Vivekanand Education Society's Business School
organized
International conference on
Business Analytics and Smart Innovation
From 13th February to 17th February, 2024

Proceedings

Data Analytics - Transforming Society and Business Landscape

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Preface

We are delighted to present the proceedings of the International Conference on Data Analytics: Transforming Society and Business Landscape, organized by Vivekanand Education Society's Business School. This conference is a convergence of ideas, research, and innovations from across the globe, bringing together scholars, practitioners, and industry leaders to explore the transformative power of data analytics.

In today's data-driven world, analytics has evolved into a cornerstone for decision-making and innovation, impacting every facet of society and business. The vast amount of data being generated, coupled with advanced computational techniques, offers unprecedented opportunities for enhancing efficiency, understanding consumer behavior, optimizing operations, and driving social change. From reshaping business strategies to improving healthcare, education, and governance, data analytics is rapidly becoming a critical enabler for progress.

The research and discussions held during this conference aim to address both the theoretical and practical aspects of data analytics. We are proud to showcase a diverse range of topics, from cutting-edge algorithms and artificial intelligence to case studies demonstrating real-world applications. Each contribution reflects a commitment to harnessing data for meaningful and positive transformations.

We extend our heartfelt thanks to the contributors whose research has made this event a success. We also appreciate the efforts of the organizing committee, reviewers, and volunteers who have worked tirelessly to make this conference a platform for intellectual exchange and collaboration.

We hope these proceedings will serve as a valuable resource for researchers, professionals, and policymakers who seek to leverage data analytics for a better future.

Acknowledgement

We are excited about what lies ahead and filled with gratitude as we set out on this trip. We would like to express our sincere gratitude to everyone who helped to create **"Data Analytics: Transforming Society and Business Landscape."**

Above all, we owe a debt of gratitude to the many people whose experiences, perspectives, and tales have influenced the book's story. Your willingness to share your expertise and viewpoints has improved our comprehension of the significant influence that data analytics has on business and society.

We would want to express my gratitude to the professionals and specialists in the field of data analytics for their helpful assistance and experience. Your commitment to furthering this quickly developing field has motivated us to explore its intricacies and opportunities in more detail.

We sincerely thank our friends and family for their continuous encouragement and support during this trip. Your confidence in us has always given us courage and inspiration.

We would also want to thank our publisher and the editorial teams for their efforts in making this book a reality. Our idea has become a reality thanks in large part to your hard work and professionalism.

Finally, we dedicate this book to all of our readers. We really hope that the information and perspectives offered on these pages will encourage you to learn more about the revolutionary potential of data analytics and its far-reaching effects on business and society.

I want to thank everyone for joining me on this amazing adventure. Let's keep investigating, experimenting, and determining the direction of data analytics as a community.

Dr. Neerja Kashive
Dr. Meena Sharma
Dr. Sushma Patil

Editor Note

Vivekanand Business School (VBS) organized the Business Analytics and Smart Innovation Conference (BASIC 2024) from the 13th to the 17th of February 2024. This year the theme for the BASIC 24 Conference was "Data Analytics-Transforming Society and Business Landscape". The day's event consisted of a Data Quezt (Hackathon), Pre pre-conference workshop, a Research conference and Research paper presentation, and an Exhibition of Social Innovation Ideas.

Research conference and Research paper presentation covered various areas like Finance, Marketing, Human resources, Operations, and Business analytics. The research conference received quality papers from faculty, research scholars, and Students.

In the area of Finance papers received covered topics like "Economic Resilience in Turbulent Times: Analysis of Russian GDP Changes amid Corporate Divestment", "Navigating Uncertainty: Assessing Business Risk, Financial Performance & Firm Value using Structural Equation Modelling in BSE S & P 500 Firms" and "Analytics for Backtesting and Building Trading Models: Transforming Trades".

Marketing papers received covered areas like "Investigating Neuroscientific Methods of Consumer Behaviour", "Study of Buying Behavior Towards Electronic Devices Using Payment Options by GenZ in Mumbai", and "Evaluating the Influence of E-word o"f mouth on Gen-z shopping habit". While in the area of HR, papers received covered topics like "Role of Generative AI in education", "E-Rickshaw in Matheran for social benefits" and "An Exploratory Study on Techniques of Sentimental Analysis".

For Business analytics research papers covered topics like Discerning Sustainability: AI-driven Analysis of Greenhouse Gas Emissions in Asia", " An Exploratory Analysis of YouTube's content creation and Consumption utilizing advanced visual analytics", "Green AI for the Industry- a smarter approach to reduce and repair Air pollution and generate electricity: A Case Study", and "Accident Prevention

through Enhanced Visibility Prediction: A Sophisticated Approach Leveraging Machine Learning Techniques".

Overall, the research conference was very insightful, and a lot of knowledge-sharing and constructive discussion took place. We would like to thank our esteemed track chairs Dr. Seema Purohit, Dr. Mrinali Tikare, and Dr. Seem Sant who graced the occasion and shared their expertise with faculty, scholars, and students. Best paper and runners were declared for faculty and student track and a cash prize was given. We look forward to next year's research conference in BASIC 25.

Dr. Neerja Kashive
Associate Dean Research & Head FPM.
VES Business School

Dr. Sachin Deshmukh

Director Dr. Sachin Deshmukh

A doctorate in management, Dr Sachin Deshmukh possesses a high degree of affinity towards the use of quantitative techniques in the area of marketing. He is a Director of VBS and also a professor of Marketing Analytics, Statistics, Data Analytics, and Artificial Intelligence and Machine Learning He is trained on Python and SAS platforms and possess skills in Machine Learning and Data Visualization.

