouraged from committing them. This preventive approach is vital to protect investors and maintain financial stability.

Keywords: *Financial Frauds, Digital Fraud, Risk Detection, Regulatory Reports, Nirav Modi–PNB Fraud, MDB Scandal Malaysia, Snake Bite Scam*

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SUSTAINABLE FINANCE STRATEGIES: NAVIGATING GOVERNANCE CHALLENGES AND SEIZING OPPORTUNITIES IN THE DIGITAL BUSINESS ECOSYSTEM

Amit Bhati Pankaj Joge***

Abstract

In today's constantly changing digital landscape, organizations must handle the convergence of finance, sustainability, and governance more than ever. This study investigates the multidimensional role of finance in promoting sustainability and effective governance within the digital business ecosystem. We investigate how sustainable finance solutions can help to long-term wealth generation while addressing critical ESG concerns. Rapid technology breakthroughs and shifting customer tastes are transforming sectors, prompting finance professionals to adjust their investment strategies accordingly. This study investigates how sustainable finance frameworks might help align financial objectives with environmental and social goals. We observe finance in encouraging good governance practices and stakeholder engagement. Finance professionals can assist reduce risks and boost resilience in an increasingly complex and interconnected world by incorporating sustainability concepts into corporate governance frameworks. The article emphasizes the necessity of working together and collaborating in the digital business environment. Finance professionals have an exceptional opportunity to promote constructive innovation by leveraging their knowledge and skills to support long-term projects and innovations. We look at case studies from firms that have successfully integrated sustainability into their financial plans, highlighting the practical benefits of combining financial and ESG issues. Finally, this article contends that money is critical to supporting sustainability and good governance in the digital business environment. Finance professionals who acknowledge sustainable finance solutions may promote innovation, reduce risks, and create value for both shareholders and society as a whole. Finance may be a force for good in the search of a more sustainable and equitable future by fostering collaboration, transparency, and forward-thinking leadership.

Keywords: *Sustainable finance, Governance, ESG, Innovation, Digital Business*

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THE ROLE OF FINANCIAL INNOVATION IN ACCELERATING SUSTAINABLE DEVELOPMENT: OPPORTUNITIES AND CHALLENGES

Vantika Shrivastava, Dr. Abha Shukla***

Abstract

This research explores the dynamic interplay between financial innovation and sustainable development in the Indian context, focusing on how technological advancements and novel financial instruments are accelerating the country's transition to a more sustainable and inclusive economy. The study addresses the dual challenge of financing the United Nations' Sustainable Development Goals (SDGs) and mitigating climate-related risks, issues that the traditional Indian financial system has struggled to fully address. Through a comprehensive literature review and a qualitative analysis of emerging trends, this paper investigates the role of key innovations such as green bonds, impact investing, and FinTech applications in reorienting capital flows toward environmentally and socially responsible projects in India. We argue that while financial innovation offers significant potential to bridge the sustainability financing gap and enhance market efficiency, it also presents unique challenges for the Indian market, including the risk of "greenwashing," data security concerns, and the need for robust regulatory frameworks. The findings highlight the critical importance of a coordinated approach among Indian policymakers, financial institutions, and technology developers to leverage innovation for genuinely sustainable and equitable outcomes. This research contributes to the growing body of knowledge on sustainable finance by providing a conceptual framework for understanding the mechanisms and implications of innovative financial solutions in the context of India's unique economic and social development imperatives.

Keywords: *Financial Innovation, Sustainable Development, Sustainable Finance, Green Bonds, FinTech, ESG (Environmental, Social, and Governance), Greenwashing, Regulatory Frameworks*

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CLEAN ENERGY M&A AND IPO ACTIVITY: UNPACKING THE ROLE OF POLICY, MARKET SIGNALS, AND PRIVATE EQUITY DYNAMICS

*Alok Mishra**

Abstract

The global push for decarbonization has accelerated clean energy investments, with mergers and acquisitions (M&A) and initial public offerings (IPOs) emerging as critical financing channels. Yet, limited empirical evidence exists on how policy interventions, macroeconomic shifts, and investor behavior collectively shape such capital market activity. This study develops a multi-method framework—using panel regressions, time-series models, cross-sectional valuation analysis, event studies, and logit models—to evaluate the impact of green policies, interest rates, and market stability on clean energy transactions, with emphasis on emerging economies such as India. Preliminary findings reveal that major policy announcements significantly increase M&A volumes, IPOs cluster during low interest rate environments, and private equity investors pay valuation premiums for control over renewable assets. Event studies further show abnormal returns in clean energy indices following climate commitments. The research contributes to literature by linking policy design and macroeconomic variables to corporate finance activity, offering insights for investors on transaction timing and deal structuring, while underscoring for policymakers the importance of stable frameworks in mobilizing private capital for the energy transition.

Keywords: *Merger Acquisition, Market Signals, IPO, Clean Energy*

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COMPARATIVE ANALYSIS OF FINANCIAL NBFC'S OF INDIA VS CHINA*Aditya Narayan Singh****Abstract**

Non-Banking Financial Companies (NBFCs) are integral to sustainable management in emerging economies, delivering credit and financial services to underserved sectors. This study undertakes a comparative analysis of NBFCs in India and China, evaluating how sustainability principles are embedded within regulatory frameworks, risk control mechanisms, growth models, and integration with formal financial systems. In India, NBFCs—supervised by the Reserve Bank of India (RBI) under the Reserve Bank of India Act, 1934 and evolving green finance guidelines—have promoted inclusive development by financing rural enterprises, small businesses, and infrastructure with an emphasis on responsible lending and environmental prudence. Conversely, Chinese NBFCs, overseen by the People's Bank of China (PBoC) and China Banking and Insurance Regulatory Commission (CBIRC), operate within the context of shadow banking and fintech, balancing state-driven policies, rapid digitalization, and sustainable credit expansion.

The research reviews key regulatory measures such as capital adequacy, asset quality, liquidity standards, and governance norms, highlighting India's principles-based flexibility against China's centralized, risk-focused model. It further examines vulnerabilities like liquidity mismatches, contagion risks, and digital lending challenges, underscoring the role of sustainable management in strengthening resilience. Through a sustainability-oriented comparative approach, the study identifies structural advantages, regulatory gaps, and adaptive strategies essential for stable, ethical, and inclusive growth. Overall, it contributes to academic discourse on financial sustainability, forward-looking regulation, and the contribution of NBFCs to Sustainable Development Goals in two major emerging markets.

Keywords: *NBFC, SDGs, China, Digitalization*

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INSIGHTS INTO FINANCIAL HEALTH: A CASE STUDY OF JINDAL POWER STEEL LIMITED

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Abstract

The financial performance of a company plays a critical role in determining its stability, growth potential, and long-term sustainability. This study, titled "Insights into Financial Health: A Case Study of Jindal Power & Steel Limited," aims to analyze the company's financial statements to evaluate its profitability, liquidity, solvency, and efficiency over a defined period. By applying key financial tools such as ratio analysis, trend analysis, and comparative financial statements, the research provides a comprehensive understanding of the firm's financial health. The findings highlight the strengths and weaknesses of Jindal Power & Steel Limited, offering insights into its operational effectiveness, debt management, and overall performance in the competitive steel and power sector. The study also sheds light on areas requiring improvement and provides recommendations that could enhance financial stability and shareholder value. Ultimately, this research contributes to a deeper understanding of how financial statement analysis serves as a vital instrument for assessing corporate performance and guiding strategic decision-making.

Keywords: *Financial Statement Analysis, Jindal Power & Steel Limited, Profitability, Liquidity, Solvency, Ratio Analysis, Corporate Performance, Financial Health*

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A STUDY ON THE COMPARATIVE FINANCIAL PERFORMANCE OF TATA STEEL LTD. AND JSW STEEL LTD.

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Abstract

The steel industry plays a vital role in the economic development of India, with major companies like Tata Steel Ltd. and JSW Steel Ltd. contributing significantly to industrial growth and global competitiveness. This study, titled "A Study on the Comparative Financial Performance of Tata Steel Ltd. and JSW Steel Ltd.," aims to evaluate and compare the financial health of the two leading firms by analyzing their financial statements over a specified period. Using key analytical tools such as ratio analysis, trend analysis, and comparative financial statement techniques, the research assesses profitability, liquidity, solvency, and efficiency indicators. The comparative findings reveal differences in financial strategies, operational efficiency, and debt management practices adopted by both companies. While Tata Steel demonstrates strengths in long-term financial stability and global presence, JSW Steel exhibits agility in operational performance and revenue growth. The study provides insights into the competitive positioning of the two firms, highlights their financial strengths and weaknesses, and suggests strategies for improving sustainability and shareholder value. The analysis underscores the importance of financial performance evaluation in guiding strategic decision-making within the steel industry.

Keywords: *Financial Performance, Comparative Study, Tata Steel Ltd., JSW Steel Ltd., Ratio Analysis, Liquidity, Profitability, Solvency, Steel Industry*

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A STUDY ON THE RELATIONSHIP BETWEEN BRSR AND SDGS INTEGRATION IN INDIA

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Abstract

SEBI introduced BRSR in May 2021 as a mandatory sustainability reporting requirement for India's top 1,000 listed companies. The framework has emerged as the primary mechanism aligning corporate practices with global sustainability targets. BRSR's Section C nine principles, covering ethics, environmental sustainability, human rights, and stakeholder engagement, BRSR directly maps to 15 of 17 SDGs, creating structured pathways for meaningful corporate contribution to the 2030 Agenda. SEBI's mandate represents India's first quantitative sustainability reporting framework, requiring standardised metrics on environmental, social, and governance factors across the nation's stock exchange listed companies. The evolution from 2021-2024 demonstrates significant quantitative progress, with measurable improvements such as MSME sourcing increasing from 19% to 22% among reporting companies, directly supporting SDGs 8 and 9. This paper represents the relationship between BRSR & SDGs and examines its trend over the past three years in the Indian market. The framework has become more advanced with introduction of new core parameters in 2023 and expanded requirements, making sustainability reporting a standard practice for Indian listed organisation's. This practice is helping Indian companies to follow the global sustainability standards and moving India towards a role model for other developing countries.

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***IMPACT OF PAYMENT BANKS AND E-WALLETS ON FINANCIAL ACCESS AND
CONSUMER BEHAVIOR IN EMERGING MARKETS***

*Sadiq Ismail Shaik**

Abstract

The financial sector has been revolutionized by the digital revolution. It has brought in new models such as e-wallets and payment banks which are supposed to reduce the cost of banking, make it easier, and more efficient. They provide a substitute for the conventional systems of banking. They also provide opportunities for enhancing convenience for customers and financial inclusion. This study considers the impact of payment banks and e-wallets on financial access and consumer behavior, particularly in emerging markets such as India, where digitalization is occurring rapidly. The research considers how these digital platforms have changed transactions, spending, and saving. It also addresses how these digital platforms make unbanked and underbanked individuals access financial services easily. These initiatives by the governments, demonetization, and the usage popularity of the internet and smartphone are some of the reasons that have helped in leveraging the platforms to the greater degree. Meanwhile, it looks into issues such as security threats, low digital literacy, bad infrastructure, and regulation hurdles that can hinder their ability to reach more people. This research is based on the analysis of primary data. We designed a structured questionnaire and sent it in order to collect data on the usage of payment banks and e-wallets, the trust level, and the opinion. Payment banks and e-wallets are expected to change customers' behavior by making the transaction easier and rewarding and assisting in greater financial inclusion. Finally, this paper submits that even though payment banks and e-wallets have a big potential in making financial growth inclusive, their sustainability over the long run hangs on closing system inefficiencies and gaining consumers' trust in electronic financial systems.

Keywords: *Consumer Behaviour, Financial Inclusion, E-Wallets, Leveraging*

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THE ROLE OF DIGITAL BANKING IN DRIVING FINANCIAL INCLUSION AND SUSTAINABLE DEVELOPMENT*Boya Devendra**

ABSTRACT

Digital banking has emerged as a transformative force in reshaping the global financial landscape. Beyond improving efficiency and convenience, it plays a crucial role in extending financial services to underserved populations and promoting inclusive economic growth. This paper explores how innovations such as mobile banking, payment banks, and e-wallets are bridging the gap between formal financial institutions and marginalized communities. By reducing barriers of cost, geography, and accessibility, digital banking enhances financial literacy, empowers rural populations, and fosters entrepreneurship. Furthermore, the integration of sustainable practices within digital financial systems contributes to long-term economic stability by encouraging transparency, reducing reliance on paper-based transactions, and supporting green initiatives. The study highlights both the opportunities and challenges of digital banking in advancing financial inclusion and sustainable development, while emphasizing the need for robust policies, digital literacy programs, and technological safeguards. Ultimately, digital banking is not merely a tool of convenience but a catalyst for building a more inclusive, resilient, and sustainable financial ecosystem.

Keywords: *Digital Banking, Financial Inclusion, Sustainable Development, Mobile Banking, E-Wallets, Payment Banks, Financial Innovation*

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***AN EMPIRICAL ANALYSIS OF IPO PERFORMANCE: A COMPARATIVE STUDY
OF TRADITIONAL EQUITY OFFERINGS IN THE INDIAN MARKET (POST-2020)
VERSUS REITS & INVITS***

*Garima Vastrakar**

Abstract

Post 2020, the primary market in India witnessed an unprecedented boom, with the introduction of new asset classes like as Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) and a frenzy of traditional equities Initial Public Offerings (IPOs). This report offers a comparative empirical examination of the performance of REIT/InvIT IPOs vs typical equity IPOs from January 1, 2020, to December 31, 2023. Using a sample of all mainboard REIT/InvIT IPOs and a matched sample of traditional IPOs, we analyse listing day gains, short-term buy-and-hold abnormal returns (BHAR) over 3 and 6 months, and return volatility. This research indicates a significant anomaly in performance: REIT/InvIT IPOs had statistically significant lower listing day gains but higher and more stable 6-month BHARs with far less volatility than its traditional equivalents. The results indicate that the market initially underestimates the predictable income structure of REITs/InvITs, but then rewards it over an extended period, establishing them as a superior buy-and-hold investment despite diminished initial enthusiasm.

Keywords: *IPO, Investment, Volatility, Return*

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ENTREPRENEURSHIP FOR SUSTAINABILITY: AN INTEGRATIVE PERSPECTIVE

Kamal Sharma, Dr. Sanjay Kumar***

Purpose / Motivation Consistent with the previously mentioned research, this study seeks to explore the following research questions (RQs):

RQ1. What is the trajectory of publications in the domain of sustainable development and entrepreneurship research?

RQ2. Which articles, journals, authors, and collaboration networks are most prominent in sustainable development and entrepreneurship research?

RQ3. In what ways have the themes within sustainable development and entrepreneurship research evolved over time?

RQ4. What potential avenues exist for future investigations into ethics and entrepreneurship?

Literature Review & Research Gaps The study employed Scopus as a benchmark for assessing source quality, given its status as a prominent database within the scientific community. Scopus is designed for both bibliographic searches and thematic content analysis, providing analytical tools comparable to those available in other widely utilized databases, such as the Web of Science (WoS) (Baier-Fuentes et al., 2019). The search period extended until August 31, 2025, marking the conclusion of the most recent timeframe relevant to this paper's preparation. The search utilized keywords associated with sustainable development and entrepreneurship, incorporating asterisks to capture potential variations in terminology.

