

**MAIMS INTERNATIONAL CONFERENCE - MIC'24**  
**RE-VISITING BUSINESS, EDUCATION AND COMMUNICATION**  
**WITH AN EMPHASIS ON SUSTAINABLE DEVELOPMENT**  
**12 & 13 MARCH 2024**



**COMPENDIUM**

**Sponsored by**  
INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH  
GANDHI SMRITI AND DARSHAN SAMITI

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**Dr. Nand Kishore Garg**  
**Founder and Chief Advisor, MATES**  
**Chancellor, Maharaja Agrasen University, Baddi, HP, India**



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# MAIMS INTERNATIONAL CONFERENCE MIC'24

on

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## MESSAGE



It is with great pleasure that I extend my warmest greetings to all of you gathered here for the International Conference on "Revisiting Business, Education, and Communication with an Emphasis on Sustainable Development" on 12<sup>th</sup>-13<sup>th</sup> March 2024.

I believe that the subject undertaken for this international conference shall connect us with the plethora of challenges being faced by the international community. I understand that the brainstorming sessions of this conference on the vibrant subject matters planned for discussion will bring solutions to the challenges being faced internationally.

In today's rapidly evolving global landscape, the intersection of business, education, and communication plays a pivotal role in shaping the future of our societies. The theme of sustainable development underscores the urgent need for us to re-evaluate our approaches and strategies across these domains. It calls for innovative solutions that not only address the challenges of the present but also safeguard the well-being of future generations.

This conference provides a unique platform for scholars, researchers, practitioners, and policymakers worldwide to exchange ideas, share insights, and explore synergies. Through collaborative efforts and interdisciplinary dialogue, we aim to chart a course towards more sustainable practices in business operations, educational frameworks, and communication strategies.

I encourage each of you to actively participate, engage in thought-provoking discussions, and contribute your expertise towards advancing our collective understanding of sustainable development. Together, let us embark on this journey of exploration, innovation, and transformation with the shared vision of building a more resilient and prosperous future for all.

Once again, I extend my heartfelt welcome to each one of you. May this conference be a fruitful and enriching experience, guiding us towards a brighter tomorrow.

March 12-13, 2024

**Dr. Nand Kishore Garg**

Founder & Chief Advisor, MATES, New Delhi

Chancellor, Maharaja Agrasen University, Baddi, HP

## MESSAGE



It is with immense pride that I extend a warm welcome to every one of you to the International Conference on "Revisiting Business, Education, and Communication with an Emphasis on Sustainable Development" organized by Maharaja Agrasen Institute of Management Studies.

In today's interconnected world, the imperative for sustainable development has never been more pressing. Sustainability is the buzzword in today's world of fierce competition in the business fields. It becomes abundantly clear that our collective actions and decisions in these spheres will significantly shape our planet's future trajectory.

This conference is a pivotal platform for intellectual exchange, collaboration, and innovation. It offers a unique opportunity for scholars, practitioners, and stakeholders from diverse backgrounds to engage in meaningful dialogue, share insights, and foster partnerships to drive positive change.

As we delve into the multifaceted dimensions of sustainable development, let us remain mindful of the challenges we face and the opportunities that lie ahead. Let us harness the power of knowledge, creativity, and collaboration to devise holistic solutions that reconcile economic prosperity with environmental integrity and social equity.

I urge each of you to approach this conference with an open mind, a spirit of inquiry, and a commitment to action. Let us challenge conventional wisdom, break down silos, and embrace interdisciplinary approaches that transcend boundaries and catalyze transformative change.

Together, we possess the collective wisdom, ingenuity, and resolve to build a more sustainable and inclusive future for generations to come. Let us seize this moment to rededicate ourselves to the noble cause of sustainable development and leave a legacy of hope and prosperity for all.

I extend my heartfelt gratitude to the organizers, sponsors, speakers, and participants for their invaluable contributions to this conference. May our deliberations be fruitful, our interactions meaningful, and our endeavours impactful.

March 12-13, 2024

A handwritten signature in black ink, appearing to read 'Vineet Kumar Lohia', with a stylized flourish at the end.

**Sh. Vineet Kumar Lohia**  
Chairman, MATES, New Delhi

## MESSAGE



It is a matter of great pleasure for me to welcome you all to the International Conference on "Revisiting Business, Education, and Communication with an Emphasis on Sustainable Development," organised by Maharaja Agrasen Institute of Management Studies with academic partner St. John's University, New York, USA on 12<sup>th</sup>-13<sup>th</sup> March 2024.

The theme of the conference highlights myriad avenues of discussion in business practices and emerging challenges faced by global industry. As we strive for progress and prosperity, it is imperative that we do so with a conscious effort towards sustainability. Our collective actions and decisions hold the power to shape the future of our nation, and it is incumbent upon us to ensure that this future is one of resilience, equity, and prosperity for all.

This conference serves as a platform for dialogue and exchange of ideas. The deliberations during the conference will add substantial value to the Body of knowledge and will offer a purposeful discussion through sustained rigour. It is a testament to our shared commitment to addressing the challenges of our time and charting a course towards a more sustainable and inclusive world.

Throughout the course of this conference, I encourage you to engage in meaningful discussions, challenge assumptions, and explore innovative solutions. Let us mobilise the power of knowledge and collaboration to pave the way for a brighter tomorrow.

I extend my heartfelt gratitude to the management, organizing team, sponsors, and participants for their dedication and contributions to making this event a reality. Together, let us embark on this journey towards a more sustainable future, guided by the principles of responsibility, stewardship, and cooperation.

Wishing you all a productive and enriching conference experience.

March 12-13, 2024

**Prof. (Dr.) Rajni Malhotra Dhingra**  
Director, MAIMS



सुषमा रावत  
Sushma Rawat  
निदेशक (अन्वेषण)  
Director (Exploration)



ऑयल एण्ड नेचुरल गैस कॉर्पोरेशन लि.  
Oil and Natural Gas Corporation Ltd.



### MESSAGE

It is a matter of great pleasure for me to welcome you all to the International Conference on "Revisiting Business, Education, and Communication with an Emphasis on Sustainable Development," organised by Maharaja Agrasen Institute of Management Studies with academic partner, St. John's University, New York, USA on 12<sup>th</sup>-13<sup>th</sup> March 2024.

ONGC believes that Sustainable Development requires contribution from all societal players and significantly so from corporates. Our policy is aimed at driving efficient and effective implementation of Sustainable Development activities, initiatives and projects across ONGC. We consider that sustainable management of water, materials and energy; addressing climate change through carbon management are our key broad responsibilities towards environmental sustainability. Our vision is to gradually work towards reducing our carbon and water footprint, innovative beyond compliance management of waste and prudent energy management and biodiversity conservation. We will continue to take up Sustainable Development projects for conserving natural resources, energy, water and make all out efforts to minimize environmental impacts of our projects on the society. We will also continue to invest in community around our work centres through various initiatives by providing access to infrastructure, water, electricity, education, healthcare etc.

I believe that the subject undertaken for this international conference shall connect us with the plethora of challenges being faced by international community. I understand that the brain storming sessions of this conference on the vibrant subject matters planned for discussion will bring solutions to the challenges being faced internationally.

This conference provides a unique platform for scholars, researchers, practitioners, and policymakers from around the world to exchange ideas, share insights, and explore synergies. I encourage you to engage in meaningful discussions, challenge assumptions, and explore innovative solutions. Together, let us embark on this journey of exploration, innovation, and transformation, with the shared vision of building a more resilient and prosperous future for all.

Once again, I extend my heartfelt welcome to each and every one of you. May this conference be a fruitful and enriching experience, guiding us towards a brighter tomorrow!

  
(Sushma Rawat)



एन. के. सिंह  
N. K. SINGH



उप सभापति के सचिव  
SECRETARY TO DEPUTY CHAIRMAN  
राज्य सभा / RAJYA SABHA

No. Secy/HDC/RS/ 2024- 200

28 February, 2024

Dear Prof. Dhingra ji

Thanks for inviting the Hon'ble Deputy Chairman, Rajya Sabha to the International Conference on '*Revisiting Business, Education and Communication with an emphasis on Sustainable Development*' being held at Maharaja Agrasen Institute of Management Studies on 12<sup>th</sup> March, 2024.

Due to his pre-scheduled commitments on that day, it will not be possible for him to join you for this Conference. Kindly let us know in advance if anything in future. He, however, wishes the Conference a grand success.