Dr Sachin Deshmukh's academic research focuses on the statistical models in consumer behaviour with special emphasis on heuristics. His doctoral thesis was "Impact of Heuristics on Brand Choice with Special Reference to FMCG". His research also includes application of Bayesian Statistics to models of consumer behaviour and is currently working on statistical tools like Markov Chain Monte Carlo (MCMC) algorithms and Gibbs Sampling. His current research projects are (1) Use of Data Visualization Tools for analysing data on Talent Management and Talent Retention in organizations and (2) Drones Technology.

Dr Sachin Deshmukh is currently working with students on various Data Analytics projects and Drones Technology. He is also guiding students on start-ups ideas and is instrumental in rolling out start-ups in the field of Data Analytics and Artificial Intelligence.

Dr. Sachin Deshmukh has delivered Management & Faculty Development Programs in many institutes. He has provided assistance in statistical analysis in many industrial projects. He has also guided medical students in statistics in their dissertations.

Conference Convener
Dr. Pranjal Muley

Dr. Pranjal Muley is an esteemed professor of Information Technology and Business Analytics with over 20 years of experience. His expertise encompasses Information Technology, Big Data, and Business Analytics. Prof. Pranjal has collaborated with various B-schools and served as a visiting faculty member at numerous management institutes. He has also worked as an ABAP Programmer in the IT division of S. Kumars Group's SAP venture. Prof. Pranjal has authored numerous research articles on Information Communication Technology, General Management, and Business Analytics, which have been published in reputed national and international journals. He has actively participated in many management conferences and case writing workshops organized by B-schools.

Currently, Prof. Pranjal serves as the Associate Dean of the Business Analytics specialization at Vivekanand Education Society's Business School. He is also the Faculty-In-Charge of the Examination Department and oversees the ERP (Learning Management System and Outcome-Based Learning).

About the Editors

Dr. Neerja Kashive, is working as Associate Dean-Academics at VBS and handling academics related activities. She has done her Ph.D. from Mumbai University in the area of employer branding with the title, "Impact of Employer and Employee branding on Organizational attractiveness and Firm performance in IT Sector in Mumbai". Her area of research focuses on employer branding, employer brand equity, internal branding, HRIS, technology in HR, and application of AI in HR. She has presented and published many research papers in national and international Journals in her area of interest. She has won many awards for best research papers at various conferences held at IIM and other institutes of repute. She has taught various subjects like Organization Behavior, Organization Theory Structure and Design (OTSD), Compensation and Benefit, HRM, HR Audit, OD and change, HRIS, HR Analytics, Business Research Method, R programming

She has a special interest in research and Business Analytics. She is certified in Base SAS programming from SAS and R programming from MIT (edx) and engages in lectures for PGDM Business Analytics students. She has also been certified by IIM Indore in the area of HR Analytics and completed her Executive Education Program in HR Analytics from IIM Rohtak. She has acquired certification in People Analytics from Wharton Business School and also certified HR Advanced Analytics & Design Thinking expert from Aon Hewitt Learning center.

Dr. Meena Sharma, has done her Ph.D is Banking and Business Finance from M.S.University, Baroda and M.Com in Banking and Business finance from the same university. She is a gold medallist in M.com. She has also done MBA and PGDM in Finance specialisation from IGNOU. She has total 19 years of experience in teaching and corporates. Currently, she is working with Vivekanand Education Society's Business School, as Associate Dean-Finance. Her area of Interest includes Accounts and Finance, Banking and Insurance and General management.

She has presented papers at national and international conferences and also published papers in various journals. She has received outstanding research paper award for two consecutive years in International Conference organised by Department of commerce, Mumbai University.

She has published two books and research papers in various journals. She is Ph.D Guide for Pacific University, Jaipur and Satyabhama University, Chennai. She has also reviewed and evaluated Ph.D Thesis of JJTU students.

Dr. Sushma Patil, has rich academic experience of 14 years across post graduate management institutes. She is working as an Associate Professor-Operations at VBS.She has completed her doctorate from JBIMS, University of Mumbai in the area of supply chain management with the title "A study of supply chain management of FMCG in selected organized retail outlets in organized retail sector in Mumbai and Navi Mumbai". She holds MBA degree from North Maharashtra University and Bachelors of Pharmacy from Pune University. Her area of research focusses on supply chain efficiency and responsiveness, logistics management, student engagement, Technology used in SCM.

She has attended and presented papers in national and international conferences and seminars and published research papers in reputed peer reviewed national and international journals. She has three Best Research Paper Awards on her credit. She has attended FDP program on" Quality Improvement and Capacity building" at IIM Bangalore. She has successfully completed online certification program on "Design Thinking and Innovation "from Harvard Business School. She was selected as Subject Expert-Operations for developing short pilot course in agricultural supply chain at Konkan Krishi Vidyapeeth Dapoli.

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IMPACT OF GENERATIVE AI IN EDUCATION: A STUDY THROUGH LITERATURE REVIEW ON EDUCATION

Mahak Maheshwari[1] and Priya Poojary[2]

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ABSTRACT

This research offers a thorough analysis of how Generative AI, namely ChatGPT, is influencing education. It looks at the possible advantages, difficulties, and moral issues surrounding the use of AI in educational contexts. The study examines multiple viewpoints on ChatGPT use in higher education, including its effects on teaching and learning, issues with academic integrity, and the necessity of responsible implementation, by drawing on a broad range of scholarly literature. The research highlights the significance of addressing ethical concerns and fostering digital literacy among students and educators. The paper provides insights into the opportunities and limitations of integrating Generative AI into educational practices through an analysis of existing literature and research findings.