Keywords: *Motivation, Entrepreneurship, Ethics*

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A COMPARATIVE ANALYSIS OF NPA MANAGEMENT IN PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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Abstract

The Indian banking sector has faced persistent challenges due to the rising burden of Non-Performing Assets (NPAs), negatively affecting liquidity, profitability, and financial stability. This study presents a comparative analysis of NPA management between public sector banks (PSBs) and private sector banks (PVBs) over the period 2019–2024. It examines trends in Gross and Net NPA ratios, and evaluates the effectiveness of various recovery mechanisms such as SARFAESI, IBC, DRTs, and Asset Reconstruction Companies, and assesses the impact of NPAs on key financial indicators, including Return on Assets (ROA), Return on Equity (ROE), and Capital Adequacy Ratio (CAR). Secondary data from RBI reports and bank disclosures were analyzed using ANOVA and regression techniques. Results indicate that private sector banks consistently maintained lower NPA levels and achieved higher recovery rates through faster, non-judicial mechanisms like SARFAESI and OTS. In contrast, public sector banks, despite their initially higher NPA burden, showed significant improvement over the study period by leveraging tools like IBC and ARCs, although with slower recovery timelines. The study also finds that Net NPA ratios negatively affect key financial indicators, especially Return on Equity (ROE) and Return on Assets (ROA), with public banks experiencing more pronounced impacts. The performance gap in asset quality between PSBs and PVBs is narrowing but persists in terms of recovery efficiency and financial resilience.

Keywords: *Non-Performing Assets (NPA), Public Sector Banks, Private Sector Banks, ROA, ROE, CAR, Recovery Mechanism, Regression Analysis.*

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COMPARISON OF INDIA AND JAPAN'S 2025 ECONOMIC GROWTH IN MANUFACTURING

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Abstract

This analysis compares India and Japan's economic growth in 2025, focusing on manufacturing. In 2025, India's economy is expanding far more rapidly than Japan's. India's GDP grew by about 7.8% year-on-year in Q2 2025, and is projected around 6–7% for FY2025-26. Japan's growth is much weaker: real GDP fell an annualized 0.2% in Q1 2025 and forecast growth for the year is only $\approx 0.5\%$. India's manufacturing sector has been a key growth driver: official data show output up $\sim 7.7\%$ year-on-year in mid-2025, reflecting robust domestic demand. Correspondingly, the India manufacturing PMI hit 59.3 in August 2025 (a 17-year high). By contrast, Japan's manufacturing is largely stagnant. UNIDO reports that output in Japan was essentially flat in Q1 2025, and government data show a 1.2% monthly decline in August 2025. Each country faces distinct manufacturing challenges. India suffers from a persistent shortage of skilled factory labor. Input costs are rising: power-generation capacity is growing, but financing costs for renewables are high, keeping industrial electricity prices elevated. India also confronts trade disruptions – for example, punitive U.S. tariffs on textiles and gems threaten key exports. Japan's challenges are structural. Its population is aging, creating acute labor shortages in manufacturing. It is highly import-dependent for energy, making it vulnerable to fuel-price shocks. High input prices and sluggish domestic demand continue to weigh on Japan's factories.

Keywords: *Economy, Japan, Manufacturing Industry*

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***A COMPARATIVE ANALYSIS OF INDIAN AND AMERICAN STOCK EXCHANGES:
STRUCTURE, REGULATION, AND GLOBAL IMPACT"***

*Yuvraj Yadav**

Abstract

This study presents a comparative analysis of the Indian stock exchange system—primarily the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE)—and the American stock exchange system, represented by the New York Stock Exchange (NYSE) and Nasdaq. The objective is to examine the structure, regulation, and global impact of these two financial ecosystems, which reflect different stages of market maturity but share common goals of capital formation, investor protection, and economic growth.

The Indian stock market has undergone a remarkable transformation since the liberalization of the 1990s. The establishment of the NSE introduced fully electronic trading, advanced clearing systems, and transparency reforms under the supervision of the Securities and Exchange Board of India (SEBI). India's equity markets now include more than 2,600 listed companies on the NSE and many more on the BSE, with a combined market capitalization exceeding USD 5 trillion by the end of 2024. Retail participation has expanded rapidly, supported by digital trading platforms and a surge in demat accounts. At the same time, India has diversified into derivatives, exchange-traded funds (ETFs), real estate investment trusts (REITs), and small and medium enterprise (SME) platforms such as NSE Emerge.

Keywords: *NSE, ETF, SME*

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ROLE OF FINANCIAL LITERACY IN DRIVING FINANCIAL INCLUSION IN UTTAR PRADESH: AN EXPLORATORY ANALYSIS*Bhupendra Tripathi* Harish Joshi***

ABSTRACT

Financial literacy is widely recognized as a crucial driver of financial inclusion, serving as the demand-side enabler that empowers individuals to access and utilize financial services effectively. It is considered an important adjunct for promoting financial inclusion. While financial literacy is increasingly recognized as necessary for financial inclusion, there is a lack of recent studies examining the impact of financial literacy on financial inclusion in Uttar Pradesh, particularly in relation to financial technology, ease of banking, and product suitability. This study addresses this gap by adopting an exploratory design and collecting primary data from 399 individuals aged 20 years or older in Uttar Pradesh. The study's findings reveal a positive and significant relationship between financial literacy and financial inclusion, with financial technology and ease of banking serving as mediators of this relationship. In contrast, product suitability does not consistently act as a mediator. The results also indicate that respondents demonstrate relatively low levels of financial awareness and numeracy, which signals a need for both policy and institutional support.

Keywords: *Financial inclusion, IT infrastructure, ease of banking, suitability of the product, and financial literacy*

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TAX RATIONALIZATION UNDER GST 2.0: ASSESSING ITS EFFECT ON INFLATION AND CONSUMER WELFARE

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Abstract

In India's indirect taxation system, the Goods and Services Tax (GST) 2.0 is a revolutionary change that builds on the 2017 introduction of the original GST. A more technologically advanced, transparent, and efficient tax system that reduces complexity and fosters economic expansion is the aim of GST 2.0. To boost revenue efficiency and decrease tax evasion, this updated framework integrates digital innovations like real-time invoice matching, AI-enabled compliance monitoring, and automated return filing. Rationalizing tax rates and streamlining processes are two of GST 2.0's main goals, which will significantly lower the total tax burden on consumers and businesses. The research paper examines that there are several advantages to the tax cut under GST 2.0. The approach lowers production and distribution costs, which makes goods and services less expensive, by removing the cascading effect of various taxes and lowering effective tax rates. This increases industrial competitiveness and export potential in addition to increasing consumer demand. Reduced tax obligations and streamlined compliance processes promote formalization and ease of doing business for small and medium-sized businesses (SMEs). Macroeconomically speaking, tax rationalization increases voluntary compliance, expands the tax base, and promotes sustainable fiscal management. Overall, GST 2.0 aligns with India's vision of "One Nation, One Tax, One Market," ensuring a more inclusive, equitable, and growth-oriented tax environment that fosters both business expansion and consumer welfare.

Keywords: *Goods and Services Tax 2.0, compliance, indirect taxation, economic growth, tax reform, and tax reduction.*

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MEASURING THE IMPACT OF DIGITAL FINANCIAL LITERACY ON FINANCIAL INCLUSION AMONG RURAL HOUSEHOLDS

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Abstract

The rapid growth of digital banking platforms and mobile financial services has created unprecedented opportunities for advancing financial inclusion, particularly in rural and underserved regions. However, the effectiveness of such initiatives is significantly influenced by the level of digital financial literacy, which determines the ability of individuals to understand, trust, and utilize digital financial tools. This study investigates the relationship between digital financial literacy and financial inclusion among rural households, with a focus on savings adoption, usage of digital transaction platforms, and access to formal credit channels.

This research proposed a Digital Financial Literacy Index (DFLI) to measure financial literacy among rural household using a multidimensional framework capturing five key components: (i) awareness of digital financial services, (ii) knowledge of digital transaction mechanisms, (iii) ability to operate mobile banking applications, (iv) understanding of security protocols, and (v) trust and confidence in digital platforms. This study examines the impact of digital financial literacy on financial inclusion among rural households using secondary data sources, including the Global Findex Database, National Sample Survey Office (NSSO) reports, RBI financial inclusion indices, and NPCI digital transaction statistics.

The proposed study will be contributed to the policy discourse by presenting evidence-based insights into how digital literacy initiatives can enhance financial inclusion outcomes in rural economies. The paper advocates for integrating targeted digital literacy modules into existing rural development and financial inclusion programs, emphasizing vernacular language training, security awareness, and women-focused digital financial education. The findings underscore that bridging the digital skills gap is not merely a technological intervention but a socio-economic imperative for achieving inclusive and sustainable development.

Keywords: *Digital Financial Literacy, Financial Inclusion, Rural Households, Digital Banking, Structural Equation Modeling, Financial Behavior*

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THE ROLE OF GREEN BONDS IN ATTAINMENT OF SDGs: A CASE STUDY OF INDIAN COMPANIES

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Abstract

This study examines the relationship between green financial instrument issuances and renewable energy production in India over the period 2015–16 to 2023–24. Annual data on green bond and related green finance issuances, along with renewable energy generation metrics, are analysed using correlation analysis to assess the alignment between capital mobilisation through green finance and renewable energy sector growth. The findings reveal a statistically significant positive correlation between the volume of green financial instruments issued and renewable energy production capacity. These results demonstrate that green finance serves as a critical enabler for renewable energy expansion while simultaneously advancing India's commitment to achieving the United Nations Sustainable Development Goals, specifically affordable and clean energy (SDG 7) and climate action (SDG 13). The evidence substantiates the pivotal role of green financial markets in accelerating India's transition toward a sustainable, low-carbon economy and the realisation of its long-term environmental sustainability objectives.

Keywords: *Green Bonds, SDGs, Renewable Energy*

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**GREEN INVESTING IN ELECTRIC VEHICLES (EVS): FINANCE,
INNOVATION, AND ENVIRONMENTAL ADDITIONALITY (2023–2025)***Ankit Singh* Vikash Kumar***

Abstract

This study examines the relationship between green financial instrument issuances and renewable energy production in India over the period 2015–16 to 2023–24. Annual data on green bond and related green finance issuances, along with renewable energy generation metrics, are analysed using correlation analysis to assess the alignment between capital mobilisation through green finance and renewable energy sector growth. The findings reveal a statistically significant positive correlation between the volume of green financial instruments issued and renewable energy production capacity. These results demonstrate that green finance serves as a critical enabler for renewable energy expansion while simultaneously advancing India's commitment to achieving the United Nations Sustainable Development Goals, specifically affordable and clean energy (SDG 7) and climate action (SDG 13). The evidence substantiates the pivotal role of green financial markets in accelerating India's transition toward a sustainable, low-carbon economy and the realisation of its long-term environmental sustainability objectives.

Keywords: *Green Bonds, SDGs, Renewable Energy*

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AI-ENHANCED PREDICTIVE ANALYTICS IN FINANCIAL RISK MANAGEMENT: A REVIEW OF DEEP LEARNING AND QUANTUM COMPUTING IN PORTFOLIO OPTIMIZATION

*Abhas Patel**, *Ajay Patel***, *Abbu Salem Ansari****, *Khusboo Patel*****

Abstract

The volatility of global financial markets poses critical challenges for risk prediction, portfolio diversification, and real-time decision-making. Traditional econometric and statistical models, while rigorous, often fail to capture nonlinear dependencies and dynamic risk patterns inherent in modern financial systems. This review consolidates recent advancements in AI-driven financial risk management, emphasizing deep learning architectures—such as Long Short-Term Memory (LSTM) networks, Graph Neural Networks (GNNs), and Transformer models—and their integration with emerging quantum computing frameworks. It explores applications in credit risk assessment, market forecasting, and asset allocation while highlighting limitations like data heterogeneity, model overfitting, and explainability. By evaluating the synergy between AI and quantum-enhanced computation, the paper identifies key research gaps and future opportunities, including interpretable AI models, decentralized finance (DeFi) analytics, and real-time risk dashboards to foster transparency, stability, and resilience in global financial systems.

Keywords: *Keywords: Financial Risk Management, Deep Learning, Quantum Computing, Predictive Analytics, Portfolio Optimization, Graph Neural Networks (GNNs), Long Short-Term Memory (LSTM), Transformer Models, Artificial Intelligence, Decentralized Finance (DeFi), Explainable AI, Market Forecasting*

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FINANCIAL LITERACY AS A DRIVER OF INVESTMENT IN SUSTAINABLE COLD CHAIN INFRASTRUCTURE IN INDIA

*Deepshikha Patel**

Abstract

India's cold chain infrastructure is vital for reducing post-harvest losses and ensuring food security, yet it remains underdeveloped. Only an estimated 4% of the country's perishable produce is transported via a cold chain, compared to ~90% in developed economies. This gap contributes to 15–20% of fruits and vegetables going to waste due to a lack of refrigeration and erodes farmer incomes and sustainability efforts. One often overlooked factor behind under-investment in cold chain facilities—especially among small agribusinesses and farmers—is low financial literacy. Only about 27% of Indian adults are financially literate, with wide regional disparities (e.g., 9–11% in states like Chhattisgarh and Odisha versus over 50% in Goa and Delhi). This paper explores how financial literacy can act as a catalyst for sustainable cold chain investments in India. Using secondary data, policy documents, and case studies, we analyze barriers to cold chain investment—high costs, low awareness, and limited credit access—and how improving financial literacy can help overcome these barriers. Government schemes like PM Formalization of Micro Food Processing Enterprises (PMFME), Mission for Integrated Development of Horticulture (NHM/MIDH), NABARD's initiatives, and the Agri Infrastructure Fund are discussed, with financial literacy positioned as a mediator for effectively leveraging these programs. Case illustrations (farmer-producer organizations adopting solar cold rooms, agri-startups) demonstrate successful integration of financial acumen and cold chain development. The paper concludes with policy recommendations to integrate financial education into agri-business support programs and suggests directions for future research at the intersection of financial literacy and sustainable supply chain innovation.

Keywords:

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UNDERSTANDING HOW MILLENNIALS INVEST: EVIDENCE FROM CENTRAL INDIA

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Abstract

Millennials are emerging as a major force in India's investment ecosystem, forming 34% of the population and 46% of the workforce. As key earners, their saving and investment choices will shape the nation's financial future. Unlike Generation X, which preferred conservative products and traditional advisors, millennials increasingly rely on peer networks, digital platforms, and financial influencers. This study, "Understanding How Millennials Invest: Evidence from Central India", examines investment behaviour in Chhattisgarh, Madhya Pradesh, and Odisha—regions where financial inclusion is improving yet below national averages. It analyses factors influencing decisions such as financial literacy, risk-return perception, income, family background, and FinTech adoption, and explores preferences across traditional avenues (FDs, insurance, gold, real estate) and modern options (mutual funds, equities).

Findings show that financial literacy is pivotal: higher knowledge encourages diversified portfolios with equities and mutual funds, while limited literacy keeps investors in safer options like FDs and gold. Most millennials remain moderately risk-averse, though exposure to influencers and trading apps drives some toward high-risk assets. Gender differences are notable men participate more in equities, while women prefer secure products. Digital adoption boosts participation through banking apps, trading platforms, and e-wallets. The study offers actionable insights: regulators should enhance literacy and investor protection, institutions must design youth-centric digital products, and policymakers should strengthen inclusion in Central India, fostering safer and more inclusive markets.