With regards,

Yours sincerely,






( N. K. Singh )

**Prof. (Dr.) Rajni Malhotra Dhingra**  
Director,  
Maharaja Agrasen Institute of Management Studies,  
Sector -22, Rohini  
Delhi - 110086

## PROFILE OF CHIEF CONVENORS

 <p><b>Dr. Manoj Verma</b> Head, Dept. of Business Administration</p>	<p>Prof. (Dr) Manoj Verma is currently working as Head of the Department of Business Administration at Maharaja Agrasen Institute of Management Studies (MAIMS), Delhi. He is amongst one of the founder faculty of MAIMS and has been associated with the institute for more than 20 years. He is a Doctorate in Management from M.D. University, Rohtak. He has also obtained his MBA Finance degree from the Institute of Management Studies and Research (IMSAR), M.D.University, Rohtak and M.Phil from Madurai Kamraj University, Madurai. He has also qualified UGC-NET (National Eligibility Test). His areas of Interest are Entrepreneurship Development, Banking, Risk Management, Securities &amp; Investment Management and Taxation. He has published papers in various journals of national and international repute. He has also authored a book on Management Process and Organizational Behaviour (A Simplified Approach to understand Management Intricacies)</p>
 <p><b>Prof. (Dr) Manju Gupta</b> Head, Dept. of Commerce</p>	<p>Prof (Dr.) Manju Gupta is a Professor &amp; Head of the Department of Commerce at Maharaja Agrasen Institute of Management Studies, Rohini Delhi. She had completed her B.com (H), M.com &amp; M. Phil from Delhi University and Ph.D from C.C.S University. She has more than two decades of experience in the area of Finance and Accounting. She has authored four books which are prescribed as textbooks/reference books by Guru Gobind Singh Indraprastha University, Delhi University, University of Calcutta, Galgotia University, Manav Rachna and many other universities. She has published over 20 papers in national and international journals and has acted as a resource person in multiple FDPs.</p>
 <p><b>Dr. Gaurav Aggarwal</b> Head, Dept. of Journalism</p>	<p>Dr Gaurav Aggarwal, Head &amp; Associate Professor, Department of Economics, Maharaja Agrasen Institute of Management Studies, GGSIP University. He obtained his MA economics from H.N.B Garhwal Central University and did his PhD from Rajasthan. His area of specialization is Microfinance. He has 23 years of corporate and teaching experience. He has various research papers and articles in reputed journals to his credit. He has participated in budget debates on national news channel. He has received best research paper awards from VIPS, GGSIP University and JIMS University. He has keen interest in Geo-political issues, Environment and Economic Development issues. He has inner drive to develop a holistic and critical understanding among students. He coordinated and convened various programmes at the institute.</p>
 <p><b>Dr. Umesh C. Pathak</b> Head, Dept. of Journalism</p>	<p>Dr Pathak is currently working as a Head of Journalism &amp; Mass Communication department at Maharaja Agrasen Institute of Management Studies, Rohini, Delhi. A postgraduate and PhD in Journalism &amp; Mass Communication from Banaras Hindu University, Varanasi. Apart from this, he is having master's degree in philosophy and Hindi, qualified UGC-NET in both Philosophy and Mass Communication. He has also done a Film Appreciation course from the Film and Television Institute of India, Pune and a Vani Certificate by AIR, Prasar Bharati, India. He has 15 years of experience, including radio industry and academics. He has wide experience in Radio programme production and was associated with All India Radio and private FM radio as a presenter and programmer. He has produced more than five hundred programmes for radio and documentaries on various social themes. He has also been empanelled as a consultant in the radio division of the Electronic Media Production Centre, IGNOU Delhi. He has three books to his credit and contributed many articles/research papers in different books/research journals. Dr Pathak has a keen interest in Hindi poetry and Urdu ghazal. He has been actively participating as an anchor, programme compeer and poet in various literary events across the country. His upcoming book on Hindi poetry titled "Jo Dil ne Kaha" will soon be published.</p>

## PROFILE OF CONVENORS

 <p><b>Dr. Bharti Chaudhary</b> Associate Professor, MAIMS</p>	<p>Dr. Bharti Chaudhary is presently working as an Associate Professor with Maharaja Agrasen Institute of Management Studies, Delhi and has over 20 years of teaching experience to her credit. She is a doctorate from Banasthali University. Her keen research areas include Mentoring, Bhagwad Geeta, organizational role stress, and behavioural psychology. She has published many papers in National and International Journals in the fields of Mentoring, Self- Efficacy, Organisational Role Stress, Role Efficacy and Leadership.</p>
 <p><b>Dr. Charu Mohla</b> Associate Professor, MAIMS</p>	<p>Dr. Charu Mohla is presently working as an Associate Professor at Department of Business Administration, Maharaja Agrasen Institute of Management Studies, Rohini, Delhi. She is Ph.D in Management from Guru Gobind Singh Indraprastha University, UGC-NET Qualified and MBA in Human Resource Management with over 19 years of teaching experience. She has the expertise in teaching various courses of MBA, BBA, B.COM and B Tech. She has co-authored a book on “Industrial Management” and published more than 20 papers in National and International Journals, which add to her accomplishments.</p>
 <p><b>Dr. Shilpee Agarwal</b> Associate Professor, MAIMS</p>	<p>Dr. Shilpee Agarwal is presently working as an Associate Professor with Maharaja Agrasen Institute of Management Studies, Delhi and has over fourteen years of teaching experience to her credit. She is a doctorate from Aligarh Muslim University. Her keen research areas include emotional intelligence, managerial effectiveness and behavioural psychology. She has conducted many workshops on Systematic Literature Review, Research &amp; Thesis Writing.</p> <p>She has several case studies, including IIMA Case Centre and Ivey Publishing. She also has several papers published/presented in conference proceedings, National and International Journals. She has authored two books titled “Human Resource Management and Organisational Behaviour”.</p>



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## AN INTELLIGENT ANOMALY DETECTION IN AUTONOMOUS VEHICLES USING LIGHTWEIGHT DEEP LEARNING NETWORK FOR ENHANCING ROAD SAFETY

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In autonomous vehicles, cooperative driving has great potential to enhance traffic safety and efficiency and has been extensively studied in present days. However, most existing studies only focus on the ideal communication setting and ignore the potential vehicle communication failure caused by cyber-attacks, which poses serious safety threats to traffic safety. To fulfil this research gap, this paper intends to develop an intelligent anomaly detection in autonomous vehicles using lightweight deep learning network. The various supervised and unsupervised machine learning models are used to increase the performance of Intrusion detection systems (IDSs) for vulnerability assessment, obtaining high classification performance is still a challenge for them. In this paper, a robust vulnerability assessment framework is proposed in this paper based on optimal feature selection and effective classification. Initially, a meta-heuristic algorithm called binary mutation-based dung beetle optimization (BMDBO) algorithm is used for dimension reduction by selecting optimal feature subset based on k-fold cross validation. Then, the Depth-wise Separable Dense Convolutional Neural Network (DS-DCNN) based lightweight deep learning network is developed for anomaly detection. Further, based on the anomaly detection results, the fault and non-fault vehicles will be identified for attaining fault-tolerant cooperative driving. The proposed model will be simulated in Python platform and evaluated based on the performance metrics of accuracy, precision, recall, f1-score and Area under the Curve (AUC).

**Keywords:** Autonomous Vehicles, Learning Network, Performance Metrics

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## A COMPARATIVE STUDY ON THE FACTORS INFLUENCING THE ADOPTION AND USAGE OF UPI AMONGST YOUTH IN INDIA

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This study explores the variables affecting young people in India's adoption and use of the Unified Payments Interface (UPI). In the middle of a revolutionizing digital payment era, exemplified by the launch of UPI, it is critical to comprehend the subtleties of adolescent acceptance. This study investigates the nuances of awareness, ease of use, trust, security perceptions, preferred interface, and switching behaviour associated with UPI adoption using a mixed-method approach that includes quantitative surveys and qualitative observations. The results show that trust is a critical component that drives adoption, emphasizing the need of bolstering security and dependability in UPI systems. Adoption is not greatly impacted by awareness or simplicity of use, which suggests that specific educational initiatives emphasizing security precautions are necessary. The report also recommends rewarding usage associated with security-aware behaviour to promote adolescent involvement. The report provides recommendations to practitioners and politicians for improving trust mechanisms and creating focused awareness efforts to encourage youth adoption of UPI.

**Keywords:** Unified Payments Interface (UPI), Adoption, UPI Systems

## **A COMPARATIVE STUDY ON THE FACTORS INFLUENCING THE ADOPTION AND USAGE OF UPI AMONGST YOUTH IN INDIA**

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Cross-border acquisitions (M&A) have become integral to global business strategies, prompting increased academic interest. This research conducts a comparative analysis of Indian and U.S. companies engaged in cross-border acquisitions within the automotive industry, focusing on Tata Motors' acquisition of Jaguar Land Rover and Volkswagen Group's acquisition of Porsche. The literature review highlights key research studies exploring sustainability and financial performance in cross-border M&A. Notable studies by Jain, Kashiramka, and Jain; Xiang Hong; Kun Liu; Jaroslava Huskova; Alen Antun Sacek; Bruno Lopes de Paula; BE Jayasinghe and F Rifat; and A Wang provide insights into critical factors, hurdles, and prospects associated with cross-border M&A activities. Addressing the research gap, this study focuses on the carbon emissions aspect of sustainability, exploring how cross-border M&A activities influence emissions and whether there are discernible differences between Indian and U.S. companies. The study incorporates independent variables such as Return on Assets (ROA), Return on Equity (ROE), ESG metrics, Net Income, and Regulatory Compliances to provide a nuanced perspective on the intricate relationship between financial performance, sustainability practices, and carbon emissions. The study conducts a detailed comparative analysis within the automotive industry, specifically examining Tata Motors' acquisition of Jaguar and Volkswagen's acquisition of Porsche. It aims to assess the impact of these cross-border M&A activities on sustainability practices and financial performance. The study also explores the intricate relationship between international business strategies and corporate sustainability in a global context. The methodology involves a mixed-methods approach, including statistical tests for quantitative data (linear regression, ANOVA), thematic analysis for qualitative data, and a comparative case study of Tata Motors and Volkswagen Group. The research design employs a longitudinal analysis with a significance level of  $p < 0.05$ , utilizing Microsoft Excel for initial analysis and EViews software for advanced time series analysis. The study tests the hypothesis that there is a linear decrease in carbon emissions per vehicle over time. Initial results indicate a significant downward trend in carbon emissions for both Tata Motors and Volkswagen Group. The key findings reveal a significant linear decrease in carbon emissions for both companies, coupled with an upward trend in regulatory compliance costs.