Keywords: Generative AI, ChatGPT, Education, Teaching and learning, Academic integrity, Ethical concerns, Digital literacy, Responsible implementation

ANALYSING THE FORESIGHTS TO UNLOCK LATENT TREASURE OF SERVICES IN RURAL & SEMI URBAN GEOGRAPHICS OF INDIA

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ABSTRACT
The services sector of India remains the engine of growth for India's economy and contributed 53% to India's Gross Value Added at current prices in FY22-23. It is the largest and fastest growing sector in India however most of the growth and revenue generated from the service sector is from the IT service sector which is primarily based in the big cities of the country. Around two-thirds of India's population is in rural areas and a large proportion of this population lives in abject poverty. According to the ICE 360° Household Survey conducted in 2016, of the bottom 20% of India's income quintile, 89% live in rural areas. There is an urgent need to not only improve the economic condition in rural India but also to capitalise the opportunity that rural and sub-urban India possesses for the non-IT service sector.

Keywords: service, rural, sub-urban, potential, India

SWOT ANALYSIS OF CAMPUS PLACEMENT DEPARTMENTS IN INDIAN COLLEGES: BRIDGING GAPS FOR ENHANCED SUCCESS

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ABSTRACT

This study tries to identify strengths, weaknesses, opportunities, and threats (SWOT) of the campus placement department of MBA institutions, with an objective of finding and filling the gap. Purpose of the study is to use the findings for creating a highly impactful campus placement for the various stakeholders. SWOT placement department has rarely been carried out. The study of SWOT has been based on the SWOT matrix. The data was collected from placement officers by way of unstructured interviews using open ended questions to identify the SWOT of the campus placement department. It is found that the process of campus placement needs to be automated and equipped with appropriate, elaborate and timely information by way of help using various career and psychological interventions that would empower students to make informed and better career decisions.

Keywords: SWOT Analysis, Campus Placement, Employability, Skills

STUDY OF THE INFLUENCE OF BUSINESS INTELLIGENCE TOOLS ON DECISION-MAKING PROCESSES WITHIN CORPORATE ENVIRONMENTS

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ABSTRACT

Business intelligence (BI) tools have become crucial for data analysis and strategic decision-making in organisations. This research surveyed professionals across industries regarding their use and experiences with leading BI platforms. An online questionnaire examined BI tools used, frequency of use, effectiveness ratings, and impact on decision-making speed and workflow. Results from over 50 respondents showed over 90% used BI tools at least weekly and rated them as effective or highly effective in aiding decisions. Over 80% reported BI tools positively influenced and accelerated decision-making. SQL, Power BI, Tableau and Excel were among the most commonly used platforms, with a preference for both paid and free tools. The findings indicate BI enables data-driven decisions through simplified information reports and analytics. Organisations must optimise adoption and usage for maximised value from investments in BI platforms.

Keywords: Business intelligence (BI) tools, Data analysis, Strategic decision-making, Professionals, Survey, BI platforms, Questionnaire, Effectiveness ratings, Decision-making speed, Workflow

ACCIDENT PREVENTION THROUGH ENHANCED VISIBILITY PREDICTION: A SOPHISTICATED APPROACH LEVERAGING MACHINE LEARNING TECHNIQUES

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ABSTRACT
Weather reports are essential for a range of purposes, including pollution control and addressing weather-related issues. They help identify the dispersion of pollutants, enabling effective pollution management. Weather forecasts also aid in preparing for emergencies, optimizing agriculture practices, ensuring safe transportation, and promoting public health. These reports play a vital role in decision-making across sectors, enhancing safety, resilience, and overall well-being. Using machine learning, particularly the logistic regression algorithm, this study demonstrates its efficacy in predicting binary weather events like rain or sunny based on various weather parameters. Through accurate modeling and evaluation, the research highlights the algorithm's potential for practical weather forecasting applications. This research intends to analyze the significance of weather forecasting for advancing our comprehension of Indian weather dynamics and its role in enhancing predictive capabilities to address weather-related challenges effectively. Through our model and analysis, we attempt to predict the visibility index and identify the factors such as pollution, gas emissions, etc which affect visibility in specific regions which impact the number of accidents and mishaps

Keywords— Weather Forecasting, Air Pollution, Visibility, Machine Learning, Tableau

AN EXTENSIVE RESEARCH IN THE PIVOTAL ROLE OF ARTIFICIAL INTELLIGENCE IN THE DOMAIN OF EDUCATION

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ABSTRACT

With a surging dependency and assistance on generative artificial intelligence tools like ChatGPT and Bard, there are many arguments raised against it claiming it might lead to the downfall of education and critical thinking. This research was conducted to understand the relevance of its detrimental effects on students concerning their cognitive thinking and creativity. Various demographic factors and viewpoints were used to draw out correlations and variations affecting the concern raised. The coefficient of determination obtained was weak which indicates that the change observed in answering whether it's detrimental is explained poorly by the independent factors. This rules out the discussion of denouncing generative artificial intelligence for influencing students in a negative matter. Using a Two-Way Analysis of variation, more in-depth research was performed and it was observed that the most variation discerned in the age group was 16-21, which was the primary target respondents. The age group plays a vital role in debunking the argument. It was generated that all the different ages majorly believe that it harms the students but their responses to other variables like government intervention, etc explain a different side of the coin. The ChiSquare Test was run between the frequency of usage of the applications and whether it's detrimental to the students. A p-value was received from which we can deduce that they are both associated strongly. With these observations, it can be concluded that the assumption against the usage of artificial intelligence by students is inaccurate and certainly beneficial if the utilization of these technologies is done in a much more discerning manner. The Research prevails in the agreement of these tools has a more positive influence on students inadvertently and, in the long term will enrich the skills and thinking of the students. The "Two Sigma Problem" by Benjamin S. Bloom demonstrates that students who are provided one to one tutorial provides more exceptional results compared to the standard method of teaching and with the extensive growth in the field of artificial intelligence in the field of education, it can be distinctively observed that it can be an adequate appliance which will eventually produce remarkable results.