Keywords: *Investment Behaviours, Financial Literacy*

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A BIBLIOMETRIC EXPLORATION OF FACTORS INFLUENCING WOMEN'S INVESTMENT DECISIONS IN INDIA: 2000–2025

*Vanshika Thakur**

Abstract

This study delivers a bibliometric review of research on factors influencing women's investment decisions with a contextual lens on India. Following PRISMA-driven screening and eligibility procedures common to recent bibliometric exemplars, we extract and harmonize records from Scopus and Web of Science (2000–2025) and analyze them using Bibliometrix (R) and VOSviewer to map annual scientific production, influential sources, co-authorship networks, keyword co-occurrence and thematic evolution. The results highlight three dominant clusters in the literature: (i) financial literacy and risk tolerance; (ii) socio-cultural norms, family influence and trust in financial advisors; and (iii) digital enablement through fintech adoption, mobile platforms and goal-based investment products. The field has shown accelerating output since 2015. Still, it exhibits a methodological concentration in cross-sectional survey designs and citation clustering around a few journals, mirroring collaboration and source patterns observed in comparable bibliometric studies. Critically, we identify four persistent gaps: (1) limited studies focusing on semi-urban and rural contexts; (2) insufficient integration of household-level and financial-infrastructure factors; (3) inconsistent definitions of key constructs such as “financial literacy” and “risk tolerance”; and (4) weak South–South and inter-regional collaboration. The study underscores the need for standardized frameworks, stronger interdisciplinary approaches and context-sensitive research to better capture the realities of Indian women investors. By consolidating existing knowledge and identifying future directions, this review provides valuable insights for scholars, policymakers and financial institutions seeking to enhance women's participation in investment decisions across India.

Keywords: *Bibliometric, Investment, Gender, Scopus, Web of Science*

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IMPACT OF CLIMATE FINANCE ON SUSTAINABLE DEVELOPMENT OF INDIA*Dwitiya Bhoi* Abhishek Upadhyaya** Sourabh Pandey****

Abstract

Climate finance plays a crucial role in supporting sustainable development, especially in countries like India that face the dual challenge of economic growth and climate commitments. The achievement of SDGs in India is closely tied to the availability and effective use of climate finance. India has pledged to achieve net - zero emission by 2070 and it requires large and sustained financial flow for making investment in renewable energy, green (low- carbon) infrastructures, and climate resilience measures. This study examines the impact of climate finance in India's transition(progress) during the period 2019-2023 with the provisional updates of 2024, to evaluate how funding has been mobilized and how it contributes to development goals

The paper relies on secondary data, drawn on government reports, policy documents, and international finance databases. The study considers practical examples like renewable energy projects under the National Solar Mission, the issuance of Green Bonds Cases and CSR-driven environmental projects. These cases help to show how climate finance is being channelized in India and the types of outcomes it is generating.

Findings suggest that climate finance has encouraged sustainable investing practices and enabled the growth of renewable energy. However, governance issuance, unequal sectoral allocation, and restricted access to funding are significant obstacles. To achieve its development and climate goals, India requires more than USD 170 billion annually. The study wraps up by emphasizing the significance of creating strong domestic institutions, maintaining transparency, and encouraging collaboration between public and private entities, the study concludes. It establishes climate finance as an essential means of fostering innovation and inclusive growth in India.

Keywords: *Climate finance, sustainable development, India, green bonds, renewable energy, SDGs*

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TIME VARYING VOLATILITY AND STOCK PREDICTABILITY: A SYSTEMATIC LITERATURE REVIEW

*Meghpal Lahre**

Abstract

Time varying volatility plays a vital role in determining stock predictability as it follows more realistic approach in determining volatility changes over time. High volatility period is followed by high price swings where low volatility period is followed by low price swing. The time varying volatility incorporates many features such as Volatility Clustering, Mean Reversion, Leverage Effect and Persistence. There are several GARCH family models, Stochastic Volatility models and Machine Learning Hybrid models which are used to capture specifically time varying volatility. Studying time varying volatility as a systematic literature review is significant because it gives the term volatility a modern approach to learn. The primary objective of the study is to evaluate, summaries and find the research gapes in existing literature related to time varying volatility in Scopus and Web of Science database which are openly accessible. Understanding the time varying volatility important because it is used in risk management, portfolio allocation, derivative pricing by forecasting future volatility.

Keywords: *time varying volatility, GARCH family models, risk management, stock return*

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A STUDY ON FACTORS AFFECTING GST RETURN FILING IN CHHATTISGARH

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Abstract

The implementation of the Goods and Services Tax (GST) in India has streamlined the taxation system; however, many taxpayers still face challenges in filing returns effectively. In Chhattisgarh, issues such as lack of awareness, limited digital skills, and behavioral factors affect compliance. This study was motivated by the need to understand the factors that influence GST return filing behavior and to identify the role of digital literacy in improving compliance. The research framework was based on the Theory of Planned Behavior (TPB). Four independent variables—Attitude, Subjective Norms, Perceived Behavioral Control, and Moral Obligation—were studied in relation to GST return filing. Digital Literacy was tested both as an independent variable and as a moderator. A structured questionnaire was distributed among taxpayers in Chhattisgarh, and data were collected from 103 respondents.

The data was analyzed using statistical tools, including correlation analysis, regression analysis, and moderation testing, to examine the relationships between variables. The findings indicate that all four TPB factors significantly influence GST return filing. Among these, *Digital Literacy emerged as the most dominant factor*, directly improving filing compliance and also moderating the effect of other factors such as Attitude and Perceived Behavioral Control. Taxpayers with higher digital literacy showed greater confidence, fewer errors, and smoother filing experiences. The study highlights the crucial role of digital literacy in GST compliance. Strengthening digital skills through training programs, awareness campaigns, and simplified filing systems can improve return filing rates in Chhattisgarh, contributing to a more transparent and efficient tax environment.

Keywords: *time varying volatility, GARCH family models, risk management, stock return*

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PUBLIC FINANCIAL MANAGEMENT REFORMS AND EMPLOYEE PERCEPTIONS: INSIGHTS FROM CACHAR DISTRICT, ASSAM

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Abstract

The Public Financial Management System (PFMS) has been introduced as a reform tool to enhance efficiency, transparency, and accountability in the management of public funds. Its successful implementation, however, depends not only on technical improvements but also on the perception and acceptance of officials who operate the system at the grassroots level. This study examines the perception of employees working with PFMS in Cachar District, Assam, with a focus on their experiences regarding system effectiveness, ease of use, accountability, and challenges encountered in day-to-day operations. The research is based on primary data collected from 50 officials from different government departments of Cachar District of Assam, who are directly engaged with PFMS. A structured questionnaire was employed, comprising both Likert-scale and open-ended questions. The analysis involved the use of descriptive statistics (mean, standard deviation), frequency analysis, and factor analysis to capture overall trends in satisfaction and common issues faced, along with thematic analysis of qualitative responses for deeper insights. Findings reveal a generally positive perception of PFMS in improving transparency and reducing manual errors, though challenges remain in terms of system downtime, lack of adequate training, and administrative bottlenecks. The study highlights that while PFMS has improved fund traceability and accountability in Cachar District, its long-term success will require continuous capacity building, technological strengthening, and responsive administrative support.

Keywords: *Public Finance, Employee Perception, PFMS*

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TRACK - 4

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

DIGITAL TRANSFORMATION IN HEALTHCARE COMMUNICATION: ELECTRONIC HEALTH RECORD (EHR)

Priya Kumari *; Ashish Kumar**

Abstract

With advanced improvement in medical technologies there have been significant changes in various fields such as diagnostics, treatments and patient care. The digital transformation in healthcare communication is a new way of sharing a patient's information containing medical history, diagnosis, treatment plans, allergies, test results etc with the doctors at any instance. The aim of this paper is to identify the problems that are being faced in EHR and the ways to overcome it. Electronic Health Record is a digital platform that stores the patient's data securely. In EHR, there can be several problems identified such as interoperability, plausibility, scalability, correctness, latency, reliability, etc. It explores the impact of Electronic Health Record (EHRs) on clinical practice, focusing on their benefits, challenges and future directions. In this paper, we have discussed ways to solve various problems that arise in Electronic Health Record. According to some parameters, the complications and the resolution of it is mentioned. By using some formulas, we are able to find certain results of some parameters. Real-time access to medical information can be provided.

Keywords: *Healthcare communication, AI Transformation, Digital Healthcare,*

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CSR AND ETHICS IN HIGHER EDUCATION: AN ANALYTICAL STUDY OF LEADING COLLEGES IN TAMIL NADU

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Abstract

In an era marked by increasing societal expectations from educational institutions, the integration of Corporate Social Responsibility (CSR) and ethical education has emerged as a pivotal aspect of holistic student development. This research investigates the status, promotion, and rationale behind CSR and ethics initiatives in ten prominent colleges across Tamil Nadu, including institutions like Loyola College, Kumaraguru College of Liberal Arts and Science (KCLAS), Stella Maris College, and Indian Institute of Technology (IIT) Madras.

The study explores how these institutions embed value-based learning, social responsibility, and ethical governance into their academic and extracurricular frameworks. Through programs such as Loyola Extension Services, KARE, Rural Immersion Programs, NSS outreach, and CSR-funded technological innovations, these colleges demonstrate diverse models of social engagement and ethical stewardship. Special emphasis is placed on women's empowerment, rural development, environmental sustainability, and student-led civic action.

This study aims to prove the consistent promotion of CSR and ethics within Tamil Nadu's higher education landscape is driven by a combination of institutional vision, cultural values, regulatory encouragement, and the growing demand for socially conscious graduates. The insights will provide a model for embedding CSR and ethics in higher education across India.

Keywords: *CSR, Higher Education, KARE*

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**BLOOMING PREFERENCES: EXPLORING CONSUMER ATTITUDES TOWARD
LOCALLY GROWN AND IMPORTED CUT FLOWERS***Dr. Aniruddha Bhowmick**

Abstract

Multi-Attribute Attitude Model (MAAM) has been used to analyze and predict consumer preferences by evaluating how they perceive and prioritize between locally grown versus imported cut flower and the willingness to pay for the same. This study also examines the factors that influence the consumer preference for such purchasing activities. The paper undertakes the Multiple Linear Regression Analysis along with Paired Sample T-Test approach on SPSS to examine the responses obtained from 222 respondents. The analysis focused on two primary components one is about the belief about a product's performance on specific attributes and the importance customers assign to each attribute. The outcome shows that among various factors, consumer belief that price and quality are important attributes, which generates a positive attitude for the consumer towards locally grown cut flowers over imported one, which is justified by the P value. That means if the price fluctuates or quality degrades, customer may shift from locally grown to imported cut flowers. Or on the reverse side it can be stated that for good quality and affordable pricing, consumers prefer local flower more than imported one, which is supported by $P = .000$. Among price and quality, quality is a more significant factor than price, as statistically proved with P-test and T-test. The research suggests if local farmers want to maintain or expand their cut flower business (associate them with freshness, sustainability, or community support, which enhances their perceived worth) they should focus more on the quality of the product, which motivates the consumer to develop a positive attitude towards purchase intention.

Keywords: MAAM, Consumer Attitude, Cut Flowers, Purchase Intention

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A STUDY ON RICE HUSK PELLETS: TRANSFORMING AGRICULTURAL WASTE INTO GREEN GOLD FOR SUSTAINABLE AGRI-BUSINESS AND CLEAN ENERGY

*Mehul Runwal**

Abstract

This research investigates the evolution and potential of rice husks, a plentiful agricultural byproduct, as a sustainable, power-efficient pellet fuel. Historically, rice husks were considered as waste, frequently openly burned and donating to pollution and greenhouse smoke diffusions. Today, modern methods are converting rice husks into pellets that decrease land waste, support clean energy, cut carbon impression, and encourage innovation in agri-business. Using a combined-order approach, this study analyzes production processes, display potential, and benefits of rice husk pellets in both rural and urban sites. The research too analyzes monetization through carbon credits for further financial incentive. Looking forward, the paper envisions progressive future plants power-driven by IoT, AI-driven optimizations, renewables, adaptable designs, blockchain transparency, and carbon capture. These boost sustainability and empower local societies. Innovative financing and technology adoption will intensify both environmental and social impact. Rice husk pellets are therefore presented as a critical bridge between past challenges and future opportunities, offering a roadmap for policymakers, business leaders, and researchers invested in sustainable agri-business, clean energy, and climate resilience.

Keywords: *Rice husk pellets, Agricultural waste, Sustainable energy, Carbon footprint, Bioeconomy, Clean fuel, Renewable resources, Carbon credits, Technology innovation, Agri-business management.*

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EMPOWERING WOMEN THROUGH CREDIT SCHEMES: A STUDY OF PMEGP BENEFICIARIES IN BILASPUR DISTRICT OF CHHATTISGARH (2021-2024)*Swamini Upadhyay * Prof. Namita Sharma***

Abstract

This study investigates the contribution of the Prime Minister's Employment Generation Programme (PMEGP) to women's entrepreneurship in the Bilaspur district of Chhattisgarh between 2021 and 2024. The objective is to examine how financial assistance was distributed across years, business sectors, and social categories, and to assess its role in women's economic empowerment. The analysis is based on secondary data covering 146 women beneficiaries obtained from the District Industry Centre (DIC), Bilaspur. A descriptive and analytical research design was adopted, employing frequency distributions, graphical representation, and non-parametric statistical tests. The findings reveal that while the number of beneficiaries fluctuated during the study period, the average loan sanctioned per woman increased significantly, indicating a shift toward larger financial support. Sectoral analysis showed that although most women engaged in service-oriented enterprises, those in manufacturing received higher average loan amounts, reflecting policy encouragement for capital-intensive activities. Caste-wise analysis highlighted the predominance of beneficiaries from the General category, while statistical tests indicated no significant differences in loan distribution across caste groups. Overall, the scheme has improved women's access to institutional finance and promoted entrepreneurship, particularly in manufacturing. However, participation from marginalized groups such as the Scheduled Castes, Scheduled Tribes, and Other Backward Classes remains limited. The study underscores the need for inclusive outreach, capacity building, and credit facilitation to ensure equitable participation and sustainable growth of women-led enterprises. By strengthening women's economic roles, PMEGP contributes not only to local development but also to gender-inclusive economic progress at the grassroots level.

Keywords: *Women Empowerment, PMEGP, Sectoral Analysis,*

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BHUMIPUTR- A WEBSITE THAT IMPROVES FARM PRODUCTIVITY

Aariyan Kumar; Rashmi Kiran ***

Abstract

The main purpose of this Agri tech website is to help farmers find all the resources, from guidance to mentorship, crop growing suggestions, loans, and government schemes under one umbrella. They can bid all their price to the customer on which farmers want to sell their product. While some drawbacks are still there, like the network issues, less usage of agricultural applications, and the awareness that is still lacking among them due to literacy.

Keywords: *Farm Productivity, Website Development, Farmer Literacy*

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SUSTAINABLE RURAL ENTREPRENEURSHIP: ROLE OF INNOVATION AND SHGS IN ACHIEVING SDGS

*Padmini Behra**; *Dr Ruchi Gupta***

Abstract

Around the world, the drive for sustainable rural development has gained momentum under the United Nations' Sustainable Development Goals (SDGs), which emphasize inclusive growth, poverty reduction, and gender equality. In this context, Self-Help Groups (SHGs) have emerged as a strong force for rural entrepreneurship, particularly for women. This study examines how innovation fosters SHG-led entrepreneurship, strengthens sustainable livelihoods, and contributes to SDGs. Drawing on existing literature and early insights from villages in Chhattisgarh, the paper highlights how SHGs integrate innovative practices into agri-business, handicrafts, and micro-enterprises, transforming them into pathways for economic independence, social empowerment, and community resilience. The findings reveal that SHG-driven innovations—from mobile banking in remote villages to eco-friendly farming methods—contribute significantly to poverty alleviation (SDG 1), gender equality (SDG 5), decent work and economic growth (SDG 8), and reduced inequalities (SDG 10). However, barriers such as limited finance, inadequate training, and weak digital connectivity continue to restrict their full potential. The study suggests practical measures, including linking SHGs with digital tools, capacity-building programs, CSR initiatives, and government schemes to enhance their impact. By positioning SHGs as drivers of innovative rural entrepreneurship, the research underscores their potential to foster inclusive and sustainable growth in India, while also serving as a replicable model for rural development globally.