**Keywords:** Cross- Border, Acquisition, Carbon Emissions.

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### **AN EMPIRICAL ANALYSIS OF CO & PROGRAM OUTCOME WITH REFERENCE TO FINANCIAL ACCOUNTING & ANALYSIS (ASSESSMENT & ATTAINMENT)**

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Outcome-based education (OBE) is an educational approach that focuses on what students should know and be able to do at the end of a learning process, rather than focusing solely on what content is taught or how it is delivered. OBE emphasizes clearly defined learning outcomes or competencies that students are expected to demonstrate. These outcomes are often referred to as "Competency Outcomes, Performance Outcomes" (COPO). COPO attainment refers to the achievement of these competency outcomes by students. In an outcome-based education framework, educators design curriculum,

instruction, and assessment around these desired outcomes. This means that the curriculum is structured to ensure that students acquire the necessary knowledge, skills, and attitudes to achieve the specified outcomes. This paper describes improvement in CO-PO attainment and is successfully implemented for one of the core subject “BBA105- Financial Accounting and Analysis” for BBA students at Maharaja Agrasen Institute of Management Studies, Rohini, Delhi. One of the best ways to present any course in easy manner for students is achieved by Outcome –Based Education (OBE). OBE definitely builds complete knowledge by simplifying complex topics into small steps by applying OBE Methodologies. The attainment of the skills by the students are measured based on the Program Outcomes (PO’s) specified by the accreditation bodies. Defining the Course Outcomes (CO’s), CO-PO attainment, will modify the traditional teaching methodology to a well-planned self- learning and scored good results too that is explained in this paper.

**Keywords:** Implementation of Outcome-Based Education (OBE), Course Outcomes (CO’s), Program Outcomes (PO’s) and Attainment results.

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## **A STUDY ON PERFORMANCE EVALUATION OF FUNDS IN INDIA IN PHARMACEUTICALS SECTOR POST PANDEMIC**

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Driven by factors including rising healthcare requirements and a strong ecosystem for research and development, the Indian pharmaceutical industry has developed as a major contributor to the nation's economic growth. The COVID-19 epidemic highlighted the significance of this industry even more, driving up demand and offering profitable investment opportunities. In light of this, this research thoroughly examines the performance of the top five mutual funds involved in the Indian pharmaceutical industry during the previous five years, taking the post-pandemic environment. The study assesses mutual fund performance in terms of returns, risks, and other factors that are important to investors who want to have some exposure to the pharmaceutical sector. The research intends to close a vacuum in comprehensive post-pandemic analysis relevant to the pharmaceutical mutual funds in India by drawing on current literature, including studies on the impact of COVID-19 on the pharmaceutical sector and mutual funds. The study uses common financial tools and metrics for performance evaluation, gathered from a variety of sources such as fund websites and financial platforms. These include risk- adjusted metrics like Treynor and Sharpe ratios, as well as average returns, beta for systematic risk analysis, and standard deviation for overall risk evaluation. Important metrics like Net Asset Value (NAV) and Alpha are also included in the research to evaluate the excess return of mutual funds beyond anticipated risk thresholds. The results provide detailed knowledge about the performance of the chosen mutual funds. Some funds do better than others in terms of returns and risk-adjusted returns; these discrepancies can be attributed to differences in stock selection, market timing skills, and overall portfolio management techniques. Remarkably, some funds beat the market benchmark, demonstrating their capacity to manage risks and seize expansion prospects in the pharmaceutical industry.

**Keywords:** Pharmaceutical industry, Stock, Risk



## **SUSTAINABLE DEVELOPMENT AND SELF-REALIZATION: INSIGHTS FROM ANCIENT INDIAN EDUCATION AND GURUKUL SYSTEM**

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This paper not only focuses on the Gurukul system and its relevance in contemporary sustainable development but also throws light on the historical roots of education in ancient India. Here, ancient Indian educational philosophies, methods and their potential contribution to enhancing sustainable practices are examined through an interdisciplinary approach. An attempt has been made to explore how the ancient Indian education system, especially the Gurukul system, fostered sustainable development by incorporating social, economic and environmental dimensions. Intriguingly, the ancient Indian education system naturally contained those elements which are necessary for sustainable development. It is a historical analysis that uses a combination of literature review. This research draws parallels between traditional teachings and modern sustainability theories to uncover valuable insights. Thereby addressing current educational practices can contribute to promoting the Sustainable Development Goals. The findings of this paper not only underline the historical importance of ancient Indian education but also integrate traditional knowledge into the contemporary educational framework. It also provides practical implications of ancient Indian education, which will promote a sustainable and harmonious future.

**Keywords:** Sustainable Development, Self-Realization, Holistic Education, Environmental Stewardship, Community Integration, Skill Development, Cultural Sustainability

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## **BRAND ANTHROPOMORPHISM -RECENT TREND OF DIGITAL MARKETING**

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In recent decades, the Internet, evolving technologies, and social media have led to the evolution of consumer behaviour. The changes in customer behaviour driven by digital developments provide many opportunities and challenges that businesses also need to deal with online. The better companies know about the behaviour of their customers, the easier they can engage with them using strategies such as content marketing, User Experience (UX), influencers marketing, User-Generated Content (UGC), or Electronic Word of Mouth (eWOM). These strategies are essential to get more sales and develop businesses online, as such strategies increase user engagement and influence their behaviour. Online platforms and social networks directly influence consumer-brand relationships. Consumption behaviours evolve in this connective world as a vital part of individuals' self-concept whereas social identities come into prominence through these online platforms. Brands, offering identity extensions and symbolic values to their customers and seeking visibility over social networks, try to create interaction and engagement with consumers via their online presence. The digital revolution has shaken marketing to its core with consumers being offered greater price transparency and often even the chance to dictate the price.

**Keywords:** User Experience (UX), influencers marketing, User-Generated Content (UGC), Electronic Word of Mouth (eWOM), and WOM (or word-of-mouth).

## **DEVELOPING IDENTITY, EMPLOYMENT SUSTAINABILITY AND EMPOWERMENT IN WOMEN'S OWN SPACE: A STUDY ON DEENDAYAL ANTYODAYA YOJANA- NATIONAL RURAL LIVELIHOODS MISSION IN BASTAR REGION, CHHATTISGARH**

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Creating an identity is a complex process through which humans develop a clear sense of themselves and a sense of their uniqueness. In a culturally and socially constrained environment, identity development is the process of finding meaning and understanding oneself. To create an identity within a limited space is a challenging concept. Bringing identity, employment sustainability, and space together in a Left-Wing Extremism (Naxalite) -affected area is certainly not an easy task. The present study deals with the implementation of Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in the geographical space of Chhattisgarh, a state in India, carved out on 1st November 2000. To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled National Rural Livelihood Mission (NRLM) in the year 2010. It was renamed as DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission) with effect from 2016. By empowering rural poor households (preferably women) to access gainful self-employment and skilled wage employment opportunities, DAY-NRLM aims to reduce poverty and vulnerability among rural poor households, thereby improving their livelihoods on a sustainable basis, by building strong grassroots institutions through self- help groups.

**Keywords:** Employment, Sustainability, Empowerment

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## **GREENING THE FINANCIAL SECTOR: A SYSTEMATIC LITERATURE REVIEW OF SUSTAINABLE BANKING PRACTICES**

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In order to support sustainable development, emerging markets must advance green financing. The financial resources required to support the shift to environmentally friendly corporate practices can be obtained through banking channels. The authors seek to fill the gap in the literature and to identify the relationship between existing sustainable bank practices and the key drivers for attaining sustainability. The authors employed cluster identification with VOS viewer software to determine the most salient topics. Using the PRISMA methodology, this research gives a systematic review of the literature that includes 29 qualifying studies. The study aims to determine the key factors and pushing drivers that will accelerate the adoption of sustainable practices. The authors have employed bibliometric Analysis for identification of clusters and broadly 3 themes were identified: 1. Principles and Aspects That Determine Sustainable Banking 2. Social responsibility and financial performance 3. Sustainability Performance—Banks' Profitability Associations. The study indicates the main research gaps, and

incorporates the extensive literature on sustainable banking. The literature review is indicative of importance of banking adoption of sustainable practices and its relationship with financial incentives.

**Keywords:** Sustainability, greenhouse emissions, socially responsible investing, sustainable lending, Vos Viewer

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## **INFLUENCE OF SUSTAINABILITY PRACTICES ON INSTITUTIONAL IMAGE AND STUDENT SATISFACTION: A STUDY OF SELECTED BUSINESS SCHOOLS**

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There is an unprecedented global interest in understanding the sustainability principles and practices due to which academic institutions and universities are also keen to understand the perception of its stakeholders towards sustainable institutions. However, limited studies have been done to investigate the impact of the sustainability practices on the institutional image which inherently might influence student satisfaction. Thus, with an objective to fill this research gap, the present study proposes a framework to understand the linkage between the student perceptions of sustainability practices of institution or university, institutional image and student satisfaction. The results of this research asserted that student perception of the sustainability practices of their institution or university has a significant influence on overall university image which in turn was found to significantly affect student satisfaction. Student satisfaction was also found to be directly influenced by the sustainability practices of their institution or university.

**Keywords:** Sustainability practices; Institution/university image, PLS-SEM, management education, Student satisfaction, Business schools

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## **INVESTOR PERCEPTION TOWARDS POST OFFICE SAVING SCHEMES IN DELHI NCR**

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The India Post Office Savings Bank is well-known for being a reputable, traditional, safe bank that offers savings options. Its reach and scope have been steadily growing throughout India, as seen by the rise in both the number of branches and accounts. The financial sector of the nation has undergone a significant transformation due to globalization and the potential presented by outside markets, posing challenges for Post Office Saving Banks. The investor now has significantly more access to better and cutting-edge investment opportunities because of liberalization. Nonetheless, India POSB has consistently positioned itself as a trustworthy arm of the Indian government. Its competitive advantage stems from its ability to differentiate its product on key features including safety, security, and risk-free elements, as well as from its geographic accessibility. The paper examines Investor's Perception towards Post Office Saving Schemes. Also, it is based on Primary data collected from 100 Respondents.