Keywords: Discrete Regression, Sampling Method, Education Development, Government Policy (JEL: C25, C83, I25, I28)

TRANSFORMING THE FINANCIAL LANDSCAPE: CLOUD COMPUTING IN BANKS

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ABSTRACT

The modern banking landscape demands agility, scalability, and innovation. Traditional on-premise infrastructure struggles to keep pace with these demands, often burdened by high costs, limited flexibility, and complex maintenance. In this shifting landscape, cloud computing has emerged as a transformative force, reshaping the way banks operate and deliver value to their customers. with lower infrastructure costs , greater operational efficiency , and data security cloud computing is the solution to providing consumers with solutions at their fingertips. According to a report by Deloitte, banks spending on cloud is forecasted to grow by 2.8 times its IT budget by 2026. Cloud banking redefines the financial landscape by seamlessly integrating digital assets - data algorithms, specialized capabilities, and robust software platforms - into core banking operations. This cloud-powered approach empowers banks to rapidly build solutions through agile software applications and scalable infrastructures. With optimized results and greater customer satisfaction the use of cloud computing is yet to see a boon in the banking industry, with customized solutions provided by cloud services there is still a major concern that remains. Which data should be stored on cloud to protect privacy of users? This paper emphasizes the importance of choosing the right cloud strategy and adopting a hybrid approach that integrates cloud solutions with existing infrastructure. A research conducted by Gartner (2022) predicts that by 2025, nearly 80% of banks will have adopted a cloud-first strategy. The paper concludes by highlighting the emerging trends in cloud computing within the financial sector, including artificial intelligence (AI)-powered chatbots, blockchain-based data sharing, and edge computing for real-time insights. In conclusion, cloud computing is not just a technological trend for banks; it is a transformation catalyst. By embracing the cloud, banks can unlock efficiencies, enhance customer experiences, and navigate the ever-evolving financial landscape with confidence

Keywords: Cloud computing, Banks, Financial services, Digital transformation, Agility, Scalability, Cost efficiency, Security, Customer experience.

ANALYTICS FOR BACKTESTING AND BUILDING TRADING MODELS: TRANSFORMING TRADES

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ABSTRACT

The ability to forecast stock market movements has the potential to attract investors to invest for the financial rewards attached to it. The study has empirically tested the technical indicators on the historical data of the MAANG stocks. We have made use of Exponential Moving Average (EMA), Relative Strength IndeX (RSI), Average True Range (ATR), Bollinger Bands (BB), Doji Patterns, Engulfing Patterns to back test the power of these indicators. Also the ML algorithms Linear Regression, K-Nearest Neighbors Regressor, Random Forest Regressor and Gradient Boosting Regressor Algorithm were utilized to build a prediction model for the Sensex returns. The entire process has resulted in some interesting findings with scope for inclusion of more technical indicators and stocks.

Keywords: Technical Indicators, Back Testing, ML Algorithm, Technical Analysis, Stock Data, Analytics JEL Classification: G1, G17

NAVIGATING THE SKINCARE JOURNEY: ANALYZING THE EFFECTIVENESS OF COSRX'S GLOBAL MARKETING STRATEGY

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ABSTRACT

Cosmeceuticals are a brand-new product category that has emerged between pharmaceuticals and cosmetics with the goal of improving skin's appearance and health. In the fiercely competitive global skincare market, brands increasingly struggle to navigate the complex customer journey and secure lasting brand loyalty. This research delves into the success story of COSRX, a South Korean skincare brand that carved a distinct niche by prioritizing key objectives like revitalizing local health and beauty stores and fostering customer satisfaction through a deeply engaged, data-driven digital marketing strategy. By examining these objectives through four key pillars – revitalizing local partnerships, customer-centric approach, leveraging Amazon reviews, and designing a compelling digital strategy – this paper offers valuable insights and actionable takeaways for brands navigating the ever- evolving landscape of skincare marketing.

Keywords: COSRX, cosmeceuticals, Skincare Marketing, Customer Satisfaction, Local Partnerships, Digital Strategy, Amazon Reviews, Omnichannel, Customer Journey.

IMPACT OF FOREIGN EXCHANGE VARIATIONS ON THE INDIAN STOCK MARKET

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ABSTRACT

This paper delves into an in-depth analysis of the underlying factors contributing to the fluctuations of four major currencies against the Indian rupee and evaluates their repercussions on the Indian stock market, particularly on the Nifty 50, within the timeframe of 2018-2023. Following an exhaustive examination of these subjects, our focus shifts towards understanding the determinants influencing the Indian rupee. Subsequently, we elucidate on the actions and data sourced from reputable entities such as the RBI, NSE, Investing.com, and NASDAQ. The research aims to identify sectors and Nifty stocks in the Indian market responsive to shifts in exchange rates. Additionally, it strives to comprehend the impact of the exchange rates of developed countries on the Indian stock market. Employing statistical methodologies like regression analysis and ANOVA, the study endeavours to establish a connection between exchange rates and Nifty sectors. The ultimate objective is to unravel the intricate relationship between stock market prices and the dynamic nature of exchange rate fluctuations.

Keywords: currency fluctuations, Indian rupee, Nifty 50, stock market, determinants, RBI, NSE, regression analysis

SPORTS & FINANCING OF FOOTBALL IN INDIA

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ABSTRACT

The present research endeavours to explore the nuanced interplay between the economic landscape of India and the evolutionary trajectory of football within its borders. Amidst the steadfast expansion of the Indian economy, the inquiry delves into discerning the extent to which this economic prosperity correlates with the advancement of football infrastructure, culture, and participation. Methodologically, data acquisition entailed a qualitative approach, harnessing insights gleaned from interviews conducted with the Chief Executive Officer (CEO) of the Double Pass Development League (DPDL). Through a series of meticulously crafted inquiries, the examination sought to unravel the intricate tapestry of football-related expenditures and their potential ramifications on the broader developmental narrative. Through the prism of regression analysis, this study endeavours to illuminate the nuanced dynamics underpinning the symbiotic relationship between economic development and the sporting realm, thereby augmenting our comprehension of the multifaceted dimensions intertwining sports and national progress.