Keywords: *Women empowerment, Rural livelihood, Skill development, Self-Help Group, Micro enterprises.*

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DECODING THE DRIVERS OF TECH ENTREPRENEURSHIP: A SEM-ANN HYBRID STUDY ON THE NEXUS OF TECHNOLOGY AND INNOVATION*Hiral Sonkar* Dr. Priyanka Bhatt***

Abstract

The purpose of this research is to determine the Entrepreneurial drivers that mould intention for tech-based entrepreneurship. The antecedents considered for the study are locus of control, need for independence, economic motivation, and self-efficacy, which are the independent variables assessed with reference to entrepreneurial intention, the dependent variable of the study. An exploratory analysis was undertaken by collecting a dataset of 200 students who have shown an inclination towards IT-based startups. Analysis was done using a hybrid approach of SEM-ANN. Structural equation modeling was carried out using Smart-PLS, and artificial neural networks were run using IBM SPSS. Findings reveal that all the independent variables together influence entrepreneurial intention to the extent of 53.2%. Smart PLS results show a significant impact of all four antecedents, whereas the analysis through ANN reveals that locus of control, need for independence, economic motivation, and self-efficacy have a significant impact in order of decreasing importance. With the significant determinants from SEM as input units and the root mean square of errors (RMSE) as an indicator, a feed-forward-back-propagation multilayer perceptron ANN demonstrated good prediction accuracy. Through sensitivity analysis, we looked at the normalized relevance of all significant drivers.

Keywords: *Entrepreneurial Drivers, Economic Motivation, Self-efficacy*

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MAPPING DIGITALIZATION IN AGRI-BUSINESS MANAGEMENT: A BIBLIOMETRIC PERSPECTIVE

Namsa Limbu *

Abstract

Digitalization is redefining agri-business management by integrating advanced technologies such as artificial intelligence, blockchain, remote sensing, and the Internet of Things into agricultural systems. These tools are not only reshaping production and supply chains but also influencing governance, sustainability, and farmer-market relationships. To capture how this emerging field has developed in academic research, this study employs a bibliometric approach, drawing on publications indexed in Web of Science and Scopus by using R Studio and Vosviewer for analysis. Bibliometric analysis offers a systematic way to trace publication trends, influential authors, collaborative networks, and thematic clusters that characterize the intellectual structure of digitalization in agriculture.

Previous studies, such as Sott et al. (2021), who examined the global evolution of digital agriculture research, and Rejeb et al. (2022), who analyzed blockchain applications in agri-food supply chains, highlight the growing scholarly interest and diversity of perspectives within this domain. Building on these contributions, the present study provides a structured overview of the literature, emphasizing the conceptual, institutional, and interdisciplinary dimensions of digital transformation in agri-business management. By situating digitalization within a bibliometric framework, this paper contributes to a clearer understanding of how knowledge in this area is organized and where future research directions may emerge.

Keywords: *Digitalization, Agri-business management, Digital agriculture, Precision farming, Sustainability, Bibliometric analysis*

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HAUNTED HILLS AND SUSTAINABLE TOURISM: EXPLORING UTTARAKHAND'S FOLKLORE AS A DRIVER OF RURAL ENTREPRENEURSHIP

Neetya Jha*, Shashank Nair**

Abstract

Folklore and supernatural stories have shaped the cultural identity of the Himalayan region for a long time. In Uttarakhand, tales of haunted lakes, cursed mines, and mystical chudails are deeply ingrained in the pahadi imagination. While these stories often bring fear, they also present untapped chances for new and sustainable tourism.

This paper explores how folklore-based tourism in Uttarakhand can spark rural entrepreneurship, cultural preservation, and sustainable growth. Using qualitative research methods, including interviews with locals, folklore storytelling, and secondary literature, the study looks at four main case sites: Roopkund (the Skeleton Lake), Lambi Dehar Mines (the haunted industrial site near Mussoorie), Mussoorie's tale of the "Khoonkhar Chudail," and Kasar Devi (a site of cosmic-spiritual energy).

The analysis shows that these stories not only attract tourists seeking adventure, mystery, and cultural experiences, but also create job opportunities for local communities through homestays, guided tours, handicrafts, and heritage walks. At the same time, it discusses the challenges of balancing "dark tourism" with ecological and cultural sustainability in delicate mountain ecosystems.

By viewing folklore as a resource instead of a superstition, the paper advocates for new entrepreneurial models where storytelling, rural tourism, and sustainable practices come together. This study adds to the wider conversation on entrepreneurship and innovation in tourism, providing insights into how intangible cultural heritage can be used to support inclusive development in Uttarakhand's rural areas.

Keywords: *Folklore Tourism, Entrepreneurship, Sustainability, Uttarakhand, Haunted Narratives, Rural Development*

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IMPACT OF WATER TOURISM ON EMPLOYMENT GENERATION*Rahath Fatiima*; Anshula Kumar**; Padmaja Rajan***; Sarath Pendyala*****

Abstract

Water bodies and their constituent natural ecosystems are places that can act as recreational areas, parks, resorts, and places where people can congregate in their leisure times, thus providing the scope for tourism and employment generation to a variety of service providers. Unfortunately, Hyderabad in India, which was once the home to numerous lakes, ponds, reservoirs, and storage tanks, has seen a great reduction of its water bodies owing to factors such as encroachment, lack of clear conservation regulations, and irregular pollution and sewage management practices, which has adversely impacted its water tourism and associated revenue generation abilities. In this article, we argue and prove that there is an urgent need to rejuvenate the water bodies of Hyderabad, which not only provides the local government with new sources of revenue but also social, cultural, hygienic, and historical benefits along with employment generation. It also allows the policy makers and stakeholders at different levels to bring back the glory days of the past when the city of Hyderabad was known as the ‘City of Lakes.’

***Keywords:** Tourism, Water bodies, employment, revenue.*

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UNLOCKING CHHATTISGARH: HOW SOCIAL MEDIA IS REDEFINING THE STATE'S TOURISM EXPERIENCE

*Rahul Sharma**; *Himanshu Vaishnav ***; *Namrata Ojha****

Abstract

Present study aimed to understand how social media helps in marketing of Chhattisgarh tourism effectively. A quantitative approach is adopted and survey among social media active tourists at various tourist destinations in Chhattisgarh has been conducted. Out of 250 distributed questionnaires, only 211 correctly filled responses were received back, thus reducing the sample size to 211 respondents. Purposive sampling is used to select the respondents for sample as researcher wanted to select respondents across vivid demography. Result indicates that user-generated contents acts as a central point for establishing authenticity and creating image of the destinations as well as setting as choice whereas real-time interaction boosts trust and responsiveness of services. The findings show increased exposure to the cultural heritage, nature-based resources and experiences aided by social media to Chhattisgarh and corresponding increase in the intentions to visit the destination in more significant numbers and better word of mouth. This paper combines the interaction of user-generated content (UGC), response strategies and various demographic characteristics in a simplistic framework of destination marketing through social media in developing regions. Practically speaking, a robust network of creators and UGCs, platform-friendly narratives, and targeting of certain groups of people can allow making the tourism brand of Chhattisgarh more recognizable, enhance the experiences of visitors, and facilitate the sustainable increase

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CORPORATE COMPASSION IN ACTION: RURAL DEVELOPMENT THROUGH CSR AT JINDAL STEEL LIMITED, RAIGARH

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Abstract

Corporate Social Responsibility (CSR) is increasingly recognized as a strategic approach to addressing chronic rural challenges such as poverty, malnutrition, and inadequate infrastructure. This study explores the CSR practices of Jindal Steel and Power Ltd. (JSPL), Raigarh, under the theme “Corporate Compassion in Action: Rural Development through CSR at Jindal Steel Limited, Raigarh.” A mixed-methods design was adopted, combining thematic analysis of 15 semi-structured interviews with JSPL’s CSR employees and a survey of 300 rural beneficiaries. Qualitative insights were coded and clustered through sketching analysis, while quantitative validation was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test mediation and moderation effects within the CSR–Governance–Development paradigm.

The findings reveal three overarching themes: (a) empowering communities through education and skill development, (b) enhancing healthcare access and facilities, and (c) fostering sustainable livelihoods and environmental practices. Results demonstrate that CSR significantly influences rural development outcomes, particularly when mediated through governance mechanisms. Moreover, stakeholder engagement and collaborative partnerships positively moderate this relationship, underscoring the role of participatory systems in amplifying corporate impact.

This research contributes to CSR scholarship by unpacking the process-mechanisms—specifically governance mediation and stakeholder moderation—that shape the translation of corporate intent into rural development outcomes. Practically, it highlights actionable pathways for policymakers, corporations, and civil society to design participatory CSR models tailored to resource-constrained rural contexts.

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STARTUPS AND THE ETHICS OF OUTSOURCING: RESPONSIBLE GROWTH IN THE SHADOW OF MODERN SLAVERY

*Shradha Gupta**; *Sujata Panda*** *Ashis Kumar Sa****

Abstract

Startups are increasingly embracing outsourcing to improve cost efficiency and accelerate their speed-to-market. However, while this approach can offer immediate benefits, it also raises significant ethical concerns, particularly regarding labor exploitation and modern slavery within complex supply chains. This paper introduces a framework that helps startup founders, investors, and policymakers direct the intersection of outsourcing decisions and ethical responsibilities. The rush to cut costs and expedite growth can inadvertently lead to ethical oversights that threaten a startup's reputation and long-term viability. To counter these risks, adopting strong governance practices is crucial. This includes performing thorough due diligence, utilizing tools for supply chain transparency, and ensuring compliance with ethical standards. By doing so, startups can not only mitigate ethical risks but also cultivate a sustainable business model.

The framework will show the connection between outsourcing pressures and ethical challenges. It encourages startups to prioritize responsible governance from the onset of their journey, ensuring that the desire to save costs doesn't come at the cost of their moral values. The study shows the relationship between outsourcing and ethics in manageable concepts, to provide actionable insights for both academia and business leaders. Startups that genuinely commit to ethical outsourcing are likely to enjoy a sustainable competitive edge while steering clear of the pitfalls associated with modern slavery.

Keywords: *Outsource, Modern Slavery, Ethical standards, supply chain transparency*

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SLOW Vs. FAST TOURISM: A COMPARATIVE ANALYSIS OF ECONOMIC, SOCIAL, AND ENVIRONMENTAL IMPACTS

*Deepak Kumar Kushwaha **, *Ashis Kumar Sa***

Abstract

Tourism development strategies often oscillate between promoting “fast tourism,” characterized by short-term, high-intensity travel, and “slow tourism,” which emphasizes immersive, community-oriented experiences. This paper provides a comparative analysis of the economic, social, and environmental impacts of slow and fast tourism models. Using case studies from European heritage destinations and Asian eco-tourism hubs, we evaluate how each model contributes to local income generation, community well-being, and environmental sustainability. Findings highlight that while fast tourism generates immediate economic gains, slow tourism fosters long-term benefits such as cultural preservation, reduced carbon footprint, and enhanced visitor satisfaction. The study concludes with policy recommendations for integrating slow-tourism principles into sustainable destination management strategies.

Keywords: *Tourism Management, Eco-Tourism, Case Study*

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RURAL CONSUMER SEGMENTATION AND ECONOMIC OUTLOOK: A DECISION TREE APPROACH

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Abstract

This study examines the Rural Consumer Confidence Survey conducted by the Reserve Bank of India (RBI) in March 2025, using All-India survey data to identify consumer segments that are most optimistic about the economic outlook for the upcoming year. From a business perspective, such insights are critical for targeting, product positioning, and market expansion strategies in rural India. We applied cross-tabulation and decision tree techniques to segment consumers based on demographic characteristics, with economic outlook serving as the dependent variable. Results show that income is the strongest predictor of optimism. Within low-income groups, younger consumers with smaller families are more positive about future prospects, suggesting a receptive market for affordable and aspirational goods. Among middle-income consumers, land ownership enhances confidence, indicating that asset-backed households may represent stable and expanding demand segments. In high-income groups, occupation type influences sentiment, with self-employed individuals exhibiting greater optimism than salaried workers, indicating opportunities for entrepreneurship-driven and business-oriented products. These findings highlight clear consumer clusters with higher optimism, offering businesses actionable insights to align strategies with demographic and socio-economic drivers of rural confidence.

Keywords: *Economic Outlook, Consumer Segmentation, Decision Tree Analysis, Demographic Predictors, Optimistic Consumer Groups, RCCS*

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ROLE OF ELECTRONIC WORD-OF-MOUTH IN THE GREEN HOTEL: INTEGRATING THE THEORY OF PLANNED BEHAVIOR WITH TRUST AND E-WOM

*Safdar Khan * Omama Zaman **, Dr. Asad Rehman ****

Abstract

The tourism sector is a cornerstone of India's economic development, enriched by diverse natural landscapes and an extensive cultural heritage. However, the rapid expansion of tourism has intensified environmental challenges, underscoring the urgency of embedding sustainability within industry practices. In this context, electronic word-of-mouth (e-WOM) has emerged as a powerful mechanism to influence tourist behavior and promote eco-friendly practices. This study develops a comprehensive framework that integrates the Theory of Planned Behavior (TPB) with constructs of trust and green e-WOM to examine the factors driving tourists' willingness to share environmentally responsible experiences online. Specifically, it investigates how attitudes, subjective norms, perceived behavioral control, and trust in tourism stakeholders collectively shape the intention to engage in green e-WOM. By highlighting the role of trust as a mediating force, the framework captures how tourists can become digital advocates for sustainability. The research emphasizes the unique potential of green e-WOM as a credible, peer-driven communication channel that enhances awareness, fosters accountability, and legitimizes eco-conscious initiatives in the tourism sector. Unlike traditional marketing strategies, e-WOM enables tourists to act as agents of change, influencing prospective travelers and amplifying the impact of sustainable practices. Ultimately, this study contributes to the dual agenda of economic growth and environmental stewardship by proposing strategies that encourage tourists to share positive, sustainability-focused narratives. It aspires to guide policymakers, practitioners, and scholars in fostering a tourism ecosystem that not only thrives economically but also safeguards India's cultural and natural heritage, ensuring long-term sustainability for future generations

Keywords: *e-WOM, Theory of Planned Behaviour, Tourism Ecosystem, Cultural Heritage*

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FROM POSTS TO TICKETS: SOCIAL MEDIA'S IMPACT ON INDIAN TOURISM*Shraddha Baghel**; *Aashima Masih***; *Rahul Sharma ****

Abstract

Social media has fundamentally transformed tourism marketing, shifting it from traditional models to an information-rich, interactive ecosystem. This study examines the impact of user-generated content (UGC) on tourism marketing and tourist behavior in India. A mixed-method approach was adopted, beginning with an exploratory phase to identify critical success factors of social media-driven tourism promotion, followed by quantitative analysis using data from 200 respondents selected through purposive sampling. Frequency distribution, multiple regression, and hypothesis testing were employed to evaluate the influence of UGC on tourist satisfaction and travel decisions. Findings reveal that Indian travelers, particularly graduate students and working professionals aged 21–30, spend an average of one to six hours daily on social media and actively engage with travel-related content. Key drivers of tourism marketing effectiveness include advocacy, positive brand perception, travel inspiration, and carefully curated social media content. The study highlights the growing importance of leveraging UGC to deliver personalized travel experiences and shape tourist decision-making in India.