**Keywords:** Post Office Saving Schemes, Risk-Free, Security, Investments

## PARADIGM SHIFTING: A STUDY OF STUDENT BEHAVIOUR FROM TRADITIONAL MODE TO ONLINE-MODE OF COMMUNICATION

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The research paper analyses the opinion of students about online teaching as it has become an effective way to dispense knowledge during the Covid-19 pandemic. The face-to-face interaction between students and teacher have been affected due to online teaching, the situation is leading to students not attending online classes and being inactive toward their studies. Teachers are trying to implement various methods to regain their attention but are failing to do so because of the cons of online teaching methods. The objective of this paper is to understand the current behaviour of students with regard to online teaching and the possibility of further improvement in teaching from the perspective of students. The findings of the paper have been based on studies conducted on online studying patterns and issues of online studies. Other studies used show the integration of online and offline education systems as well as the impact of the same on student life. It has been found that the majority of the students prefer a mix of online and offline education even when the online system does affect their extra-circular activities. The paper uses primary data to analyse the student's preferences about the current online education system and the opinion of students whether the education could be more enhanced or not, majority of students believed that both offline and online education systems could be more evolved to better suit the student's needs. It uses interviewing method to further understand the reason behind selecting a particular choice over another, therefore getting a clearer understanding of student behaviour.

**Keywords:** Covid-19, Student Preferences, Online-System

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## AN ANALYTICAL STUDY ON THE ADOPTION OF CHATBOTS IN FINANCIAL SERVICES

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The growing adoption of artificial intelligence (AI) in the financial services sector has raised concerns about the potential loss of personal touch and service personalization. This article explores this question by exploring the potential of chatbots in banking and how they can create value for consumers. The paper proposes a conceptual model that identifies nine banking chatbot propositions and shows how these benefits can lead to value creation in three stages: benefit perception, benefit realization, and revenue impact. The paper also identifies future research areas for financial services chatbots. This paper extends to examine how chatbots can create value for consumers by providing convenient, efficient, and personalized services. However, it is important to design chatbots that are easy to use, reliable, and trustworthy. Future research should focus on developing new methods for assessing the value of chatbots and understanding how chatbots can be used to improve customer satisfaction and loyalty in the financial services industry.

**Keywords:** Artificial Intelligence, Chatbots, Financial Services, Customers, Machine Learning, Banking and FinTech

## **SUSTAINABLE RETENTION STRATEGIES IN DYNAMIC ENVIRONMENT: NAVIGATING ORGANIZATIONAL CHALLENGES**

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In the rapidly developing and dynamic business environment of today, it is crucial for firms to hold onto their skilled staff in order to be competitive and promote long-term success. This study examines retention tactics that are long-lasting and prosper in dynamic settings with frequent change. In order to provide a thorough framework for maintaining a knowledgeable and driven workforce, the study explores the interaction between organizational adaptability, worker engagement, and on-going retention programs. Using a combination of Qualitative surveys and case studies, the research uses a mixed-methods approach to collect data from various organizational environments. The study analyzes important elements impacting employee retention by evaluating the difficulties presented by dynamic settings, such as market changes, technology upheavals, and changing employee expectations. These elements include opportunity for professional advancement, work-life balance, supportive company culture and effective leadership. The study suggests an integrated model that highlights the part that strategic Human Resource Management (HRM) plays in promoting sustainability, building on the theories of retention that already exist. In order to keep up with the changing demands and expectations of their staff, businesses must constantly modify their retention strategy, as model discusses. A rising emphasis on Corporate Social Responsibility in luring and keeping top personnel, it also examines the effects of social and environmental sustainability initiatives on employee retention. The research findings provide useful information for HR experts, policymakers and organizational leaders. In the end, goal of the research is to enable businesses to develop a resilient and engaged workforce that can successfully navigate and adapt to ever-changing circumstances.

**Keywords:** HRM, Sustainability, CSR

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## **BRAIN STROKE DETECTION USING MACHINE LEARNING ALGORITHMS-- A SCOPING REVIEW**

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Stroke is the highly dangerous human disease which can lead to maximum death. The overall effect of the stroke is so high that it can lead to the death of human being immediately. It is basically occurred due to clotting of the blood in the vein and when the blood doesn't reach to the brain. This creates an adverse effect on the human population as the brain stroke cases are increasing too much and the death rate is higher as compared to the birth rate. As the cases for the brain stroke are increasing day by day, It is very much necessary to control Brain stroke for which it is very much necessary to track the human activities and the predetermination of the stroke can be done. According to the recent survey, it was calculated that more than 16 million people are affected due to Brain stroke and this leads to the majority of death all over the world. Stroke is not only the cause of Death but also the cause of Human Organ disability. The best way to control the brain stroke is the early detection and using various machine learning Algorithms. As Brain stroke is not curable and over all expenses related to the medical treatments is very high, so it is recommended to predict the occurrence of Brain stroke in advance using various Scientific Treatments. The data set used in Brain stroke detection is always the CT scan images but as per the studies done in the past, It is a bit complicated to do the prediction via CT Scan. This

survey is the study of around 20 research papers on the above prescribed topic from different Academic databases.

**Keywords:** Machine Learning, Brain Stroke, Heart Stroke, Death Rate, Classification, Clustering, Random Forest, Algorithms, MRI, CT Scan Images

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### **ASSESSING THE CITIZEN'S VIEWS ON PUBLIC TRANSPORTATION: THE FUTURE ROADMAP OF URBAN MOBILITY TRANSFORMATION IN INDIA**

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India is attempting to promote environmentally friendly transportation and reduce its carbon footprint. It is also necessary to transform India's urban mobility solutions to reduce traffic congestion and pollution. Traffic congestion and pollution are increasing day by day due to the increase in the usage of own vehicles rather than public transportation. Understanding public opinion may help promote more environmentally friendly transportation solutions. Mobility initiatives need the public's backing and acceptance to be successful. Understanding client perceptions and preferences is essential to develop mobility solutions that successfully meet customer requirements and expectations. To connect the aspirations of the individuals they serve with urban mobility initiatives, policymakers might use citizen preferences as a guide. This alignment is necessary for the implementation of transformation programs to succeed. During this research, primary data containing different perceptions on public transportation were collected from respondents in India between the age groups of 18 and 56. Preferences for public transportation were significantly influenced by perceptions of satisfaction with different services. People's preferences for more environmentally friendly transportation options were influenced by their knowledge and worries about environmental issues, particularly the carbon emissions from transportation. Policymakers have the ability to improve the efficacy and acceptability of transformation programs by coordinating urban mobility initiatives with citizen preferences. There is still a substantial information gap concerning how citizens will perceive and select urban mobility in the future despite India's heightened attention to urban mobility reform. This research intends to close this gap by offering insights into how Indian citizens view public transportation to help policymakers create successful plans for the Urban Mobility Transformation.

**Keywords:** Client Perceptions, Policymakers, Public Transportation

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### **DIGITAL BRAND IMMERSION: UNVEILING THE IMPACT ON AUTHENTICITY, ATTACHMENT, AND LOYALTY IN LUXURY FASHION**

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Instagram's feature that allows for visual storytelling gives luxury fashion firms a suitable platform to improve their online identity and presence in order to establish stronger relationships with their customers. The purpose of this study is to investigate how social media digital brand experiences affect consumers' views of luxury fashion businesses' authenticity, attachment, and loyalty. In order to gather data for this study's quantitative analysis, 240 respondents who follow luxury brands on Instagram completed a survey. Partial least squares structural equation modelling



(PLS-SEM) was used for the empirical testing and estimate of the suggested model. The study's findings demonstrated that consumers' favourable perceptions of a brand's authenticity, affiliation, and loyalty are influenced by their digital brand experiences. It was discovered that brand loyalty and digital brand experiences are somewhat mediated by brand attachment and authenticity. One of the most crucial components of a brand's social media presence is its authenticity, which will greatly increase client attachment. The digital brand experience and the physical experience ought to be combined. In conclusion, consumers develop connection and loyalty to a luxury fashion brand by equating their encounters with digital brands with genuine emotions. In addition to providing insightful information about digital brand experiences and associated key concepts within the luxury fashion brand context, this study has important practical ramifications for social media platform operations.

**Keywords:** Digital brand experience; brand authenticity; brand attachment; brand loyalty.

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### **INFLUENCE OF PERSONALITY TRAITS AND EMOTIONS OF YOUTHS ON ONLINE IMPULSIVE BUYING BEHAVIOUR**

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Indian Youths have shifted from traditional shopping to online shopping evenly after emergence of e-Commerce especially after COVID19. Online Impulsive Buying Behaviour of consumers is instant urge to buy something which is unplanned over the e-commerce platform. This study is about the influence of Big-Five Personality Traits and Emotional Experiences of youth on their Online Impulsive Buying behaviour. PLS-SEM is used to study this relationship among variables with the help of data collected from 415 customers. The results revealed that Positive emotional experiences and Negative emotional experiences are positively related to Online Impulsive Buying Behaviour. While Neuroticism and Openness are two personality traits that are positively related to Online Impulsive Buying Behaviour. Theoretical and practical implications are discussed before concluding the research.