Keywords: - Indian Football, Football Culture, Sports Financing, Development of Football, DPDL.

ECONOMIC RESILIENCE IN TURBULENT TIMES: ANALYSIS OF RUSSIAN GDP CHANGES AMID CORPORATE DIVESTMENT & WESTERN SANCTIONS

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ABSTRACT

The initiation of the Russian "special military operation" in Ukraine marked a pivotal moment in the global geopolitical sphere, carrying profound ramifications for the Russian Federation's economy. This conflict reshaped Russia's standing on the international stage & the aftershocks of the invasion reverberated across the global economic landscape. Against this background, this study conducts an extensive analysis of the post-invasion repercussions, with a specific emphasis on assessing its effects & interdependencies on key economic variables within Russia, including GDP growth, inflation rates, unemployment, & disruptions in the commodity markets, this study further explores the prospective role of fossil fuel exports in the economic resilience of the Russian economy. Through the utilization of linear regression model, this study seeks to provide a comprehensive understanding of the quantitative relationships between key variables in the post-invasion period, while offering qualitative insights on the fundamental determinants of potential economic resilience. Encompassing an extensive timeframe spanning from January 2019 to November 2023, the study provides a thorough perspective on how geopolitical crises have reshaped the economic terrain of Russia. The research uniquely contributes to the existing body of literature by providing empirical evidence on the economic repercussions of geopolitically driven economic behaviour. This paper not only contributes to the academic discourse on the interplay between geopolitics & international trade practices but also serves as a timely resource for understanding the economic implications of the Russian invasion in the context of decoupling of economies.

Keywords: Russian invasion, Ukraine conflict, economic repercussions, GDP growth, inflation rates, unemployment, commodity markets, fossil fuel exports, economic resilience

VALUE AT RISK AND MODERN PORTFOLIO THEORY INTEGRATION:

ADVANCED TECHNIQUES FOR EQUITY PORTFOLIO RISK MANAGEMENT

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ABSTRACT

By comparing Value at Risk (VaR) and Modern Portfolio Theory (MPT) in the context of equities portfolios, and concentrating on four significant companies—Tata Steel, JSW, Aditya Birla Group, and Reliance Power—this study fills a significant research gap. With a combination of techniques, VaR is used to anticipate possible losses using both parametric and non-parametric methods. To strategically distribute assets for risk reduction through diversification, MPT simultaneously optimizes portfolio weights. The results highlight how well MPT works to achieve ideal risk-return profiles and well-informed decision-making. The present study makes a substantial contribution to the advancement of effective risk management techniques in modern stock portfolios by highlighting a holistic strategy that combines strategic optimization with quantitative prediction. By comparing Value at Risk (VaR) and Modern Portfolio Theory (MPT) in the context of equities portfolios, and concentrating on four significant companies—Tata Steel, JSW, Aditya Birla Group, and Reliance Power—this study fills a significant research gap. With a combination of techniques, VaR is used to anticipate possible losses using both parametric and non-parametric methods. To strategically distribute assets for risk reduction through diversification, MPT simultaneously optimizes portfolio weights. The results highlight how well MPT works to achieve ideal risk-return profiles and well-informed decision-making. The present study makes a substantial contribution to the advancement of effective risk management techniques in modern stock portfolios by highlighting a holistic strategy that combines strategic optimization with quantitative prediction.

Keywords: Value at Risk (VaR), Modern Portfolio Theory (MPT), Equity Portfolio Management, Risk Measurement, Portfolio Optimization

STUDY OF MONETARY POLICY INDICATORS AND ITS EFFECT ON GINI COEFFICIENT IN DENMARK

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ABSTRACT

This paper attempts to assess the impact of the money related strategy on the pay disparity for Denmark over the period from 2000 - 2022 utilizing relapse techniques. This study utilizes a relapse model to inspect the relationship between a few financial strategy pointers and pay disparity as shown by the Gini coefficient. Financial approach influences the entirety of the accompanying: wages, work rates, Gross domestic product, loan fees, cash rates, and all out utilization. In this paper, we assess this significant examination plan. Our discussions are organized around three focal questions. To start with, we featured in this study the connection between abundance appropriation and monetary development. The second is the means by which an expansionary financial arrangement diminishes pay disparity and reinforces the economy. Third, how all the more fair pay conveyance is a consequence of diminished joblessness rates.

Keywords: income inequality, monetary policy, Denmark, regression analysis, Gini coefficient, economic growth, employment rates, interest rates, wealth distribution, unemployment

INVESTIGATING NEUROSCIENTIFIC METHODS OF CONSUMER BEHAVIOUR

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ABSTRACT

Contemporary marketing is evolving at an unprecedented pace, driven by advancements in neuroscientific methods that delve into the intricacies of consumer behavior. This paper explores the revolutionary landscape of neuromarketing, unravelling the profound influence of subconscious processes on purchasing decisions. In a world inundated with advertising, understanding the neural mechanisms behind consumer choices becomes paramount, ushering in an era where companies seek to decode the hidden preferences and desires of their target audience.

The research draws upon insights gleaned from a comprehensive review of scholarly papers and Martin Lindstrom's book "Buyology," which investigates the intersection of neuroscience, marketing, and consumer behavior. By synthesizing findings from diverse sources, the paper aspires to construct a cohesive narrative that elucidates the methodologies employed in neuromarketing research. The incorporation of information spans multiple disciplines, encompassing psychology, neuroscience, and marketing, offering a holistic view of the intricate techniques shaping the neuroscientific exploration of consumer behavior.

The exploration of mirror neurons reveals their pivotal role in shaping consumer preferences, as observed through Steve Jobs' astute recognition of the triumph of mirror neurons in Apple's iconic white headphones. Giacomo Rizzolatti's groundbreaking work on macaque monkeys underscores the mirroring effect, demonstrating its applicability to human behavior. Insights into the power of subliminal messaging and somatic markers shed light on the mechanisms companies employ to create lasting brand associations, exploiting the subconscious to drive consumer loyalty.