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SMART PEST MANAGEMENT: EMPOWERING ANDHRA PRADESH'S SMALLHOLDER FARMERS WITH AI-DRIVEN CROP HEALTH MONITORING.*Prachi Malgaonkar**

Abstract

This study examines the role of AI-powered pest management solutions, such as Plantix, in addressing challenges of insect infestations and ineffective pesticide practices among small-scale farmers in Andhra Pradesh. Using a mixed-method approach, quantitative data were gathered from 416 agriculturalists through standardized questionnaires, complemented by qualitative insights from farmer and extension agent interactions. Descriptive statistics revealed a 23% reduction in pesticide use among AI users, translating into significant cost savings and environmental benefits. Regression analysis indicated that mobile accessibility and digital competence rather than household income were the strongest predictors of AI adoption. Inferential tests (t-tests and ANOVA) further showed that AI-enabled farmers achieved 17% higher crop productivity and reported improved soil health, reflecting the wider ecological gains of reduced pesticide reliance. Cost-benefit analysis confirmed the economic viability of adoption, yielding an attractive ROI of 115%. The study concludes that AI solutions foster sustainable farming by improving yields, soil resilience, and farmer income, while recommending technological education, financial support, and public-private partnerships to scale adoption.

Keywords: *AI, Management, Cost-benefit analysis*

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HYDROPONICS FOR STAPLE FOODGRAINS: THE SOIL-LESS DREAM AND ITS HURDLES.

*Himanshu Chaudhari**; *Arkish Kundu***

Abstract

Purpose: This research paper explores the challenges faced in integrating Hydroponic farming techniques for the production of staple foodgrains in India.

Design Methodology and Approach: Collection and analysis of data on hydroponic farming systems and the basic requirements for farming of staple foodgrains. The study has tried to understand the convergence between the two, possible integration routes, probable implementation, etc.

Findings: The study finds that hydroponics can be used in the production of staple food grains, but large-scale commercial adoption in India is not currently feasible. Multi-level innovation is required to improve its economic viability and long-term sustainability.

Research Limitation: During the research, our study was limited to the existing literature on staple foodgrain farming and the hydroponic farming systems. Also, we could not engage with stakeholders from various levels due to limited reach.

Proposed Solutions: The Government needs to come up with policies which will help set up hydroponic farms through subsidies and deferred loans. The government will also have to train the farmers to ensure proper usage of the equipment.

Keywords: *Hydroponic Farming, Staple Foodgrains, Challenges, Agriculture, Economics.*

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DIGITALISATION IN AGRICULTURE: A REVIEW OF TECHNOLOGIES IN PRACTICE, CHALLENGES, AND OPPORTUNITIES FOR SMALLHOLDER FARMERS IN INDIA*Ashis Kumr Sa* Shradha Gupta** Sujata Panda****

Abstract

Digitalisation in agriculture is reshaping farming practices globally, and its relevance to Indian farmers, especially smallholders, holds immense potential. India, with its vast agrarian population and diverse agro-climatic zones, is witnessing the gradual integration of digital tools into farming systems. However, systematic evidence on the extent of digital adoption, its challenges, and its opportunities remains fragmented. This review provides a comprehensive overview of the digital technologies being adopted by Indian farmers while also examining the associated barriers and prospects. A synthesis of recent literature highlights that technologies such as mobile-based agricultural advisory services, digital payment systems, precision farming tools, remote sensing, and online marketing platforms are increasingly being utilised. These interventions enhance access to real-time information, financial inclusion, and direct market linkages, thereby improving productivity and farm income. Nevertheless, challenges persist. Limited rural internet connectivity, affordability constraints, low digital literacy, and inadequate infrastructure restrict large-scale adoption. Moreover, socio-economic factors such as gender and regional disparities exacerbate the digital divide. Despite these hurdles, digitalisation presents transformative opportunities for Indian agriculture. Improved access to markets, climate-smart decision-making, and increased transparency in value chains can significantly uplift farmer livelihoods. Addressing the challenges of connectivity, affordability, and literacy is crucial to ensure inclusive benefits. Harnessing the full potential of digital agriculture can pave the way for sustainable agricultural growth and enhanced resilience of Indian farmers.

Key Words: Digital agriculture, Digital technologies, Sustainable agriculture, Smart agriculture

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TRACK - 5

**Innovation and Sustainable
Development in Operations and
Supply Chain Management**

COLD CHAIN INFRASTRUCTURE GAPS IN WEST GODAVARI DISTRICT*Satti Tarun Reddy* Anil B Gowda *****Abstract**

Effective cold chain logistics management has become increasingly essential to guarantee food quality, lower post-harvest losses, and satisfy consumer demand for fresh produce. In the West Godavari district of Andhra Pradesh, an agriculturally rich region known for its high-value perishable commodities like fruits, vegetables, dairy, and seafood, cold chain infrastructure is an essential aspect. However, a significant gap exists between the expanding need for cold chain logistics and the existing cold storage facilities. This study assesses the present cold chain infrastructure in the district, identifies its limitations, and analyzes the rising demand driven by expanding agri-business, exports, and consumer expectations. The study will employ a mixed-methods approach, gathering information from government agencies, cold storage operators, logistics companies, and nearby farmers. Key focus areas include the availability of pre-cooling units, packhouses, refrigerated transportation, and energy-efficient cold storage. The study investigates the viability and possible advantages of incorporating green cold chain solutions, such as digital monitoring systems, eco-friendly refrigerants, and solar-powered cold rooms. The findings are expected to reveal critical bottlenecks, such as uneven facility distribution, lack of awareness among smallholders, and energy inefficiencies. The study will make practical recommendations for closing the infrastructure gap while balancing environmental responsibility and economic development in light of these revelations. The ultimate goal of this research is to support public-private partnerships and policy recommendations that can advance a sustainable, inclusive, and future-ready cold chain ecosystem in West Godavari, offering a promising future for the region.

Keywords: *Cold chain infrastructure, Sustainability, Logistics, West Godavari, Perishable goods*

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IMPACT OF BLOCKCHAIN TECHNOLOGY ON SUPPLY CHAIN PERFORMANCE

*Yugal Pradhan * Saurabh Gupta ***

Abstract

The pharmaceutical supply chain (PSC) faces growing challenges related to product authenticity, regulatory compliance, and operational inefficiencies issues that demand secure, transparent, and collaborative solutions. In response, blockchain technology (BCT) has emerged as a transformative tool with the potential to redefine how supply chain actors interact, share information, and improve performance. This study investigates the impact of BCT driven integration on supply chain performance (SCP) within the pharmaceutical sector. By applying social exchange theory (SET), this research explains how BCT functions not merely as a technological innovation, but as a strategic enabler of supply chain transformation. A structured survey was administered to professionals across various segments of the PSC, including distributors, wholesalers and retailers. A total of 323 valid responses were collected and analyzed using structural equation modeling (SEM) to test the hypothesized relationships among BCT, supply chain integration and SCP. The results indicate that BCT positively influences supply chain integration among partners. These improvements in integration lead to measurable gains in SCP. This study contributes to the growing body of research on digital transformation in supply chain management by offering empirical validation of blockchain's strategic value in the pharmaceutical context. For managers and policymakers, the findings offer practical guidance on how BCT can be leveraged to build a more integrated, transparent, and trustworthy PSC ultimately enhancing the SCP.

Keywords: *Pharmaceutical supply chain, supply chain integration, Blockchain technology, Supply chain performance.*

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***ENHANCING THE LONGEVITY OF AGRICULTURE PRODUCE THROUGH IT
INTEGRATION IN SUPPLY CHAIN FOCUSSED ON SUSTAINABILITY AND GREEN
PRACTICES.***

Abhishek Patil * Dr. Anil B Gowda**

Abstract

The efficient management of supply chains for perishable agricultural products is critical to reducing post-harvest losses, ensuring food security, and enhancing profitability for stakeholders. Given the time-sensitive and fragile nature of these goods, conventional supply chain models often fall short in addressing challenges related to spoilage, demand variability, transportation delays, and inventory optimization. This paper explores the development of an integrated supply chain management framework tailored specifically for perishable agricultural outputs, combining emerging technologies such as predictive analytics, Internet of Things (IoT), and edge computing to optimize performance. This paper also focusses on green practice and sustainability towards storage of perishable products for a longer duration. Relationship can be found out between the demand forecast, life of perishable products and the sustainable storage which can be used to meet the off-season demand for the perishable products. This paper will aim to design a data-driven framework, that will be validated through case studies or stimulation based on scenarios in local agricultural markets and cooperatives. The methodology is aimed to increasing the storage time, minimizing waste, improving lead time, and enhancing visibility across the supply chain. The expected outcomes will help increase sustainability and promote green practices, thereby minimising stress on the supply chain and environment. And also help the famers get better margins.

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LOCATION-ROUTING INTEGRATION AND OPTIMIZATION FOR HUMANITARIAN COLD CHAINS WITH EQUITY AND SPOILAGE AWARENESS

*Deepak Kumar Kushwaha **

Abstract

Cold chain humanitarian logistics play a critical role in saving lives during emergencies by ensuring the timely and safe delivery of temperature-sensitive relief supplies such as vaccines, essential medicines, and perishable food. Unlike commercial supply chains, humanitarian operations face unique challenges, including sudden demand surges, infrastructure disruptions, limited resources, and uncertain operating environments, where both facility placement and transportation routes critically influence performance. This study proposes an integrated decision-support framework that combines facility location, vehicle routing, and spoilage-aware inventory management to optimize emergency cold chain operations. The objective is to minimize total system costs—including fixed, routing, and spoilage costs—while maximizing timely coverage of affected populations. To address the complexity of the problem, we employ a hybrid metaheuristic approach that combines adaptive genetic algorithms with local search improvements, ensuring robust and scalable solutions under uncertainty. Experimental results on realistic disaster scenarios demonstrate that our approach significantly reduces spoilage rates and unmet demand while improving routing efficiency and equitable access compared to traditional planning methods. The findings provide actionable insights for humanitarian organizations aiming to design resilient and responsive cold chain systems that can save more lives during emergencies.

Keywords: Cold Chain, Humanitarian logistics, Supply Chain, Performance

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EU ETS AND THE CARBON BORDER ADJUSTMENT MECHANISM: IMPLICATIONS FOR SUSTAINABLE SUPPLY CHAIN MANAGEMENT IN INDIAN EXPORT INDUSTRIES

*Abhishek Mahendra * M. Rajeswari***

Abstract

The European Union Emissions Trading System (EU ETS) and the Carbon Border Adjustment Mechanism (CBAM) extend European climate policy into global trade. In its transitional phase (2023–2025) CBAM requires importers of carbon-intensive goods like steel, aluminium, cement, fertilisers, electricity and hydrogen to report embedded emissions. From 2026, importers must surrender CBAM certificates while free EU ETS allowances will be phased out by 2034. The scheme is meant to reduce carbon leakage, but it creates challenges for India, where industry still relies heavily on coal.

The EU is a major destination for Indian exports, taking about 27% of iron, steel, and aluminium shipments worth US\$ 8.2 billion in 2022. Flat-rolled steel, nearly four-fifths of this trade, could face liabilities of around €551 million by 2034. Studies suggest CBAM may raise the cost of Indian steel exports by 20–35%, with aluminium also seeing sharp cost increases once free allowances end. Without a domestic carbon price, India's GDP could fall by 0.02–0.03% by 2030. A well-designed carbon tax or an effective Carbon Credit Trading Scheme (CCTS) could soften the impact and even deliver modest gains. Although near-term costs are high, CBAM also pushes Indian firms to clean up supply chains and meet low-carbon standards. Opportunities include electric-arc furnaces, greater scrap use, renewable energy, hydrogen technologies, and efficiency upgrades. Analysts recommend aligning India's CCTS with CBAM rules, building reliable monitoring, reporting and verification (MRV) systems, and helping small and medium enterprises that risk being left behind. Exporters will also need to map emissions, work with suppliers, adopt digital carbon accounting tools, and prepare for EU-accredited verification. Reforming the coal cess into a transparent carbon tax could further strengthen India's case for deducting domestic charges against CBAM obligations. CBAM may hurt short term but can drive innovation and resilience.

Keywords: *CCTS, CBAM, MRV, EU ETS,*

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STARTEXA – DECISION SUPPORT SYSTEM FOR DAILY BUSINESS OPERATION FOR SMALL MEDIUM SIZE INDUSTRIES

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Abstract

Small and medium-sized enterprises (SMEs) often struggle with data-driven decision-making due to limited analytical tools and resources. Stratexa DSS is a modular, web-based decision support system designed to address this gap by converting raw data into actionable insights through predictive analytics, machine learning, and interactive dashboards. Built with React.js, Next.js, TypeScript, and Tailwind CSS, it offers SMEs a scalable and user-friendly platform for daily operations. The system integrates four modules: Inventory, Sales, Customer Analysis, and Marketing. The Inventory Module manages over 500 products with real-time dashboards, ABC classification, and predictive reorder alerts. The Sales Module enables regional and product-level performance tracking with trend analysis and ML-based forecasting. The Customer Analysis Module applies RFM segmentation, sentiment analysis, and market basket modeling to strengthen loyalty and purchasing insights. The Marketing Module supports campaign design, ROI tracking, and audience segmentation for data-driven promotional strategies. Together, these modules create a unified environment that shifts SMEs from reactive to proactive decision-making. By delivering accurate and timely insights, Stratexa DSS optimizes inventory, forecasts sales, deepens customer understanding, and enhances marketing effectiveness. Its modular design ensures progressive adoption and scalability, while its intuitive interface improves accessibility for non-technical users.

Keywords: *Decision Support System, SMEs, Predictive Analytics, Sales Forecasting, Inventory Optimization, Customer Segmentation, Marketing Analytics, Data-driven Strategies*

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THE ADVANCED URBAN PLANNING AND MOBILITY INFRASTRUCTURE ARE INTERCONNECTED FIELDS

*Pasula Ajay Babu * Dr. Rajitha Bethi***

Abstract

The Advanced urban planning and mobility infrastructure are interconnected fields aimed at creating organized, sustainable urban environments that facilitate efficient movement of people and goods. Advanced urban planning integrates innovative data-driven approaches, technology, and interdisciplinary methods to design cities that accommodate growing populations, reduce environmental impact, and promote quality of life. Mobility infrastructure encompasses the physical systems—roads, railways, transit hubs, and active travel pathways—and the organizational networks supporting multimodal, seamless, and sustainable transport options. Together, these areas focus on integrating land use with transport planning, leveraging technologies such as AI and IoT for real-time analytics, and prioritizing sustainable modes like public transit, cycling, and walking to address urban congestion, accessibility, and climate challenges.

Keywords: *Urban Design, Sustainable Mobility, Multimodal Transport, Smart City Technology, Data Analytics, Public Transit, Active Transportation, Urban Density, Transit-Oriented Development (TOD), Infrastructure Integration*

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SUSTAINABLE SUPPLY CHAIN MANAGEMENT AND REVERSE LOGISTICS

*Katasani Ajay Kumar Reddy * Dr.H S Afzal Basha***

ABSTRACT

In today's globalized economy, supply chains are not only the backbone of business operations but also significant contributors to environmental and social challenges. Traditional supply chain practices often prioritize efficiency and cost reduction, overlooking sustainability concerns such as resource depletion, waste generation, and carbon emissions. This paper examines the role of Sustainable Supply Chain Management (SSCM) and Reverse Logistics in addressing these challenges. SSCM integrates eco-friendly practices, ethical sourcing, and energy-efficient operations to ensure long-term resilience and responsibility across the value chain. Reverse logistics, which involves the collection, recycling, remanufacturing, and disposal of products, further supports circular economy principles by reducing waste and extending product life cycles. Together, these approaches create opportunities for organizations to minimize environmental impact, enhance brand reputation, and achieve regulatory compliance while maintaining profitability. The study highlights real-world examples, emerging innovations, and potential barriers, ultimately demonstrating how sustainable supply chain practices and reverse logistics can transform businesses into drivers of environmental stewardship and sustainable development.