**Keywords:** E-Commerce, Online Shopping, Online Impulsive Buying, Big-Five Personality Traits, Emotional Experiences

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### **CRYPTOCURRENCY PRICE PREDICTION AND ANALYSIS USING LSTM ALGORITHM**

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Currently, cryptocurrency is one of the most popular topics of research among scientists. Many researchers have evaluated the importance of digital currency in terms of market value estimation, the real value of digital currency, etc., which can be examined in various ways, such as. In this article, we take a closer look at the market price expectations around the number of currencies in the form of

cryptocurrencies according to their actual structure. In our review, we present details regarding the value of cryptocurrencies, trying to understand and appreciate the daily changes in the cryptocurrency market. Our data consists of more than nine points of cryptocurrency prices recorded every day for six months. We use some artificial intelligence to predict daily price changes in the cryptocurrency portfolio.

**Keywords:** Cryptocurrency, Deep learning, Linear regression, Machine learning, Support vector machine, LSTM, RNN, Bitcoin, Regression analysis, Business theory, Data history

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## THE ROLE OF FINANCIAL INSTITUTIONS IN PROMOTING SUSTAINABLE DEVELOPMENT

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Financial institutions play a pivotal role in promoting sustainable development through various mechanisms, including investment practices, risk management strategies, and policy advocacy. Sustainable development, encompassing economic, social, and environmental dimensions, requires a shift towards long-term value creation and resilience, aligning with the principles of sustainability. Financial institutions serve as intermediaries between investors and projects, influencing capital allocation decisions that shape the trajectory of development. One key role of financial institutions in sustainable development is the integration of environmental, social, and governance (ESG) factors into investment decisions. By incorporating ESG criteria into their evaluation processes, financial institutions can direct capital towards projects and companies that prioritize sustainability practices and demonstrate positive impacts on communities and ecosystems. This integration not only mitigates environmental and social risks but also fosters innovation and efficiency in resource utilization. Financial institutions play a crucial role in providing financial products and services tailored to sustainable initiatives. They offer green bonds, impact investment funds, and sustainability-linked loans to support projects with measurable environmental and social benefits. These financial instruments incentivize businesses to adopt sustainable practices by offering favorable terms and access to capital, thus accelerating the transition towards a low-carbon, inclusive economy. Financial institutions engage in collaborative efforts with governments, international organizations, and civil society to advocate for policies and regulations conducive to sustainable development. Through partnerships and dialogue platforms, they contribute expertise and resources to shape policy frameworks that promote responsible finance, sustainable infrastructure development, and inclusive growth. In conclusion, financial institutions wield significant influence in advancing sustainable development by integrating ESG criteria into investment decisions, offering tailored financial products, and advocating for supportive policies. By aligning financial flows with sustainability goals, they contribute to building a more resilient and equitable future for generations to come.

**Keywords:** Financial, Sustainable, Social, Economic, Policy, Growth.

## COMPARATIVE ANALYSIS OF PUBLIC SECTOR AND PUBLIC SECTOR BANKS W.S.R.T. ONLINE FRAUDS

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Banking industry plays as vital role in the development of any economy. A strong banking system helps in seamless growth of the economy. In the era of digitalization, banking industry also transformed itself into digital banking. But, as the online banking transactions increased, the number of online banking frauds also increased tremendously. In the current research paper, the researcher aimed to compare the public sector and private sector banks on the basis of online banking frauds and to find out which kind of bank was safe to do online banking with. In order to fulfil the purpose of research, data was collected with the help of questionnaire and was analysed using parametric and multivariate tests in SPSS. The researcher concluded that there was significant difference in the customers perception regarding online banking frauds of public sector and private sector banks.

**Keywords:** Online Banking frauds, Public Sector Banks, Private Sector Banks

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## THE RISE OF ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT: OPPORTUNITIES AND ETHICAL CONSIDERATIONS

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This paper provides a comprehensive review of the opportunities and ethical considerations associated with the integration of artificial intelligence (AI) in human resource management (HRM). As AI technologies continue to advance, they offer numerous opportunities for enhancing various HRM functions such as recruitment, selection, training, performance management, and employee engagement. However, the adoption of AI in HRM also raises significant ethical considerations related to privacy, fairness, transparency, and job displacement. This review synthesizes existing literature to explore the potential benefits of AI in HRM, as well as the ethical challenges that organizations must address to ensure responsible and equitable implementation.

**Keywords:** Artificial Intelligence, Human Resource Management, Opportunities, Ethical Considerations, Review

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## A RESEARCH PAPER ON STITCHING THE SUCCESS: AN ANALYTICAL VIEW OF THE TEXTILE INDUSTRY

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The modern textile industry is a worldwide phenomenon that includes all companies engaged in the design, development, production, manufacture, and distribution of textiles. It's a highly complicated industry now as well. It all begins with agriculture with the production of fiber, animal husbandry and silkworm cultivation (sericulture), and the extraction of metals and minerals. After that, these fibers are processed to create clothing, textiles, and yarns. Spinning, weaving, knitting, dyeing, and clothing mills

are all included in this. Companies in this industry also sell buttons, zippers, knitting materials, sewing machines, sewing threads, laces, looms, and drapery hardware. The expansion or contraction of the textile sector can have a big effect on the economy, which can then have an effect on one's ability to support and feed their families. Developing countries that export various textiles, such as Bangladesh, Cambodia, Sri Lanka, China, India, and Pakistan, rely heavily on the textile industry for financial support and employment. Machine-to-machine (M2M) communication technologies are nothing new to the textile industry; they are used in production, quality control, laboratories, and backend office applications. The entire production management process is monitored in real-time, around the clock to guarantee the highest levels of worker and machine productivity, which validates quality assurance. By incorporating predictive analysis, the use of big data and business analytics tools helps to improve the sector in certain aspects.

The objectives of this paper are to identify the challenges of the textile industry and find their solutions with the help of business analytics tools. In this paper, the researcher has given a brief on how artificial intelligence, machine learning, business intelligence, big data analytics, and social media analytics can help tackle the challenges of the textile industry. Additionally, the paper gives a brief of the most recent cutting-edge business analytics methods used in the textile sector, such as artificial intelligence, predictive modelling, and data visualization. It goes over how these technologies enable decision-makers to acquire meaningful insights from huge datasets, which in turn fosters innovation, streamlines operations, and lowers costs.

Staying competitive in the textile market requires comprehending and adapting to the changing preferences of customers. This study explores how firms may unravel market trends, personalize products, and improve customer experiences through consumer analytics, and AI-driven solutions. Textile businesses can increase client loyalty and obtain a competitive advantage in a changing market by utilizing these technologies. Tools for business analytics are essential for monitoring and improving resource use, sustainability standards compliance, and environmental effects. The study focuses on how analytics-driven insights help textile companies adopt more ethical and sustainable business practices and more sustainable production methods.

**Keywords:** Business Analytics, Artificial Intelligence, Business Intelligence, Big Data, Predictive analytics, Diagnostic analytics, Textile Industry.

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## **IMPACT OF CSR ON FIRM PERFORMANCE FOR MANUFACTURING FIRMS IN INDIA**

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The introduction of Section 135 in Companies Act 2013 has urged the firms to undertake their social responsibility as a mandatory function. The legislation is a game changer as it gives meaning to corporate social responsibility by spelling out the activities considered as CSR in schedule VII, requiring formation of CSR committee for selection and execution of CSR projects and allocation of 2% of the average profits of past three years into social responsibility. This paper attempts to understand the impact of corporate social responsibility on firm performance for manufacturing firms in India. The study considers 168 manufacturing firms that have spent at least 2% of their profits in social responsibility and have been CSR compliant. The results indicate a positive impact of CSR on firm performance.

**Keywords:** CSR, Performance, Manufacturing Firms

## **UNDERSTANDING CSR INVESTMENT FOR SUSTAINABLE DEVELOPMENT: A FIVE – YEAR REVIEW IN INDIA**

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Companies have the capacity to contribute positively to society by allocating a portion of their profits towards Corporate Social Responsibility (CSR) initiatives. This study delves into the pivotal role of CSR in advancing Sustainable Development Goals (SDGs). Analysis of CSR expenditure by both Public Sector Undertakings (PSUs) and non-PSUs over the past five fiscal years reveals significant insights. The findings underscore the instrumental role of CSR activities in aligning with and furthering the SDGs, as evidenced by their impact on 15 out of the 17 established goals. Particularly noteworthy is the allocation of CSR funds towards sectors such as education, hunger and poverty alleviation, and healthcare, which not only reflect the priorities of the SDGs but also contribute substantially to their achievement. Specifically, SDGs 1, 2, 3, and 4, targeting poverty eradication, hunger alleviation, healthcare enhancement, and education provision respectively, are significantly supported by CSR investments. This underscores the vital synergy between CSR efforts and the broader agenda of sustainable development outlined by the SDGs.

**Keywords:** CSR, SDP, Sustainable development

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## **GREEN MARKETING: A STUDY OF COMMUNICATIVE PRACTICES ADOPTED BY MARKETERS AND AWARENESS LEVEL AMONG YOUTH**

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Discourses regarding environmental issues, including sustainability, started in the 70s. Eventually, environmental concerns became part of many brands' business plans and communicative strategies. It led to many brands adopting sustainable practices; one such practice was green marketing. Paettie and Charter (1994) defined green marketing as a "holistic management process responsible for identifying, anticipating and satisfying the needs of customers and society, in profitable and sustainable way". Green marketing focuses on promoting the environment and longer-term advantages of products in marketing materials. This study is two-step in nature. Firstly, it analysed the communicative practices top Indian brands adopt regarding green marketing. Using a systematic random sampling technique, researchers selected five Indian brands: ONGC, HCL, Unilever, ITC and Reliance. Secondly, the researchers studied youngsters' awareness level about green marketing. Content analysis and survey methods were used to analyse the websites of the selected brands, and a survey was conducted to study the awareness level of sample units. Content analysis revealed that all five selected brands are actively publishing their annual sustainability reports, and content published by these brands is static. The survey found that out of 100 respondents, 49% were aware and well-versed with the concept of green marketing, while 51% were unaware.