Furthermore, the paper dissects the multifaceted influence of fear, both in advertising and political campaigns, uncovering the manipulation of somatic markers to play on individuals' insecurities. Rituals and comfort emerge as powerful tools in the marketer's arsenal, fostering emotional connections with brands, akin to religious affiliations. The controversial notion of "sex sells" is scrutinized, revealing that sexual content in advertising may not wield the persuasive power traditionally believed. The discussion culminates in an exploration of the burgeoning field of neuromarketing, where companies leverage neuroimaging and EEG technology to dissect consumer preferences, offering a glimpse into the future of precision marketing.

In essence, this paper amalgamates diverse perspectives on neuromarketing, elucidating the methods, findings, and implications that define this transformative intersection of neuroscience and consumer behavior. As the marketing landscape undergoes a paradigm shift, propelled by a deeper understanding of neural processes, consumers are positioned to navigate this terrain armed with newfound awareness and agency.

Keywords: Neuromarketing, Consumer Behaviour, Neuroscientific Methods, EEG Technology, Paradigm Shift

GREEN AI FOR INDUSTRY- A SMARTER APPROACH TO REDUCE AND REPAIR AIR POLLUTION AND GENERATE ELECTRICITY: A CASE STUDY

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ABSTRACT

According to the first study, which was published in the BMJ (British Medical Journal), 5.1 million more deaths worldwide are attributed to air pollution connected to industry each year.

And according to 'Devastating Health Impacts of Air Pollution Highlighted in News Reports' by Forbes in December ,2023 it states that Researchers found 8.3 million deaths worldwide were attributable to PM2.5 particle pollution and ozone (O3) in ambient air in 2019, of which 61% (5.1 million) were linked to fossil fuels. Thus, installing private air filters to avoid air pollution is not the only solution and the effectiveness of many air filters is still a question. In addition to that, not all the people of under developed or developing countries like India caninstall private air purifiers in their homes.

Adopting a technological system that supports the "environment" without compromising the demands of current and future generations is necessary to address the problem of air pollution.

The best solution to pollution problems is "green technology," that is "Green AI" which can be also known as "sustainable Artificial Intelligence (AI)". Green AI is the application of energy-saving equipment and renewable energy legislation to support both economic development and life. This is also referred to as sustainable technology since it addresses the consequences that human activity has on the environment over the long and short terms. It offers a unique solution that can be selected based on the needs and budget, including material change, process modification, system innovation, policy creation, and public awareness.

In light of the pressing demand, this paper highlights a unique Pollution to Power (P2P) process or we can say a mechanism, which will provide a better sustainable solution to the air pollution issue. This mechanism will address the issue of industrial carbon emissions, such as those from the kiln industry, which is a major source of air pollution. In addition, we aim to solve the industry's persistent turbine issue, generate power, and clean and filter the air before releasing it back into the atmosphere—all in a single procedure.

Keywords: Green AI, Smart city solution, Pollution to Power process, Sustainable solution.

TO STUDY THE PREFERENCE OF CONSUMPTION OF PACKED WHEAT FLOUR AND MILL WHEAT FLOUR

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ABSTRACT

Objective:

To understand which type of wheat flour people consume (Packed of any brand or mill (Chakki) flour) and the reasons of their consumption.

Design:

- *Personally discussed and audio-recorded discussions with 40 head of the families.*

- *A total of 50 head of the families were surveyed with structured questionnaire.*

Results:

All the participants agreed that the quality of flour plays an important role in the quality of roti (Indian Bread). Those who consumed mill flour (Chakki Atta) had a lack of trust in packed flour considering factors like quality, process. They bring the wheat, clean it and then give it in mill for the process. This gives them a guarantee and satisfaction that wheat is neatly cleaned and is safe to consume. Convenience and brand trust are cited as the main reasons by consumers of packed flour.

Keywords: Wheat Flour Consumption, Packed Flour, Mill Flour (Chakki Atta), Consumer Preferences, Wheat Processing, Brand Trust

DISCERNING SUSTAINABILITY: AI-DRIVEN ANALYSIS OF GREENHOUSE GAS EMISSIONS IN ASIA

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ABSTRACT

The escalating global apprehension regarding climate change and its consequences on the environment have incited extensive inquiry into the origins and repercussions of greenhouse gas emissions, particularly carbon dioxide (CO_2) emissions. Amongst the distinct geographical regions worldwide,

Asia is a substantial contributor to these emissions, necessitating an exhaustive examination of its constituent elements which encompass land utilization, industrial undertakings, and various other demographic factors. This instigates the basis for our research with the intent of exploring multifaceted dimensions of CO_2 emissions in Asian countries, with a pronounced emphasis on emissions stemming from environmental Indicators. The inherent objective of our research is to stratify the per capita CO_2 emissions of these nations into discrete categories predicated on sustainability benchmarks.

In this research, we work with AI algorithms like Decision tree, Random Forest, and logistic regression, to ascertain and substantiate the classifications which can be categorized with regards to their CO_2 emissions. The amalgamation of these algorithms with data visualization tools like Tableau and Power BI contribute towards identifying existing patterns and add a dynamic edge to our model.

The aim of the research is to analyse the cause of disparities between CO_2 emissions and develop insights to reduce or mitigate the effects of emissions on the environment while maintaining industrial development & quality of life. Unveiling critical discernments into the several factors that wield influence over CO_2 emissions to mitigate the effects are a crucial need today. The findings also identify the leading contributors among Asian nations in terms of CO_2 emissions.