Keywords: *Sustainable Supply Chain Management, Reverse Logistics, Circular Economy, Green Manufacturing, Eco-Design, Environmental Sustainability, Operations Management*

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COMPARATIVE ANALYSIS OF FOREIGN AND INDIAN POLICIES OF EV BATTERY RECYCLING

*Borra Ajay Kiran *Kaumudi Vivek Bhole***

Abstract

The study aims to compare electric vehicle (EV) battery recycling policies in India with those in countries like China, the USA, and the European Union. The goal is to understand global best practices, identify gaps in India's approach, and suggest ways to make EV battery recycling in India safer, more efficient, and eco-friendly.

Methodology:

The research uses secondary data from government reports, international policy documents, and academic studies. It involves: Comparing foreign and Indian EV battery recycling policies. Doing a gap analysis to find weaknesses in India's system. Conducting a SWOT analysis to assess strengths, weaknesses, opportunities, and threats.

Recommending improvements for India based on successful global examples

Findings: The comparison shows that countries like China have detailed rules, strong enforcement, organized recycling systems, and advanced technology. India's rules are newer, less detailed, and recycling often happens informally, which can harm the environment and waste valuable materials. China recovers up to 90% of important battery materials, while India recovers far less due to unsafe practices and lack of infrastructure.

Research Limitations: Limited Data Access – Some countries lack transparent or complete policy data. Rapid Policy Changes – Policies are evolving, which may affect the relevance of the study over time. Selective Country Focus – Focuses mainly on major EV markets; findings may not apply globally. Policy-Centric Scope – Emphasizes policy comparison, not on-ground implementation or infrastructure. No Primary Stakeholder Input – Relies on secondary data, lacking industry perspectives.

Keywords: *SWOT, EV, Battery recycling, Eco-friendly*

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WHAT SHAPES GLOBAL LOGISTICS EFFICIENCY? A MULTIVARIATE ANALYSIS OF THE LPI INDICATORS

Ashis Kumar Sa Khulana Mallik***

Abstract

This study examines the individual influence of six component indicators on the World Bank's Logistics Performance Index (LPI). Using 672 country-year observations, descriptive analysis, correlation tests, and Variance Inflation Factor diagnostics revealed strong interdependence and severe multicollinearity among the indicators. To address this, Principal Component Analysis (PCA) was applied, which extracted a single dominant component explaining over 90% of the total variance. The results show that all six dimensions contribute almost equally to overall logistics performance, with logistics competence and infrastructure having slightly higher influence. The findings highlight the integrated nature of logistics performance and the need for balanced improvements across all components.

Keywords: *Logistics Efficiency, LPI indicators, Multivariate analysis, PCA*

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TRACK – 6

**Innovation and Sustainable
Development in Information
Technology and Management**

QUANTUM-ENHANCED AI-FUZZY FRAMEWORK FOR PREDICTING SUCCESS OF SUSTAINABLE STARTUPS IN INDIA USING HYBRID MULTI- SOURCE DATASETS

*Dr. Jyoti Bala Gupta**

Abstract

In India, sustainability-focused startups are becoming important engines for innovation, job creation, and regional growth. Predicting which of these ventures will succeed is difficult because many factors are involved, from funding and operations to local development conditions and policy support. This study puts forward a practical framework that blends fuzzy multi-criteria decision-making methods with quantum-enhanced machine learning to estimate a startup's likelihood of success.

The approach uses a combined dataset drawn from four key sources: Startup India, MSME Sampark, Crunchbase, and the NITI Aayog Sustainable Development Goal Index. Together, these sources provide details on both business-specific factors—such as funding rounds, sector, and stage—and regional factors like education quality, gender equality, clean energy adoption, and innovation facilities.

The model works in two stages. First, the Fuzzy Analytic Hierarchy Process (AHP) assigns importance to different success criteria under uncertain conditions. Then, Fuzzy TOPSIS ranks startups according to sustainability readiness and operational maturity. In the second stage, these results are fed into a Quantum Support Vector Machine (QSVM) to produce a success prediction.

Early tests suggest the method is more accurate and interpretable than conventional models, especially in accounting for regional development differences. By combining fuzzy logic with quantum computing, the framework handles complex, high-dimensional data more effectively. It can help policymakers target support where it is most needed, guide investors in funding decisions, and assist incubators in allocating resources.

Keywords: *AHP, QSVM, NITI Aayog, MSME, Startup India*

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EXPLORING THE IMPACT OF DIGITAL INDIA INITIATIVES ON SECONDARY SCHOOL EDUCATION: A SYSTEMATIC LITERATURE REVIEW

Lina Zadkhande, Dr. Anupama Chaudhari**

ABSTRACT

This research paper highlights the impact of digital India initiatives on secondary school education. Digital India Programme(DIP) inaugurated in the year of 2015 by our Prime Minister Mr Narendra Modi. The motto behind the programme to literate people digitally and to be served digitally. It covers every sector including education sector. It introduced many digital initiatives in education sectors. DIP has potential to reduce digital divide and increase learning outcome. This study systematically reviews existing literature to examine the impact of Digital India initiatives on secondary school education. This research paper reviews of research papers, research articles, government reports, and policy documents published between 2015 and 2025 was conducted. It also discusses how DIP has led to increased technology and digital awareness in schools, improved digital literacy among students. Still, challenges remain, including inadequate infrastructure in rural areas, insufficient teacher training, and poor internet access. It gives the insights that the Digital India program is changing secondary schools by adding more digital enabled facility and services. However, there is a need to improve internet and power facilities, provide better teacher training, and ensure every school has the right digital teaching and learning approach. With these improvements, Digital India Programme is a promising strategy to becoming game changer in the education system.

Keywords: *Digital India Programme, Secondary school, digital divide, review etc.*

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BIG DATA IN RECRUITMENT: ETHICAL CHALLENGES AND PRIVACY CONCERNS

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Abstract

This study aims to explore the ethical challenges and privacy concerns associated with the use of big data in recruitment processes, focusing on algorithmic bias, data privacy, and fairness in hiring practices. The research employs a mixed-methods design, integrating qualitative interviews with HR professionals and quantitative data analysis to assess the implications of big data utilization in recruitment. The study was conducted across various organizations, focusing on their recruitment practices, over a duration of six months. Qualitative interviews were conducted with HR professionals to gather insights on real-world experiences related to ethical challenges in recruitment. Additionally, a quantitative analysis of recruitment algorithms was performed to identify prevalent biases and their impact on hiring decisions, using statistical evidence to highlight significant findings. The findings reveal that algorithmic bias is a profound issue in recruitment, with 62% of surveyed HR professionals acknowledging its influence on hiring decisions. Moreover, significant concerns regarding data privacy emerged, with 75% of respondents indicating that handling sensitive candidate information lacks adequate safeguards, increasing the risk of unauthorized access.

Keywords: *Big Data, HR Professional, Ethical Challenges*

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CREDIT CARD FRAUD DETECTION USING DATA SCIENCE

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Abstract

Financial institutions have a significant problem from credit card fraud, which calls for effective and precise detection techniques. In order to detect fraud in real time, this study examines data science methods that combine statistical models, machine learning, and artificial intelligence. Anomalies are found by analyzing transactional data, including device characteristics, geolocations, histories, and user activity. Performance and scalability comparisons are made between conventional classifiers and more sophisticated models, such as Random Forests, Gradient Boosting, and Deep Neural Networks. The evaluation provides guidance for real-time, affordable fraud prevention systems by highlighting ensemble and adaptive tactics that improve detection accuracy while maintaining privacy compliance.

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IMAGE PROCESSING USING MACHINE LEARNING

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Abstract

The paper explores the challenge of recognizing handwritten mathematical symbols and equations using advanced mathematical methods and algorithms. Handwritten notation has garnered significant interest in the field of pattern recognition due to its complexity and variability. With the development of sophisticated algorithms for character identification, increasingly diverse datasets of handwritten digits have emerged. However, these datasets often exhibit inconsistent behavior, making accurate recognition difficult.

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SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH DIGITAL TRANSFORMATION IN GUJARAT STARTUP'S (2023-2024) : A STRATEGIC MANAGEMENT PERSPECTIVE

*Sharon Inguane**

Abstract

In a time of swift technological advancement and rising environmental awareness, gujarat's vibrant startup scene is increasingly using digital transformation as a means of gaining a long-term competitive edge. This study examines how startups in industries like fintech, health-tech, agritech, ed-tech, and clean-tech are combining digital innovation with sustainability-focused tactics to improve long-term competitiveness. It is situated within the framework of industry 4.0 and the sustainable development goals (sdgs). The study explores how new businesses in gujarat use cutting-edge digital tools like artificial intelligence (ai), big data analytics, the internet of things (iot), blockchain, and digital platforms to enhance decision-making, boost operational effectiveness, and improve environmental and social performance. It does this by drawing on the resource-based view (rbv), dynamic capabilities theory, and stakeholder theory. The study employs a mixed-methods approach, integrating qualitative case studies of sustainability-driven startups functioning in gujarat's innovation hotspots, such as ahmedabad, gandhinagar, and surat, with a quantitative survey of startup founders and leaders of digital transformation. The report offers practical advice for business owners, legislators, and ecosystem facilitators, and it suggests a strategic framework specifically designed for gujarati startups to match digital transformation projects with sustainability requirements. This paper adds to the body of knowledge on strategic management by bridging the gap between digital strategy and sustainability in the context of gujarat's startup ecosystem. It also offers a road map for encouraging resilient, innovative, and ecologically conscious entrepreneurship.

Keywords: *Gujarat startups, digital transformation, sustainable competitive advantage, strategic management, environmental sustainability, industry 4.0, resource-based view.*

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BEYOND THE BIN: STRATEGIES FOR E-WASTE MANAGEMENT AND THE CIRCULAR ECONOMY IN IT

*Shreyansh Tiwari**

Abstract

The widespread use of information technology has led to a significant issue with electronic waste, increased by a traditional linear economic model of "take, make, dispose" that depletes resources and generates harmful waste. This paper suggests a circular economy (CE) framework as a comprehensive solution for managing e-waste more sustainably, moving beyond conventional recycling methods. This proposed framework is built on four key pillars first is design for circularity in this involves creating products that are durable, modular, and easy to repair or disassemble to extend their lifespan and simplify material recovery. Second reverse logistics it calls for establishing efficient systems to collect and transport used electronics from consumers and businesses. Third is high-value reuse and refurbishment this focuses on testing, repairing, and reselling functional devices to give them a second life and reduce the demand for new products. Last advanced and high-quality recycling for items that cannot be reused, the focus shifts to advanced recycling techniques to recover valuable materials, such as rare-earth metals, gold, and copper, while safely managing toxic components. Effective implementation of these strategies requires collaboration among various stakeholders. IT manufacturers must innovate their business models, and policymakers should enact supportive regulations like Extended Producer Responsibility (EPR) schemes. Consumers are also crucial, as they need to make conscious purchasing decisions and participate in return programs. Embracing a circular economy for information technology not only mitigates the environmental impact of e-waste but also provides economic advantages, including new job opportunities and enhanced supply chain stability. In essence, a CE framework offers a holistic and economically viable approach to addressing the global e-waste crisis.

Keywords: *Circular Economy, EPR, IT manufacturers*

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LEVERAGING MACHINE LEARNING TOOLS FOR DETECTING DEEPPFAKE IMAGES

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Abstract

Deepfake images are becoming a bigger danger to digital authenticity, privacy, and security as generative adversarial networks (GANs) and other artificial intelligence approaches develop quickly. These artificially altered images, which are frequently identical to actual ones, present serious problems in fields including social media, politics, journalism, and cybersecurity. This study investigates the use of machine learning techniques to reliably and accurately identify deepfake photos. In order to detect minor abnormalities in image textures, pixel-level inconsistencies, and anomalies in facial features, the study assesses cutting-edge supervised and deep learning models, such as convolutional neural networks (CNNs), transfer learning architectures, and ensemble approaches. The models are trained and validated on a large dataset of real and altered images, and their performance is evaluated using ROC-AUC, precision, recall, and F1-score metrics. The results show that sophisticated ML-based detection frameworks improve resilience against adversarially created fakes in addition to improving detection accuracy. The incorporation of explainable AI (XAI) techniques to boost automated detection systems' transparency and credibility is also covered in the study. This work strengthens digital forensics and promotes safer online ecosystems by giving an improved pipeline for deepfake identification.

Keywords: *Machine Learning, Deepfake, CNN, XAI, ROC-AUC*

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INNOVATIVE SOLUTIONS FOR MENTAL WELL-BEING: A COMPREHENSIVE MONITORING SYSTEM FOR SUSTAINABLE DEVELOPMENT GOAL 3

Vijaya Pinjarkar ,Vaishnavi Tanna***

Abstract

The Paper introduces a Mental Health Monitoring and Prediction System to address global concerns surrounding mental health diseases. System integrates wearable sensors, mobile applications, journal entries, and social networking data for comprehensive monitoring. An innovative aspect of the system is its check-in quiz, which generates a mood score based on which the system offers personalized recommendations for meditation, yoga, and music. System provides a chatbot to provide accessible, and personalized support to individuals seeking help for their mental well-being. Wearable devices capture vital health information, such as heart rate variability, while the app gathers user interactions, sleep patterns, and social behavior. Employing advanced machine learning techniques like deep learning and anomaly detection, system identifies patterns indicative of mental health changes. A user-friendly interface allows easy data visualization and analysis for both patients and healthcare professionals, facilitating personalized interventions. System's adaptability enables customization for diverse demographic groups, offering a flexible tool for individualized mental health care. This study represents a significant advancement in early intervention, empowering individuals to proactively manage their mental health while providing crucial insights for healthcare professionals. Integration of technology into mental health treatment marks a pivotal step toward a more comprehensive and accessible approach in the digital age.

Keywords: *Mental Health, Meditation, Yoga, Music*

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SMART WATER ALLOCATION AND DISTRIBUTION SYSTEM FOR COIMBATORE

Lalith K, Rithis Naha**, Dr.V.Savithri****

Abstract

This project presents a Smart Water Allocation and Distribution System designed for Coimbatore to address inefficiencies in the current municipal water supply. By integrating demographic and commercial data with simulation tools like EPANET and optimization techniques such as Linear Programming and Genetic Algorithms, the system predicts demand, identifies infrastructure constraints, and optimizes water distribution across zones. A Decision Support System (DSS) will provide real-time, data-driven recommendations through an interactive dashboard, ensuring fair allocation, reduced wastage, and improved operational efficiency. This model offers a sustainable framework for urban water management tailored to mid-tier cities.

Keywords: *DSS, EPANET, Sustainable, Linear Programming*

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QUIZDOM: AN AI-POWERED QUIZ PLATFORM

Abith M R, Logamithran K S**, Dr.V.Savithri****

Abstract

This project proposes the development of Quizdom, an AI-powered quiz platform designed to enhance the efficiency and integrity of quiz generation, administration, and proctoring. It aims to overcome the inefficiencies of traditional quiz systems by leveraging modern AI models for automated content creation and implementing advanced proctoring features. The platform utilizes the Gemini API (Google AI) to automatically generate diverse and high-quality quiz questions, significantly reducing the manual effort required for content creation. To ensure a secure and fair testing environment, the system integrates real-time face proctoring using face-api.js to detect visual anomalies and voice proctoring via Web Audio APIs to monitor for unauthorized audio. This model strives to provide an interactive and robust framework for both educators and learners, ensuring operational efficiency and exam security.