**Keywords:** Green Marketing, Environment, Awareness, Youth, Communication Strategies

## REVEALING THE APPLICATION OF ARTIFICIAL INTELLIGENCE IN AGILE HUMAN RESOURCE PRACTICES: A RETROSPECTIVE REVIEW AND FRAMEWORK DEVELOPMENT

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Artificial intelligence (AI) can enable understanding and frame strategies to deal with agile human resource practices (AHRP) by providing the insights and resources needed to adapt to unpredicted changes and distractions in the organizational process. Therefore, the present research attempts to develop a framework for future researchers to get insights into the actions of AI to enable AHRP. The research study used a systematic literature review, bibliometric, and network analysis followed by content analysis. The present study analysed and reviewed the literature to explore the present state of research in AI and AHRP. The study identified a set of 121 articles to be included, extracted from the Scopus database in the selected field of research. The research study focused on understanding and identifying how AI or AI-assisted techniques lead to understanding agile HR practices and tackling issues arising such as enhancing employee competency, performance management, risk management, leadership competencies, and employee well-being measures. The present research study has certain limitations, which can be effectively addressed in the future. The research work is confined to the extraction of articles from one database i.e SCOPUS, the researchers signify a clear understanding that articles published in other databases and also from Google Scholar can predominantly enlarge the scope of knowledge synthesis to make it rigorous. In this context, we believe that including databases publishing interdisciplinary research literature can facilitate a comprehensive review of the literature on the theme of AI application in agile human resource practices. The present study is based on qualitative aspects or relies on existing literature to develop the work and also identify the research themes, further validate the trending themes, and determine the importance of research propositions future studies can be determined through interviews or Delphi-study, and then analysing the quantitative data using DEMATEL, AHP, FUZZY AHP. Such an initiative will bridge the gap between academic findings and the perception of HR practitioners, to develop a research agenda aligned to the needs of both industry and society.

**Keywords:** Artificial intelligence; Agile, Human resources; Practice; Employee; Organization; Big data analytics

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## WOMEN EDUCATION AND ECONOMIC EMPOWERMENT: INSIGHTS FROM IHDS DATA

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Human capital theories suggest that women acquire more excellent skills and increase earnings with more education, resulting in higher labour force participation. However, it has long been known that women's education has a U-shaped relationship with labour force participation in India. Part of the decline at moderate levels of education may be due to an income effect whereby women with more education marry into more affluent families that enable them to withdraw from the labour force. The paper uses the first comprehensive Indian income data to evaluate whether the other family income

effect explains the negative relationship between moderate women's education and labour force participation. Using two waves of the India Human Development Survey, a comprehensive measure of labour force participation is regressed on educational levels for married women aged 25–59. The researchers found a robust other family income effect that explains some but not all of the U-shaped education relationship. Further analyses suggest the importance of a lack of suitable employment opportunities for moderately educated women. Other factors must be identified to explain the paradoxical U-shape relationship. We suggest the importance of occupational sex segregation, which excludes moderately educated Indian women from clerical and sales jobs.

**Keywords:** Women's Education, labour force participation, U-shape, IHDS Metaverse Marketing and Gamification: Impact on Gen Z Purchase.

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### **METaverse MARKETING AND GAMIFICATION: IMPACT ON GEN Z PURCHASE INTENTIONS IN VIRTUAL REALMS**

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With the growing presence of brands in the Metaverse, this study aims to investigate and analyse the changing consumer behavior within virtual environments. It examines how various aspects of metaverse marketing, such as virtual goods, natural interfaces, avatars, and presence, along with brand gamification activities, influence the purchasing intentions of Gen Z consumers in the Metaverse. Employing a quantitative research approach, the study exposed a sample of Gen Z customers to brand gamification activities within the Metaverse. Subsequently, over 200 participants completed a questionnaire, and the collected primary data were analysed using SPSS. The analysis revealed that all fundamental elements of metaverse marketing (virtual goods, natural interface, avatar, and presence) significantly influenced Gen Z customers' intention to purchase virtual products during brand gamification activities in the Metaverse. The findings suggest that metaverse marketing elements effectively engage customers in brand gamification, enhancing both purchase intention and brand marketing. The study suggests that brands can impact the purchase intention of virtual products and enhance Gen Z's willingness to make purchases in virtual environments. This can be achieved by leveraging metaverse marketing elements to intensify engagement during gamification activities. With the Metaverse still in its early stages, brands have the opportunity to gather user data, tailor virtual products to customer preferences, and develop effective marketing strategies.

**Keywords:** Metaverse Marketing, Virtual Environments, Brand Gamification Activities in the Metaverse, Purchase Intention, Virtual Products

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### **A STUDY ON GREEN ACCOUNT PRACTICES IN INDIA**

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Social obligation regarding the surroundings is one of the important regions in these days's corporate social obligation. In order to preserve this aggressive international maximum of the economic and company houses globally are incorporating the idea of environmental detail of their business operations. These commercial homes are clean in their attitude that together with the first-rate in their businesses they ought to comprise the concept of surroundings too with a view to achieve success in their fields. It

has a principal area of difficulty not most effective within the subject of technology globally. A cautious evaluation of costs and the blessings of the environmental pollutants are very vital nowadays. Green accounting will assist the organisations to become aware of the useful resource usage and the fee incurred on the ecosystem with the aid of the activities of the industries. This green accounting is a brand-new device in accounting which facts expenses and advantages rendered by way of the eco machine to a business concern. Green accounting or environmental accounting is a brand-new challenge of the accounting system. The present studies paper concentrates on exploring the idea of inexperienced accounting, its practices and reporting in India.

**Keywords:** Green Accounting, Environment, Protection, Environmental Accounting.

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**TRAVERSING THE LANDSCAPE OF HIGHER EDUCATION IN THE ERA OF COVID-19:  
A MULTI-PERSPECTIVE ANALYSIS OF TEACHING AND LEARNING PRACTICES,  
DIGITAL TRANSFORMATION, AND INNOVATIONS**

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This study looks at the many possibilities and problems that higher education institutions (HEIs) faced during the COVID-19 epidemic. It focuses on teaching and learning methods, digital transformation, and creative pedagogical approaches. Insights from learners, academic staff, management, and educational policymakers are presented in this study, which is based on an extensive examination of the literature and empirical investigations. The research integrates information from many approaches, including as surveys, qualitative case studies, and systematic literature reviews, to offer a comprehensive comprehension of the intricate dynamics influencing the educational terrain in times of crisis. The acceptance and efficacy of blended learning (BL), online teaching-learning modalities, transformational pedagogy, and the effects of digitalization on educational practices are some of the major subjects that are covered in this study. The research also explores aspects including institutional support, technological infrastructure, and pedagogical preferences that impact the use of digital learning technology. It also draws attention to the difficulties HEIs have in bringing about quick digital transitions, such as faculty training requirements, funding limitations, and change aversion. The results highlight how crucial it is to make strategic decisions and develop policies that support efficient teaching and learning procedures in emergency situations. The study also suggests a strategy to help HEIs evaluate student learning results, improve course administration, and support cutting-edge pedagogical practices. Overall, by providing helpful advice and insights for navigating the changing terrain of digital education in the face of global difficulties, this research advances knowledge in the field of higher education.

**Keywords:** Higher education, COVID-19 pandemic, Teaching and learning practices, Digital transformation, Innovative pedagogy, Blended learning



## **CORPORATE SOCIAL RESPONSIBILITY IN INDIA: TRENDS, CHALLENGES, AND OPPORTUNITIES**

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In the Indian context, corporate social responsibility, or CSR, is one of the burgeoning fields worldwide. In India, CSR has grown beyond recommendations to requirements for certain organisations to comply with. This study aims to discuss the history of corporate social responsibility (CSR) in India and the latest developments in sectors that are compliant with the Companies Act 2013. This study uses secondary data and qualitative sources to analyse emerging scenarios of corporate social responsibility.

This paper investigates at how well government laws like Companies Act 2013 encourages corporate social responsibility (CSR) among Indian corporations as well as potential new fields and industries that could benefit from a sustainable development strategy.

**Keywords:** Corporate Social Responsibility, CSR Initiatives, CSR Disclosure

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## **ROLE OF E-CRM IN CLIENT DEVELOPMENT IN COMMERCIAL REAL ESTATE**

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In current competitive business environment, every organisation is seeking to increase client base using e-CRM. E-CRM software helps you to contact and provide services to many types of consumers. The current study delves into the function of e-CRM development for clients in commercial real estate. To further understand the interplay of e-CRM and its roles, a well- designed structured questionnaire was created after conducting a thorough literature analysis. To collect data, a combination of stratified and snowball sampling techniques was employed to choose 121 valid respondents. The impact of e-CRM was evaluated using descriptive, factor, and regression analysis. A total of five components emerged, accounting for 72.4% of the total variation. These elements have an impact on e-CRM. Tenant Development (12.55%), Lead Generation (22.02%), Sales (9.98%), Tenant Service (18.56%), and Tenant Loyalty (8.85%). Regression analysis identified lead generation and tenant services as important factors, with  $\beta$  values of (0.46, 0.39) and P value of 0.000. Overall, this study contributes to a better understanding of the role of e-CRM and provides opportunities for stakeholders to interact with and create long-term client relationships.