The key focus of this research is about the significance of adopting sustainable methodologies to curtail CO_2 emissions within Asian countries while maintaining a balance with their overall development. This endeavour not only distinguishes the nations with the loftiest emissions but also

Gives input pertaining to assign priority in their efforts to mitigate their environmental footprint. By leveraging the insights emanating from this investigation, policymakers, environmental advocates, and stakeholders can devise strategies to achieve sustainability and alleviate the detrimental ramifications of CO_2 emissions in the region. This research serves as an indispensable initial stride toward a more ecologically aware and sustainable future for Asian nations and the global community at large.

THE RISE OF FINTECH: EVOLUTION OR DISRUPTION

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ABSTRACT

This study explores the exciting world of fintech startups—financial technology—and how they are changing the face of established financial systems. It defines fintech charts its development, and looks at significant turning points that have influenced its course. Through an analysis of competitive landscapes, regulatory dynamics, and market developments, the report evaluates the current condition of fintech. It highlights cutting-edge technologies that are advancing fintech, like blockchain, artificial intelligence, and data analytics. It also closely examines funding trends, growth patterns, and the causes of a funding reduction in 2023. The study's conclusion outlines the new opportunities and difficulties facing the fintech sector and provides actionable advice for researchers, business executives, and legislators on how to encourage cooperation, regulatory flexibility, and technological advancements that will benefit both fintech companies and established financial institutions. Ultimately, the study aims to provide a comprehensive understanding of fintech's development and its impact on the global financial landscape.

Keywords: Fintech, Financial Technology, Regulatory Dynamics, Artificial Intelligence, Technological Advancements, Growth Patterns

AN EXPLORATORY STUDY ON TECHNIQUES OF SENTIMENTAL ANALYSIS

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ABSTRACT

Sentiment analysis, or the act of computationally recognizing and categorizing opinions conveyed in text, has developed as an important method for analyzing public sentiment in a variety of disciplines. This paper gives an exploratory examination of sentiment analysis approaches, using insights drawn from a variety of sources such as books, journal papers, and online resources. By synthesizing current research, we investigate the strengths, limits, and applications of several sentiment analysis methods, which range from lexicon-based approaches to cutting-edge deep learning techniques. Furthermore, we analyze the challenges of sentiment analysis and investigate emerging developments in the field. With this extensive analysis, we hope to provide a significant resource for researchers, practitioners, and hobbyists interested in sentiment analysis and its various applications.

Keywords: Sentimental Analysis, Techniques, deep learning, challenges

AN EXPLORATORY ANALYSIS CREATION AND CONSUMPTION ON YOU TUBE THROUGH VISUAL ANALYTICS

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ABSTRACT

In today's digital landscape, social media platforms hold a pivotal role in disseminating content, nurturing interactions, and shaping user preferences. This comprehensive exploration delves into prominent YouTube channels, assessing subscribers, video views, and upload frequency across diverse categories and countries. As of January 2023, YouTube stands as a global content powerhouse with 2.5 billion monthly and 1.2 billion daily active users, engaging with a billion hours of content daily. With a rapid influx of 500 hours of video uploaded each minute, it remains an unparalleled hub for content creation. The platform's impact is global, notably in countries like India, the US, and Indonesia, with languages like English, Hindi, and Spanish reigning supreme. Categories spanning music, entertainment, gaming, education, and news captivate users, who dedicate an average of 2 hours and 24 minutes per session, viewing around 100 videos per month. The financial clout of YouTube is underscored by its $28.8 billion revenue in 2022. Intertwining YouTube metrics with social media engagement indicators reveals the intricate cross-platform dynamics and user behavioral patterns. This layer adds dynamism to the narrative of digital content consumption. The integration of sociodemographic factors provides a broader comprehension of the intricate interplay between content engagement and societal attributes. Revealing captivating patterns and trends, this analysis unveils the evolving terrain of YouTube's content creation and audience engagement. Diverse data visualizations, including multi attribute plots to depict channel distribution, popularity, and interaction dynamics have been used in this research. This amalgamation extends beyond content creators and marketers, offering researchers valuable insights into digital platform dynamics within the broader context of societal indicators and evolving social media trends. Temporal trends in video views and subscribers are effectively conveyed through line charts, illuminating growth trajectories. This analysis delves into social media trends, acknowledging their symbiotic rapport with YouTube. Metrics and engagement indicators converge, shedding light on cross-platform influences and user behaviors. Regression analyses untangle the nexus between sociodemographics and YouTube engagement. Crucially, this research aimed at finding how analytics reflects in the domains of social media and contributes towards refining strategies, optimizing engagement, and honing targeting efforts and acquiring ways to maximize the synergy that magnifies reach and cultivates cross-platform expansion.

STUDY OF USER'S HESITATION TOWARDS USAGE OF UPI PAYMENT APPS IN MUMBAI

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ABSTRACT

Unified Payment Interface (UPI) is a payment system that allows numerous bank accounts to be combined in a single mobile application to perform a variety of banking operations, such as merchant payments and fund allocation. Mobile devices are intended to be used with the Unified Payment Interface. The number of people using UPI payments in India is rising as a result of the banking system's assistance and the constant growth of UPI Integrated apps for smartphones.

Digital Payment Systems like UPI in India are constantly evolving and new technologies, marketing strategies, and other innovations often disrupt this sector.

Analyzing the user's hesitation toward the UPI is the goal. This study aims to find the correlation between Trust employed by the people on the UPI digital payment system and does that have an effect on the users hesitation to use digital payment systems like UPI.

To quantify user discontent with UPI usage, a Structural Equation Modeling (SEM) technique focusing on partial least squares is used. The identified important elements impacting customer UPI using behavior are Awareness (AW), Individual Competence (IC), Social Influence (SI), Facilitating Condition (FC), Effort Expectancy (EE), Trust Issue, Crime Issue (CRI). For determining if there is any considerable relation between the Trust Issue (TI) towards the User's Hesitation (UH), the Pearson Chi-square is conducted. The derived research hypothesis were AW->TI, IC->TI, SI->TI, FC->TI, EE->TI, CRI->TI, TI->UH.