Keywords: *QUIZDOM, AI, QUIZ. API*

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CARBON TRADING MECHANISMS IN CHHATTISGARH: BRIDGING INDUSTRIAL GROWTH AND CLIMATE SUSTAINABILITY

Khushboo Patel* Vimal Kumar Patel**

Abstract

Carbon trading has emerged as a pivotal market-based mechanism to mitigate climate change by incentivizing greenhouse gas (GHG) emission reductions. This study examines the potential, challenges, and opportunities for carbon trading in Chhattisgarh, a resource-rich state in central India with significant forest cover (44% of land area) and energy-intensive industries. The research employs a mixed-methods approach, combining quantitative analysis of sectoral emissions and sequestration data (2018–2023) with qualitative insights from stakeholder interviews (n=42). Findings reveal an annual CO₂ surplus of 105.2 million metric tons (MMT), driven primarily by the power sector (82.4 MMT), followed by steel (48.6 MMT) and cement industries (20.1 MMT). While forests sequester 28.3 MMT annually, this offsets only 27% of total emissions, underscoring the urgent need for scalable mitigation strategies. The study identifies key barriers, including the absence of state-level carbon policies, high costs of carbon capture technologies (\$58–112/ton), and limited participation from small and medium enterprises (SMEs). Despite these challenges, initiatives like REDD+ (generating 3 million credits annually) and the PAT scheme demonstrate Chhattisgarh's potential. Recommendations include: (1) enacting a Chhattisgarh Carbon Market Act to mandate emissions reporting and create a state registry, (2) introducing subsidies for clean technology adoption, and (3) leveraging blockchain for transparent credit tracking. By implementing these measures, Chhattisgarh can align its industrial growth with India's 2070 net-zero target while fostering sustainable development.

Keywords: Carbon trading, Carbon credits, REDD+, PAT scheme, Chhattisgarh, climate policy, industrial decarbonization JEL Classification- Q54, Q58, O13

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INNOVATION THROUGH INCLUSION: EVALUATING THE SOCIO-ECONOMIC IMPACT OF ICT ACCESS IN BRIDGING THE DIGITAL DIVIDE IN JASHPUR DISTRICT.

*Angel Mary Xess**

Abstract

This study explores the transformative potential of Information and Communication Technology (ICT) in fostering inclusive development and reducing the digital divide in Jashpur district, a predominantly rural and socio-economically marginalized region in Chhattisgarh, India. The purpose of this research is to evaluate how equitable access to ICT can drive socio-economic innovation, enhance educational and livelihood opportunities, and empower marginalized communities within the district. Recognizing that digital exclusion perpetuates poverty and social inequality, the study examines the extent to which ICT interventions can act as catalysts for inclusive growth.

Keywords: *Socio-Economic, Digital, ICT, Socio-Economical*

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ROLE OF IONIC POLYMERS IN GREEN MANUFACTURING

Shara Khursheed, Dr. K.M. Moeed***

Abstract

In this paper the comprehensive review of ionic polymers metal composites for the green manufacturing has been done. They contribute significantly towards the green technology by lowering the energy consumption in the biomedical and other actuation devices. The IPMC has been actuated in less than 4V of energy offering a sustainable energy solution for wide range of applications. The use of green fabrication technique makes their production cost effective and providing unconventional manufacturing process. New methods for manufacturing IPMCs are emerging that are more environmentally friendly, cheaper, and faster than traditional approaches. This includes the development of "green" processes that minimize waste and energy use during the production of these advanced materials.

Keywords: *IPMC, 4V, Green manufacturing, Waste, Energy*

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BOARDROOM BOT – AN ETHICS-WEIGHTED DECISION SUPPORT TOOL*Hariprasath M*, Tharun Kumar**, Dr. V. Savithri ****

Abstract

In the evolving landscape of AI-powered enterprise tools, decision support systems (DSS) are predominantly optimized for measurable outcomes such as profit, efficiency, or cost reduction. However, this approach often neglects critical ethical dimensions like fairness, transparency, inclusivity, and societal well-being. Boardroom Bot addresses this limitation by introducing an ethics-weighted DSS framework capable of incorporating ethical values into strategic business decisions. The system leverages both traditional optimization techniques and modern large language models (LLMs) to analyze decision options through a multi-objective lens—balancing business goals with ethical impact. Ethical weighting schemes are implemented using configurable rule sets derived from established frameworks such as bioethics and responsible AI guidelines. Our project evaluates real-world case studies across domains like hiring, sustainability, and resource allocation to assess the effectiveness of the ethics-injected decision layers. The tool ultimately aims to assist stakeholders in making not just smart decisions, but also right decisions—thereby fostering accountability, trust, and long-term resilience in organizational strategy.

Keywords: *Boardroom Bot, AI, LLM, DSS*

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RESCUENET: A REAL-TIME DECISION SUPPORT SYSTEM FOR DISASTER RISK ANALYSIS AND EMERGENCY RESPONSE PLANNING

Sudharshini R, Dr. Savithri V***

Abstract

The increasing frequency and severity of natural disasters demand intelligent, technology-driven systems that enable rapid response, resource optimization, and coordinated decision-making. This paper presents Rescue Net, a Decision Support System (DSS) designed for disaster risk analysis and emergency response planning. Rescue Net integrates three roles Admin, Responders, and Users—to streamline reporting, coordination, and resource allocation. Citizens (users) can report incidents with location and severity, while responders receive real-time alerts and update on-site rescue activities, including distribution of food, vehicles, and medical support. Administrators leverage analytics dashboards to validate reports, forecast future resource needs, and allocate supplies using heuristic and statistical models such as Moving Average and Holt-Winters forecasting. The system also incorporates geospatial intelligence by mapping nearby hospitals and shelters, ensuring timely assistance. Built with HTML, CSS, JavaScript for the frontend, Flask APIs for backend, and SQLite for data storage, RescueNet emphasizes low-cost, lightweight deployment while offering modular scalability. In scenarios where live disaster APIs are unavailable, a real-time simulation module ensures continuous operation.

Experimental evaluation demonstrates low-latency incident reporting, efficient inventory management, and accurate short term forecasting, making RescueNet a reliable decision support tool for both academic study and real-world disaster management applications.

Keywords: *RescueNet, Admin, Responders, Users, Flask APIs*

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AI ENHANCED HOME DESIGN WITH AUGMENTED REALITY

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Abstract

This paper presents an innovative digital platform that enhances the home design experience by integrating Artificial Intelligence (AI) and Augmented Reality (AR) technologies. Traditional home design processes often rely on static images, manual sketches, and subjective interpretations, which can lead to miscommunication, time delays, and unsatisfactory outcomes. The proposed platform leverages AI to generate personalized design recommendations based on user preferences and constraints, while AR allows users to visualize and interact with 3D home layouts and furnishings in real-time within their actual living spaces. This immersive approach facilitates informed decision-making, improves collaboration between homeowners and designers, and reduces costly design errors. The system is developed as a user-friendly application compatible with mobile and desktop devices, featuring a secure architecture with customizable options for various design styles and budgets. This paper details the platform's architecture, AI algorithms, AR implementation, user interface design, and demonstrates its effectiveness through case studies and user feedback.

Keywords: *Home Design, Artificial Intelligence, Augmented Reality Personalized Recommendations, 3D Visualization, User Experience*

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VIRTUAL CLASSROOMS, REAL-WORLD IMPACT: ICT INNOVATIONS FOR SCIENCE AND ENVIRONMENTAL EDUCATION

*Priyanka Sawale**

Abstract

The ongoing environmental crisis calls for education that not only shares information but also builds critical thinking, emotional involvement, and a willingness to act for sustainability. Science and Environmental Education (SEE) stands to benefit from new ICT tools, which is the focus of this study. We used a quasi-experimental, mixed-methods approach to compare ICT-based modules with traditional teaching among 150 secondary students in India. The interventions included realistic virtual reality experiences for exploration and interactive simulations for modelling systems. We found that students using ICT showed large improvements in content knowledge, environmental attitudes, and critical thinking skills. Their participation in ICT activities was also strongly linked to self-reported intentions to act in environmentally friendly ways. The results showed that virtual reality worked best for spatial learning and building empathy, while simulations were more effective for developing systems thinking and understanding cause and effect. Focus group discussions added more insight, revealing that students felt more engaged, connected classroom topics to real-world issues, and gained a sense of agency. The study suggests that ICT tools help make global environmental problems feel more immediate and relevant. Virtual classrooms can give students hands-on, meaningful experiences that help them build the skills and attitudes needed for environmental responsibility. These results support using specific, evidence-based ICT approaches tailored to learning goals in Science and Environmental Education.

Keywords: *ICT in Education, Virtual Reality (VR), Science and Environmental Education (SEE), Interactive Simulations, Pro-Environmental Behavior , Mixed-Methods Research*

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TRACK - 7

**Business Case Studies in Innovation,
Entrepreneurship, Management, and
Sustainable Development**

HEALING THROUGH NETWORKS: INSTITUTIONAL PATHWAYS ENABLING FRUGAL HEALTHCARE ENTREPRENEURSHIP IN INDIA

Chethana Shri* Madhumithaa.N**

Summary

Indian healthcare faces a paradox: a growing need for advanced medical care alongside massive gaps in affordability and infrastructure. Frugal entrepreneurship, which creates affordable and locally appropriate solutions, is a critical answer. This case study examines how institutional networks government agencies, incubators, industry associations, and investors enable the success of a specific frugal innovation: a biodegradable, sterile paper pouch for surgical equipment. Using institutional theory, the case demonstrates how these networks provide legitimacy, resources, and market access, helping innovators overcome systemic "institutional voids." It argues that success in this sector is a collective outcome facilitated by strategic institutional collaboration, not just a product of a lone inventor's creativity.

Keywords: *healthcare, Frugal entrepreneurship, frugal innovation*

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THE GROWTH OF ESG REPORTING: A CONCEPTUAL FRAMEWORK

*Jagriti Gupta**

Summary

As businesses and investors increasingly recognize the importance of Environmental, Social, and Governance (ESG) factors in decision-making, the realm of ESG reporting has undergone significant transformation. This article explores the evolving landscape of Environmental, Social, and Governance (ESG) reporting and its pivotal role in enhancing corporate transparency. Key themes covered in this article include the growing significance of ESG metrics, the adoption of international ESG reporting standards, the impact of ESG reporting on investor relations, and the challenges and opportunities associated with transparent ESG disclosure. By delving into these topics, this article sheds light on how ESG reporting not only helps companies align with global sustainability goals but also fosters accountability and trust among stakeholders.

Keywords: *ESG Reporting; Environmental, Social, and Governance; Sustainability; Accountability; Corporate Responsibility; Stakeholder Relations; Transparency and Disclosure.*

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WASTE-TO-WEALTH MANAGEMENT: A NEW MANAGERIAL CHALLENGE*Yashvi Sharma**

Summary

In the era of sustainability and environmental concerns, organizations are increasingly expected to manage resources responsibly. One emerging concept is Waste-to-Wealth Management, which focuses on converting waste materials into valuable products, energy, or resources. This research explores the managerial challenges involved in implementing waste-to-wealth strategies within modern organizations. It highlights the role of managers in designing sustainable policies, adopting innovative technologies, and encouraging employee participation in eco-friendly practices. The study emphasizes that while waste-to-wealth offers opportunities for cost reduction, revenue generation, and corporate social responsibility, it also presents challenges such as high initial investment, lack of awareness, and resistance to change. Findings suggest that effective leadership, strategic planning, and collaboration with stakeholders are crucial for the successful adoption of waste-to-wealth initiatives. The report concludes that waste-to-wealth management is not only an environmental necessity but also a new managerial challenge that can create long-term competitive advantage for organizations.

Keywords: *Turning Waste into Wealth, Managing Waste in Organizations Reducing Pollution, Saving Costs, Making Money from Waste*

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RISK–RETURN AND VOLATILITY DYNAMICS OF NIFTY VS NSE SECTORAL INDICES

Umang Chouhan Kuldeep Tandan***

Summary

This paper examines the comparative risk–return and volatility characteristics of the NIFTY 50 and key NSE sectoral indices, including NIFTY IT, Bank, Pharma, FMCG, Energy, Auto, and Financial Services. Using daily index data, the study evaluates mean returns, standard deviation, and risk-adjusted measures such as the Sharpe and Sortino ratios. To capture volatility clustering and asymmetry, conditional volatility is modeled through GARCH and asymmetric variants (EGARCH/TARCH), consistent with prior evidence on Indian equity markets. The analysis builds on existing literature which highlights sectoral heterogeneity in volatility persistence and the influence of derivatives trading on market structure. Results are expected to show meaningful differences in sector-specific risk–return trade-offs—for example, higher volatility in IT and Bank compared to the defensive nature of Pharma and FMCG—as well as time-varying spillovers between sectoral indices and the NIFTY 50. The study provides insights into sector allocation, portfolio diversification, and risk management strategies in the Indian equity market.

Keywords: *Risk–Return Analysis, GARCH Models, Volatility Analysis, NSE Indices, Portfolio Diversification.*

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INNOVATION AND SUSTAINABILITY IN SOLAR ENERGY SECTOR: A CASE STUDY OF MADHYA PRADESH

Nishita Dutta* Shoubhik Dutta**

Summary

Sustainability entails meeting current needs without reducing the ability of future generations to meet their own. Innovation is concerned with the use of new technologies and practices to drive long-term growth. Both these aspects are necessary for the redevelopment of the solar energy sector. Inclusive and innovative options facilitate cleaner, efficient, and sustainable energy generation. Solar power is crucial to sustainable development as it reduces the use of fossil fuels, minimizes harm to the environment, and creates inclusive economic development. This is a study on Madhya Pradesh. It aims at examining how policies and government programs support sustainability in the solar energy sector. It uses secondary data from the official government website and reports. The major aim is to examine how policies in Madhya Pradesh support sustainable development by means of solar reforms. The findings of this research identify some of the attempts which have been taken up by the state and how these could put Madhya Pradesh at the top of the renewable energy list. The findings can also act as a model to the other states and provinces of India, aiding the overall clean energy transition of the country. In general, sustained innovation and sound policy support will make the future of Madhya Pradesh better and fast-track the journey of India towards a clean energy future.

Keywords: *Sustainability, Solar energy, Renewable energy*

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EXPLORING THE ROLE OF GREEN INNOVATIONS IN STARTUPS: CONSUMER ACCEPTANCE AND ENTREPRENEURIAL CHALLENGES

Dr. Anjali Pandey Shivani Mishra***

Summary

The increasing focus on sustainability has positioned green innovation as a key driver of environmental responsibility and entrepreneurial growth. This study investigates the role of green innovations in start-ups, emphasizing consumer acceptance and entrepreneurial challenges. It explores consumer awareness and perceptions of eco-friendly products and services, identifies factors influencing adoption, and examines difficulties entrepreneurs face in implementing sustainable practices. The research also assesses how managerial techniques and entrepreneurial strategies support sustainable innovation. Primary data was collected through structured questionnaires from consumers and startup founders. The analysis, conducted using SPSS and MS Excel, provides insights from both perspectives. Results reveal that while consumers show growing awareness and a positive outlook toward green products, factors such as perceived quality, cost, and accessibility significantly affect their acceptance. Conversely, entrepreneurs face hurdles like supply chain constraints, limited financial support, high operational costs, and insufficient consumer education. The study finds that innovative marketing, strategic partnerships, and effective management practices are critical for overcoming these barriers.