**Keywords:** e-CRM, Tenant Development, Lead Generation

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## **SPIRITUALITY AND RELIGIOUS PRACTICES IN SUSTAINABLE WORK CULTURE**

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This study explores how workplace spirituality (WPS) and religious practices contribute to shaping a sustainable work culture, emphasizing their influence on individual well-being and organizational dynamics. By examining the relationship between spirituality, religious practices, and sustainable work culture, the research aims to highlight their significance in fostering a sense of purpose, connection, and

ethical conduct among employees. Utilizing convenience sampling, this study distributed a five-point Likert scale questionnaire to teachers within the education sector. A total of 300 questionnaires were distributed across universities, (Maharshi Dayanand University, Kurukshetra University and Deenbandhu Chhotu Ram University of Science and Technology (DCRUST) resulting in 174 responses. Multiple regression analysis was employed to test the hypotheses, focusing on the relationship between workplace spirituality, religious dimensions, and sustainable work culture. The analysis revealed a significantly positive relationship between workplace spirituality, religious dimensions, and sustainable work culture. The findings underscored the importance of these factors in promoting meaningful work, fostering a sense of community, and enhancing trustworthiness and responsibility among employees. The study suggests that future research should consider expanding the dimensions of workplace spirituality and exploring additional moderators and mediators. To promote creativity and improved communication among teachers, organizations can encourage workplace spirituality initiatives. Overall, the findings emphasize the positive impact of workplace spirituality on cultivating a sustainable work culture within educational institutions.

**Keywords:** Spirituality, religious practices, sustainable work culture, meaningful work, workplace

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### **IMPACT OF AUGMENTED REALITY INTEGRATION ON CONSUMER BEHAVIOR: A STUDY WITH REFERENCE TO E-COMMERCE**

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This research investigates the impact of augmented reality (AR) integration on consumer behavior within the fashion and beauty e-commerce sector. It aims to understand how various AR characteristics influence hedonic value perception, satisfaction, brand engagement, continuance intention and purchase intention among online shoppers. A simple random sampling method with causal research design was employed, utilizing a structured survey administered to approximately 200 to 250 participants. The study analysed the relationships between AR characteristics (interactivity, vividness, novelty, system quality, product informativeness), hedonic value, satisfaction, brand engagement, continuance intention and purchase intention using statistical techniques such as T-Tests, ANOVA and PLS-SEM. The findings reveal that AR features positively influence user experiences, satisfaction and intentions to continue using AR and make purchases. Participants expressed favourable perceptions towards AR interactivity, vividness and system quality. Moreover, they reported high level of satisfaction and continuance intention, indicating a positive outlook towards future AR usage and product purchases. E-commerce service providers and AR developers can leverage these findings to enhance user experiences by prioritizing AR features that contribute to interactivity, vividness and system quality. Understanding the impact of AR on consumer behavior can inform strategic decisions related to product development, marketing and customer engagement strategies. The integration of AR in e-commerce platforms can democratize access to fashion and beauty products, offering immersive and informative shopping experiences.

**Keywords:** T-Tests, ANOVA, PL-SEM etc.

## **SKILLS AVAILABILITY, COVID-19 AND ITS IMPACT ON CLOUD COMPUTING ADOPTION – A STUDY OF AUSTRALIAN BUSINESSES**

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Cloud computing services have become the driver of technological innovation from a low-cost and on-demand services perspective. As cloud computing drives change within organisations, higher levels of business agility enable improved speed to respond to and lead market changes. The required skills were identified as a critical element for successful cloud computing adoption and research into cloud computing skills availability was identified as a gap in the existing literature. The objective of this research paper was to focus on the impact of skills on cloud computing adoption and the effect of COVID-19 on skills and cloud computing adoption. Utilising a mixed methods research approach, the results of this study show that there is no significant shortage in cloud computing skills and the high levels of adoption and continuing adoption are evidence that a skills shortage is not hampering cloud computing adoption. Additionally, COVID-19 had a positive effect on skills availability and cloud computing adoption.

**Keywords:** cloud computing, technology adoption, skills, mixed methods research

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## **AN INTROSPECTION OF THE HOUSEHOLD'S DOMESTIC MANAGEMENT PRACTICES: WAY TOWARDS SUSTAINABLE CONSUMPTION BEHAVIOR**

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The housing sector is a major contributor to environmental degradation and public health due to its extensive use of land, water, energy, and resources. With urbanization on the rise, there has been a notable shift in residential energy consumption patterns, moving from traditional solid biomass to electricity and modern fuels. This transition, driven by increased appliance ownership and heating and cooling demands, has led to a nearly threefold increase in electricity's share in residential energy usage. Compounding these challenges is a global water deficit crisis, exacerbated by a tripling of water demand in recent years, posing a severe threat to sustainable water resources worldwide. Additionally, the escalating demand for housing has led to a 70 percent surge in the global material footprint over the past three decades, underscoring the urgent need for collaborative efforts to address resource depletion. While existing literature extensively explores socio-psychological factors influencing households' sustainability behaviours, there's a notable gap in understanding contextual factors influencing domestic management practices, particularly in emerging economies where the majority of the world's population resides. Hence, this study aims to fill this void by investigating. Using an extended Theory of Planned Behavior (TPB) model, incorporating variables such as environmental knowledge, government actions, personal norms, and product attributes, the study gathers data through a self-administered questionnaire from 440 Indian households. Structural equation modelling (SEM) is employed to test hypotheses. The findings reveal that product attributes, perceived behavioural control, attitude, environmental knowledge, and personal norms significantly influence households' intentions to adopt sustainable

domestic management practices. However, social norms and government actions do not exhibit a significant impact on households' intentions in the housing context. Based on these results, the study recommends a multifaceted approach involving producers, marketers, government, and policymakers to encourage sustainable domestic management practices among households.

**Keywords:** Attitude; Behavioural intention; domestic management practices; Sustainable consumption behavior; Theory of Planned Behavior; Structural Equation Modelling

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### **FRAMEWORK ANALYSIS OF STREET VENDORS' PERCEPTION TOWARDS INDIA'S PM SVA NIDHI SCHEME 2020 IN THE LIGHT OF POLICY-MAKING**

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Street vending is a crucial occupation in urban India. Street vendors contribute significantly to the economy, but incomplete implementation of regulations poses governance challenges. The PM-SVA Nidhi Yojana was launched to empower street vendors by extending loans to them and for their holistic development and economic upliftment. The study conducted face-to-face interviews with 125 street vendors to understand their perceptions and experiences regarding the PM-SVA Nidhi scheme and identify the financial challenges they face. The study's data analysis, findings, recommendations, and suggestions are valuable for policy-making and long-term decision-making by municipal corporations and The Central and State Governments. This recommends the framework approach for qualitative policy research, revealing that a more precise understanding of street vending requires integrating various explanations. The PM SVA Nidhi initiative faced bureaucratic inefficiencies suggesting adequate management and collaboration with social partners may remedy the weaknesses of current legislation and guarantee street vendors their constitutional rights.

**Keywords:** PM-SVA Nidhi Scheme, Street Vendors, Pandemic Covid-19, Financial Inclusion, Execution Challenges, Policy making

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### **DIGITALIZATION AND MONETARY EXECUTION OF TWO QUICKLY DEVELOPING ASIAN ECONOMIES: INDIA AND THE PEOPLE'S REPUBLIC OF CHINA**

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This paper plans to distinguish the job of digitalization and foundation in two quickly developing Asian economies, in particular India and Individuals' Republic of China (PRC), inside the development system from 1990 to 2019 by utilizing board 2SLS and the NARDL method. The outcomes show that web and portable thickness (an intermediary for media transmission framework/digitization), anticipated long stretches of tutoring (an intermediary for human resources), unfamiliar direct venture inflow, gross capital arrangement, per capita power utilization (an intermediary for power foundation), innovative work use, and the buyer cost file emphatically affect the per capita Gross domestic product of India and the PRC. Further, the review uncovers that the PRC extricates generally more from these development advancing elements than India, most likely showing more prominent allocative effectiveness. The outcomes suggest the need to improve the digitization development in the two economies and change the populace into HR so the higher innovative work use can apply the best conceivable constructive outcome on monetary execution.

**Keywords:** digitalization, foundation, financial development, board information

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## **TOUCH OR NOT TO TOUCH: SENSORY MARKETING IN RETAIL EXPERIENCE**

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The convenience offered by E-tailing requires the physical retail organizations to see their consumers and the environment around with more concern. Retailers have an unusual challenge in this era of internet buying, one that calls for them to reevaluate their marketing strategy from a different angle. Retail businesses that arouse customers' senses have an opportunity to outperform their competitors. Only when physical shop environments strike a chord with people's emotions can they be reconsidered by the customers. Through the use of his senses, the customer interacts with his surroundings, and the sensory inputs enable the customer create perceptions about their experience buying at a specific store. In order to get customers to return from their online shopping to their physical stores, retailers must appeal to their senses holistically. Of the five senses, tactile or sensation of touch is thought to be the one most strongly associated with cognitive and affective reactions. Touch has a direct correlation to emotions of assurance and trust. Additionally, as touch and memory are the senses that are most closely related, businesses should carefully search for marketing opportunities relating to touch. Having a variety of easily accessible tactile cues is essential for encouraging favourable consumer behavior. Since there isn't much research on touch in retail, this paper expands on it by examining the importance of tactile marketing in retailing. The significance of touch in creating a satisfying shopping experience is covered in the article. It seeks to give marketers insight into the ramifications of promoting touch into retail spaces.