The Awareness (AW) has a most significant relationship with Facilitating Conditions (FC) and Crime Issue (CRI). This research could help people in developing countries to make the payment system more accessible to the masses.

STUDY OF BUYING BEHAVIOUR TOWARDS ELECTRONIC DEVICES USING PAYMENT OPTIONS BY GENZ IN MUMBAI

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ABSTRACT

This research paper investigates the buying behaviour of GenZ while purchasing electronic devices such as laptop, smartphone, tablet etc. using online and offline mode of channels (ecommerce and physical store). With this our aim is also to understand and identify the payment option GenZ prefer while purchasing this electronic device that is online and offline. In online it includes credit card, UPI, net banking etc. and in offline it includes cash, cheque, bank transfer etc. Therefore, these insights allow us to understand the preferences of Gen Z and assess whether they recommend their buying patterns to others for future purchases. We have highlighted around the significance of the online transaction such as UPI and consumer electronics. Implementing a quantitative research approach with a sample of 110 Gen Z individuals. It provides valuable insights into their buying behaviour regarding electronic devices, both online and offline, and their preferred modes of payment. This will ultimately help us and the businesses preferably in the field of consumer electronics to achieve their strategic and organizational goals.

EVALUATING THE INFLUENCE OF E-WORD OF MOUTH ON GEN-Z'S SHOPPING HABITS IN MUMBAI

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ABSTRACT

The influence of e-word of mouth (e-WOM) on Generation Z (Age group 14 to 27) shopping habits has garnered significant attention due to the increasing reliance on digital platforms for consumer decisionmaking. This study aims to explore the impact of e-WOM on Gen Z consumer shopping habits and to understand the product category that most influence by e-WOM and the reasons for purchases. A primary data collection method, a survey form was administered to 200 individuals belonging to Generation Z. The survey delved into various aspects of their shopping habits, including the role of recommendations from online communities in influencing their purchasing decisions. In addition to unravelling the impact of e-WOM on Gen Z consumer shopping habits, the findings of this study can offer valuable insights to companies seeking to optimize their online presence. Understanding the preferred platforms for reviews within the Generation Z demographic can guide businesses in strategically targeting their digital marketing efforts. Moreover, identifying the specific product categories influenced most by e-WOM enables companies to tailor their online strategies and enhance visibility in areas where consumer engagement is highest. These insights can empower businesses to align their marketing strategies with the preferences and behaviours of Generation Z, ultimately fostering stronger connections with this tech-savvy consumer group.

NAVIGATING UNCERTAINTY: ASSESSING BUSINESS RISK, FINANCIAL PERFORMANCE & FIRM VALUE USING STRUCTURAL EQUATION MODELLING IN BSE S&P 500 FIRMS

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ABSTRACT

Uncertain times breed uncertain firms. Fluctuations in earnings, driven by unforeseen market shifts or operational challenges, can cripple a company's earnings growth and erode its value. Thus, understanding business risk and its complex interplay with financial performance, and firm value is crucial for informed decision-making. This research paper investigates the relationship between business risk, financial performance, and value of firm using Structural Equation Modelling on a comprehensive dataset of S&P 500 firms for a 10-year period from 2013 to 2023.

The findings of this study shed light on the implications of business risk on financial decision-making and its consequences on firm value. The results of Anova indicates that there exists significant difference in business risk of companies across sectors. The outcome of Structural Equation Modelling depicts that Business Risk has a significant impact on Return on Equity, Financial leverage and Firm value and financial leverage partially mediates the impact of business risk on Return on Equity. These findings offer valuable insights for financial decision making by corporate leaders and investors.

Keywords: Business Risk, Debt Capital, Financial Leverage, Return on Equity

ASSESSING THE ROLE OF INTELLECTUAL CAPITAL IN SHAPING FINANCIAL PERFORMANCE: A COMPARATIVE STUDY OF INDIAN PUBLIC VS. PRIVATE BANKS

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ABSTRACT
This paper investigates the influence of Intellectual Capital (IC) on the financial performance of Indian banks, employing a modified Value-Added Intellectual Coefficient (MVAIC) methodology to measure IC efficiency from 2011 to 2020. Analyzing data from 12 public and 19 private sector banks, the study reveals significant variations in IC's impact on financial outcomes between these sectors. Nonetheless, this research contributes original insights by comprehensively comparing IC's role across public and private banking sectors in India, underscoring the strategic value of intellectual capital in enhancing bank performance. This comparative analysis not only broadens the empirical understanding of IC's financial implications but also offers a nuanced perspective on strategic resource allocation within the banking industry.

EVALUATING THE PERFORMANCE OF 3RD PARTY LOGISTICS PROVIDERS BY THE SUPPLY CHAIN OPERATIONS REFERENCE (SCOR) MODEL, USING POWER BI TOOL

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ABSTRACT

Purpose-*The supply chain industry is one of the most relevant businesses in our society given that it has a huge impact on both our economy and our daily lives.In the modern world competition is no longer between organizations, but among supply chains ('SCs'). Effective supply chain management ('SCM') has therefore become a potentially valuable way of securing a competitive advantage and improving organizational performance.*

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ABOUT THE BOOK

The engrossing voyage **"Data Analytics: Transforming Society and Business Landscape"** explores the universe of data and its amazing influence on human existence. In short, this book investigates the process of analyzing data gathered from multiple sources, such as social media, sensors, and transactions, in order to identify trends, patterns, and insights. Data analytics is transforming the way we work and live, from enhancing healthcare and education to completely changing the way companies run.

You'll learn about actual cases that demonstrate how data-driven choices are improving our environment in general by increasing intelligence, efficiency, and general well-being. This book will educate you on the power of data analytics and how it's improving our society and corporate environment, regardless of your level of experience. Prepare to be astounded by the opportunities that arise from utilizing data's potential!