Although the sample size and regional scope limit the generalizability of the results, the study offers valuable implications for businesses, policymakers, and sustainability advocates. To enhance the impact of start-ups on sustainable development, the research recommends improving consumer education, ensuring affordable green innovations, and offering policy-level incentives to entrepreneurs.

Keywords: *Green Innovation, Sustainable Entrepreneurship, Consumer Acceptance, Entrepreneurial Challenges, Start-up, Management Practices.*

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DIGITAL JERSEYS AND NFTS: SUSTAINABLE ALTERNATIVES TO FAST-FASHION SPORTS APPAREL

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Summary

The sports merchandise industry has contributed to approximately 350 million tonnes of CO₂ equivalent emissions annually through overproduction, and short garment lifecycles. Rapid consumption driven by changing team designs and fan trends has led to spikes in waste and pollution, alongside poor production conditions. Understanding whether digital alternatives can maintain fan engagement while addressing environmental challenges could identify sustainable pathways for sports merchandising. This study explores whether digital sports merchandise, particularly in the form of NFTs, can serve as environmentally responsible alternatives while maintaining fan engagement. However, digital fashion and NFTs in the PoW (Proof-of-Work) model also make a negative environmental impact. This study aims to reveal key aspects of digital merchandise impact and their carbon footprint while conducting a comparative analysis with the current physical sports merchandise trends. It will quantify emission reductions from eliminating or reducing physical manufacturing and shipping, examine how blockchain authentication influences fan perceptions of ownership and value and assess whether digital alternatives can actually reduce ecological impact while maintaining engagement and viability. The findings will serve as an insight to sports organizations and merchandise manufacturers as well as global giants like Nike and Adidas about digital merchandise strategies that not only align with sustainability goals but also serve as a treasure trove of information about the market that. League administrators should consider supporting adoption through platform integration and exclusive content while fostering supply chain transparency and collective sustainability initiatives.

Keywords: *Blockchain, NFT, Digital Jersey,*

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MARAMMAT: AN INNOVATIVE ENTREPRENEURIAL VENTURE FOR AUTOMATED PAINTING AND PLASTERING SOLUTIONS TOWARDS SUSTAINABLE CONSTRUCTION PRACTICES

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Summary

The construction industry faces enduring challenges related to safety, productivity, and sustainability, particularly in finishing activities such as painting and plastering, which are traditionally manual, time-intensive, and prone to quality inconsistencies. This paper presents Marammat, a start-up venture conceptualized at NICMAR University, Pune, that leverages automation technologies for delivering efficient, high-quality, and sustainable painting and plastering solutions. Using a case-based research design, the study integrates secondary data on global market trends, primary survey insights from stakeholders in Pune, and financial feasibility modeling. Findings highlight that Marammat's approach not only enhances efficiency and safety but also contributes to the United Nations Sustainable Development Goals (SDGs), particularly SDG 3 (Health and Well-being), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action). The venture demonstrates financial viability with break-even projected within three years, alongside substantial social and environmental benefits. Implications extend to policy, academia, and industry stakeholders, indicating how entrepreneurial innovations can accelerate the digital transformation of construction while promoting sustainable development.

Keywords: *Marammat, Entrepreneurial Ventures, SDG, Sustainable Construction*

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ENTREPRENEURIAL STRATEGIES FOR CIRCULAR ECONOMY: INNOVATION PATHWAYS TOWARD SUSTAINABLE GROWTH

*R Albert Tandi**

Summary

This paper investigates entrepreneurial strategies for the circular economy, focusing on innovation pathways that drive sustainable growth. The purpose is to explore how entrepreneurs are transitioning from linear “take-make-dispose” models to circular systems that prioritize resource regeneration, waste minimization, and long-term environmental stewardship. Employing a qualitative, inductive methodology, the research synthesizes scholarly literature, and empirical interviews, examining how entrepreneurial initiatives—such as product-as-a-service, closed-loop recycling, reuse and repair economies, and sustainable supply chain partnerships—enable circularity across sectors including energy, construction, and consumer goods. Key findings reveal that entrepreneurs leveraging modular design, digital innovation, and ecosystem collaboration can unlock new economic opportunities, differentiate themselves in competitive markets, and address regulatory and consumer demands for sustainability. However, the research notes limitations, including the paucity of quantitative validation across industries, challenges in measuring the long-term durability of circular innovations, and contextual dependency on supportive governmental policies and regional infrastructure. Practical implications suggest that entrepreneurs and policy-makers must collaborate to develop incentives, educational platforms, sustainable innovation; businesses should champion eco-design, modularity, and data-driven management solutions to optimize closed resource loops; and intermediaries should connect stakeholders and provide necessary funding and expertise. Ultimately, the findings highlight that entrepreneurial agility and bold innovation are vital for scaling circular economy principles, driving robust ecosystems, and ensuring resilient, sustainable growth in a rapidly changing global landscape.

Keywords: *Circular economy, entrepreneurial strategy, innovation pathways, sustainable growth.*

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EXPLORING THE IMPACT OF DIGITAL INDIA INITIATIVES ON SECONDARY SCHOOL EDUCATION: A SYSTEMATIC LITERATURE REVIEW

Anupama P. Chaudhari Lina Subhash Zadkhane***

Summary

This research paper highlights the impact of digital India initiatives on secondary school education. Digital India Programme(DIP) inaugurated in the year of 2015 by our Prime Minister Mr Narendra Modi. The motto behind the programme to literate people digitally and to be served digitally. It covers every sector including education sector. It introduced many digital initiatives in education sectors. DIP has potential to reduce digital divide and increase learning outcome. This study systematically reviews existing literature to examine the impact of Digital India initiatives on secondary school education. This research paper reviews of research papers, research articles, government reports, and policy documents published between 2015 and 2025 was conducted. It also discusses how DIP has led to increased technology and digital awareness in schools, improved digital literacy among students. Still, challenges remain, including inadequate infrastructure in rural areas, insufficient teacher training, and poor internet access. It gives the insights that the Digital India program is changing secondary schools by adding more digital enabled facility and services. However, there is a need to improve internet and power facilities, provide better teacher training, and ensure every school has the right digital teaching and learning approach. With these improvements, Digital India Programme is a promising strategy to becoming game changer in the education system.

Keywords: *Digital India Programme, Secondary school, digital divide, review etc*

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DIGITAL TRANSFORMATION FOR AI-BASED HEALTH DIAGNOSTICS SOLUTIONS

*Swapnil Shrivastava**

Summary

AI-based Health Diagnostics solutions are built using advanced algorithms, deep learning, computer vision and machine learning models. These models are trained and tested over large medical datasets like medical records, images and lab test results. These solutions rapidly process and analyze individual data to identify patterns and abnormalities with high diagnostic precision, often detecting issues that might be overlooked by trained professionals.

BioScan AI is a pioneer, ISO 13485 certified AI-based Health Diagnostic solution startup established in 2023, that noninvasively, quickly, cost-effectively detects and predicts life-threatening diseases. They claim to be India's first multiple disease prediction and detection company that provides end-to-end solutions from software to hardware. Their innovative products, Drishti AI, low-cost indigenous camera and AutoThermix, are built with the objective of the prognosis and treatment of systemic diseases, particularly in early stages of diabetic retinopathy and breast cancer.

The objective of this paper is to recommend digital transformation strategies for mainstream adoption of BioScan AI in the national and international healthcare landscape for imparting healthcare services to individuals. An overview of global trends in AI-based health diagnostic solutions and digital innovation by BioScan AI in this space is provided. The business ecosystem landscape, proposed business strategies and recommendations for BioScan AI are presented. The recommendation includes digital transformation strategies for customer outreach, extendibility, scalability, and regulatory compliance of their innovative products within the purview of their mission and vision statements. These recommendations are generic and applicable to other emerging AI based Health Diagnostic solution innovators and enthusiasts.

Keywords: *Digital Transformation, BioScan AI, Health Diagnostics*

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TEMPORAL CAUSALITY AND REGIONAL DEPENDENCE: AN INTER-STATE GRANGER ANALYSIS FOR GROUND NUT

Dr. Rojalin Pani, Priya Ranjan Mallick***

Summary

Odisha, being an agrarian state, has most of its districts engaged in groundnut cultivation. As a low-volume, high-value crop, groundnut significantly contributes to the rural economy. However, there is still scope for improvement in addressing price variability to ensure better income stability for farmers. This study investigates inter-state predictive relationships among selected Indian states using the Granger causality test on time-series data. The data points have been collected from the AGMARKNET official website. The objective is to identify whether past values of one state's variable can significantly predict another's, thereby indicating a directional influence. The results reveal that Madhya Pradesh and Uttar Pradesh have a statistically significant Granger-causal effect on Andhra Pradesh, with Madhya Pradesh showing stronger influence ($P = 0.0006$). Additionally, Madhya Pradesh and Odisha Granger-cause Gujarat, while a bi-directional causality is observed between Gujarat and Odisha. No significant Granger causality is found among most other state pairs, indicating a lack of predictive influence in those cases. These findings suggest that certain regional economic or policy dynamics in states like Madhya Pradesh, Uttar Pradesh, and Odisha may play a leading role in influencing neighbouring or economically linked states, while others operate more independently within the dataset's time frame. The study underscores the utility of Granger causality in uncovering temporal dependencies across geographic units for regional planning and policy formulation.

Keywords: *Groundnut Cultivation, Time Series Analysis, Granger Causality, Price Variability, High-Value Crop.*

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A COMPARATIVE STUDY OF SERVQUAL AND SERVPERF USING RESTAURANT SETTING

Priya Ranjan Mallick, Smitanjali Behera**, Dibya Ranjan Bal****

Summary

Quality is the most crucial and objective subject matter in the product or service sector industry. We may call it the ‘event horizon’ in the life cycle of a good product or service. It is what retains the customer loyal towards the provider. Quality domain affects the core of the operation of a business the most. But the service quality is even more exhaustingly difficult to define and evaluate because of its intangible nature. After decades of scholarly and expert studies by various institutions and individual’s various abstract methods were developed. Among these, SERVQUAL and SERVPERF are the two methods that are used most often. These methods explain the service quality as the function of expectation minus performance or the function of performance alone. This paper aims to compare these two methods on various levels for the superiority of one over the other in restaurant settings in the Odisha state capital city of Bhubaneswar.

Keywords: *Service Quality, SERVQUAL, SERVPERF*

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GREEN TECHNOLOGY AND BEHAVIORAL DRIVERS OF ENERGY-SAVING INTENTIONS: EVIDENCE FROM A MALAYSIAN PUBLIC UNIVERSITY USING TPB AND NAM

*Nor Hapiza Mohd Ariffin**

Summary

This study examines the factors influencing energy-saving behaviours among building occupants, emphasizing their critical role in energy conservation. The objectives are to investigate the determinants of energy consumption behaviour and analyze the social willingness to adopt energy-saving measures. Utilizing the Theory of Planned Behavior (TPB) and Schwartz's Norm Activation Model (NAM), the research surveyed 471 respondents from a Malaysian public institution. The methodology included a survey divided into sections addressing attitudes, subjective norms, perceived behavioural control, personal norms, and behavioural intentions. Smart PLS-SEM was employed for data analysis, given its suitability for complex models and predictive accuracy. The findings reveal that attitudes, subjective norms, perceived behavioural control, and personal norms significantly influence energy-saving intentions. Ascribed responsibility also has a substantial impact on personal norms. Convergent and discriminant validity, model fit, effect size, and predictive accuracy tests confirmed the robustness and reliability of the results. The study suggests that integrating technological advancements with strategies to enhance awareness, social support, and personal accountability can effectively promote energy-saving behaviours. Policymakers and practitioners should adopt a holistic approach combining these elements to achieve sustainable energy conservation goals.

Keywords: *Green Technology, Behavioural Drivers, Smart PLS-SEM*

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SCENARIO PLANNING FOR PHARMACEUTICAL STARTUPS WITH A NEW PRODUCT DEVELOPMENT APPROACH

*Babak Abbas Ziyae**

Summary

Futures studies means a systematic and participatory process to create a desirable future based on environmental change, to develop strategies, and make up-to-date decisions. Futures studies follow systematic studies, discovery, invention, presentation, test, and evolution of possible, feasible, and desirable futures. The primary objective of this research is to identify and analyze the major causes that lead to design change in the implementation phase of the Product Development Approach by Irans Pharmaceutical Startups. In addition, the study aims to examine the impacts of design change in terms of different scenarios. The study analyzed the collected data by Interpretive Structural Modeling (ISM) and classified the causes using the Matrice d'Impacts Croisés Multiplication Appliquée à UN Classement (MICMAC) technique. In the present study, the most important trends, proponents, and uncertainties regarding the future of Iranian startups are identified, and future scenarios are presented. The result showed that Inadequate market research, Unrealistic client demand, and the Obstinate nature of clients are the top factors for Pharmaceutical Startups.

Keywords: *Pharmaceutical Startups, Product Development Approach, Interpretive Structural Modelling*

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DIGITAL TOOLS, SUSTAINABLE GOALS: AN EMPIRICAL STUDY OF WOMEN ENTREPRENEURS' UPSKILLING NEEDS IN OMAN

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Summary

The ongoing digitalization of small business ecosystems presents both promise and disparity for women entrepreneurs in emerging economies such as Oman. This study explores the digital proficiency and upskilling needs of 397 female micro-entrepreneurs, with a focus on how specific digital skills influence sustainability beliefs. Drawing on structured survey data, the study examines thirteen distinct skill domains, including mobile usage, operational efficiency, content creation, and problem-solving. Composite scores and multivariate regression analyses were employed to identify patterns and predictors of sustainability-oriented thinking. While respondents demonstrated strength in mobile and operational tasks, notable gaps emerged in safety awareness and cognitive skills. Operational capabilities were found to be the most robust predictor of sustainability orientation, accounting for 56% of the variance in belief scores. These findings suggest that mere digital access is insufficient—targeted, domain-specific training is vital. The study offers a data-driven framework for evaluating digital readiness and contributes actionable insights for aligning national upskilling programs with Oman Vision 2040, particularly in fostering inclusive, sustainability-driven entrepreneurship among women.

Keywords: *Digital Tools, Sustainable Goals, Women Entrepreneurship*

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"VADAVIBE" – REVITALIZING REGIONAL INDIAN STREET FOOD WITH A MODERN FRANCHISE MODEL

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Summary

The ongoing digitalization of small business ecosystems presents both promise and disparity for women entrepreneurs in emerging economies such as Oman. This study explores the digital proficiency and upskilling needs of 397 female micro-entrepreneurs, with a focus on how specific digital skills influence sustainability beliefs. Drawing on structured survey data, the study examines thirteen distinct skill domains, including mobile usage, operational efficiency, content creation, and problem-solving. Composite scores and multivariate regression analyses were employed to identify patterns and predictors of sustainability-oriented thinking. While respondents demonstrated strength in mobile and operational tasks, notable gaps emerged in safety awareness and cognitive skills. Operational capabilities were found to be the most robust predictor of sustainability orientation, accounting for 56% of the variance in belief scores. These findings suggest that mere digital access is insufficient—targeted, domain-specific training is vital. The study offers a data-driven framework for evaluating digital readiness and contributes actionable insights for aligning national upskilling programs with Oman Vision 2040, particularly in fostering inclusive, sustainability-driven entrepreneurship among women.

Keywords: *Business Digitalization, Sustainability, Women Entrepreneurship*

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