**Keywords:** Sensory Marketing, Experience, Touch, Retail Environment, Emotions, Cognitions, Consumer Behavior

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## **STUDY OF BANKING OPERATIONS AND ADMINISTRATION**

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Any financial organization that wants to efficiently manage its activities needs a bank management system. This essay provides a thorough analysis of the bank management system, including all of its features, advantages, and disadvantages. The report also covers the many kinds of bank management systems that are on the market, as well as their benefits and drawbacks. Additionally, the article discusses the several aspects to take into account, like cost-effectiveness, adaptability, scalability, and security, while choosing a bank management system. The necessity of implementing a bank management system for the prosperity and long-term viability of financial institutions is finally highlighted in the paper's conclusion. The study of Bank Management System aims to analyze and understand the various components and processes involved in the management of a bank. It involves the examination of the functions, operations, and strategies implemented by banks to effectively handle financial transactions, customer relationships, and regulatory compliance.

**Keywords:** Bank management system, financial institution, software system, security, scalability, flexibility, cost-effectiveness.

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## LEVERAGING SOCIAL MEDIA FOR SUSTAINABLE DEVELOPMENT CAMPAIGNS

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Social media has emerged as a powerful tool for promoting sustainable development initiatives on platforms like Instagram, Twitter, YouTube, Facebook, etc. due to its wide reach and engagement potential. This paper examines the effectiveness of utilizing social media platforms for sustainable development campaigns. The objective of this research is to assess how social media can be leveraged to raise awareness, mobilize support, and drive action towards sustainable development goals. Despite the increasing use of social media for advocacy purposes, there is a need to understand its impact on sustainable development campaigns comprehensively. This research aims to address this gap by exploring the role of social media in fostering sustainable behavior change and community engagement. This study employs a mixed-methods approach of primary and secondary data sources, combining quantitative analysis of social media data with qualitative interviews and surveys to gather insights into user perceptions and behaviours.

The findings highlight the importance of strategic communication and community engagement strategies in maximizing the impact of sustainable development campaigns on social media. Recommendations include the development of tailored content, fostering partnerships with influencers and organizations, and leveraging data analytics to measure and optimize campaign effectiveness.

**Keywords:** Social media, sustainable development, advocacy, engagement, communication, campaigns, behaviour change, community mobilization.

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## SERVICE QUALITY AND CUSTOMER LOYALTY IN FAST FOOD OUTLETS: A STUDY ON CUSTOMER RETENTION

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The purpose of this article is to investigate the key factors that make customers loyal to fast food restaurants with good service and customer satisfaction. Additionally, the relationship between customer satisfaction, customer service quality and customer loyalty were also tested. The primary target of the study was visitors to fast food restaurants in the National Capital Region of Delhi. Reliability testing and statistical analysis were conducted to verify the validity and reliability of the scale and to answer the research questions. Customers are a good service with pricing structure and pricing having a positive impact on customer satisfaction, which leads to a positive impact on customer loyalty. The relationship between customer satisfaction and the relationship between service quality and customer loyalty is also known. For a more comprehensive investigation of customer loyalty, future research could examine other antecedents such as trust and attractiveness of alternatives. Additionally, investigating the mediating role of brand value of an outlet on satisfaction and loyalty can improve the research model.

**Keywords:** Customer quality, customer satisfaction, customer loyalty, fast food restaurant

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## EXPLORING DIFFERENT ADULT LEARNING APPROACHES: A CASE ANALYSIS OF THEIR IMPACT ON TEACHING AND LEARNING

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This theoretical research paper undertakes an in-depth examination of various adult learning approaches and their implications for teaching and learning processes. Specifically, the study investigates prominent adult learning theories and approaches including andragogy, transformative learning, experiential learning, and self-directed learning, exploring their influence on instructional strategies and learning outcomes. Situated within the educational landscape of Canada, the research analyzes the practical applications of each approach in diverse educational settings. Through a synthesis of existing literature and empirical evidence, this paper assesses the effectiveness of these adult learning approaches in fostering engagement, motivation, and knowledge retention among adult learners. The study aims to enhance the teaching and learning experience for adult learners and the research examines the interplay between these approaches and instructional strategies, highlighting strategies that effectively leverage adult learning principles to optimize learning outcomes. The paper contributes to the understanding of adult learning theories and their implications for educational practice in Canada and the practical applications and effectiveness of various adult learning approaches, the study further offers valuable guidance for educators and policymakers striving to create supportive and effective learning environments for adult learners.

**Keywords:** Adult learning, Andragogy, Transformative, Experiential, Self-directed learning, Instructional strategies.

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## NAVIGATING LEGAL FRONTIERS: ADDRESSING CHALLENGES AND SOLUTIONS FOR SUSTAINABLE DEVELOPMENT

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Sustainable Development refers to a balanced approach towards development without affecting the present environment which would result in fulfilling the needs of the future generation. This concept is still a new field in India, which has resulted in conflicts between environment and development. This paper will seek to answer the research questions dealing with the challenges restricting the growth of sustainable development. The challenges of sustainable development include high population density, poor resource management, lack of funds and poverty, climate change, economic degradation and others. It deals with various legislations which solve the challenges of sustainable development, such as Environment (Protection) Act, 1986; Air (Prevention and Control of Pollution) Act, 1981; Water (Prevention and Control of Pollution) Act, 1974; National Green Tribunal Act, 2010 etc. The laws enacted for the benefit of environment do restrict the development. For instance, a development project in area prone to landslides or any other natural calamity will be rejected by the environment laws, which will ultimately lead to less development in such areas. However, it is crucial to balance the level of development for betterment of environment and future generation. The solution for challenges which arise due to environment protection laws is a balanced pathway which takes along both environment and development. These solutions may include eco-friendly development projects, compliance to

existing environmental laws, an assessment checklist and other such solutions. Artificial Intelligence can play a pivotal role in achieving Agenda 2030 but it must be supervised by some regulatory insight to fulfil the gaps in safety, transparency and ethical standards. This non-empirical research paper has referred to primary sources such as environment laws and secondary sources such as research papers and books on environment laws. During the research, it was found that India lacks proper resource management due to lack of funds, poverty and high population.

**Keywords:** Sustainable Development, Poverty, Compliance

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## **DIVING INTO ARTIFICIAL INTELLIGENCE AND DEEP LEARNING: A CASE STUDY INTO NORTH AMERICAN ORGANIZATIONS**

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This theoretical research paper investigates the concepts of Artificial Intelligence (AI) and deep learning within the context of North American organizations. The study examines their significant contributions to the success and growth of organizations across various sectors in North America. Furthermore, the paper investigates the intersection of cybersecurity with these approaches, drawing insights from literature reviews and real-world organizational case studies within North America. By exploring the utilization of AI and deep learning technologies, this research aims to enhance understanding of their applications and impacts across diverse sectors in North America. Specifically, it seeks to shed light on how these advanced technologies are leveraged by organizations to optimize processes, improve governance, decision-making, and drive innovation. Additionally, the examination of cybersecurity within this framework aims to address concerns related to data privacy, security breaches, and risk management in the rapidly evolving landscape of AI and deep learning. The study will provide the insights and facilitate the adoption of these technologies in a manner that aligns with organizational goals and safeguards against potential threats.

**Keywords:** Artificial Intelligence, Deep Learning, Governance, Decision Making, Data Privacy, Security Breaches, Organizations, Cyber security

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## **IMPACT OF AUGMENTED REALITY ON CUSTOMER ENGAGEMENT AMONG GENERATION Z**

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This study looks into how Gen Z customers' involvement with digital marketing is affected by augmented reality (AR). The study fills in knowledge gaps about the varied tastes of Gen Z consumers, the dynamic nature of augmented reality experiences, and the psychological factors promoting impulse purchase. Using a mixed-methods approach, the study combines information from surveys, insights from the literature, and in-depth interviews. Positive correlations shown in regression analysis using SPSS highlight the usefulness of augmented reality, particularly when combined with social media and marketing. The report recommends thoughtful AR integration, a strong social media presence, and Gen Z-specific interaction. Future study directions will examine AR's complex impact, comparative generational analysis, technology synergy, ethical factors, and long-term brand loyalty effects. Ethical problems in AR marketing are underlined. This study offers useful information to companies attempting



to make sense of the always changing world of digital marketing and using augmented reality to create engaging customer experiences.

**Keywords:** Digital marketing, social media, augmented reality, generation z, customer engagement, ethical considerations, research gaps, long-term effects.

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## **CORPORATE SOCIAL RESPONSIBILITY AS A CATALYST IN ADVANCING UN SUSTAINABLE DEVELOPMENT GOALS: A RETROSPECTIVE REVIEW AND FUTURE RESEARCH AGENDA**

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Since the advent of LPG (Liberalization, Privatization and Globalization), the world has become a commonplace to foster sustainability practices. In year 1992, the Earth Summit in Rio de Janeiro led to Agenda 21, the plan for sustainable development emanated. In 2016, the 17 Sustainable Development Goals at the UN Sustainable Development Summit officially came into effect. In principle, all 17 SDGs have a relationship with Corporate Social Responsibility (CSR). However, some goals offer a direct and clearer vision for application. This paper envisions to delineate methodologically the role of corporate social responsibility in achieving SDGs.

A bibliometric analysis from 2016 to 2024 has been employed for this purpose. 2769 articles were obtained. A summary of productivity of most cited papers, authors, institutions, and countries that contribute to understanding the relationship of sustainability, CSR and SDGs has been enumerated. China, UK and Spain are the countries with maximum citations. China and France are the countries that have been collaborating the most for work on SDGs. The surge in publication parameters and global dimensions prove that this study paves great importance in understanding the role of CSR practices for sustainability in achieving SDGs and has been pivotal.

**Keywords:** CSR, SDG, LPG

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## **CONSTRAINTS & CHALLENGES IN BEHAVIOUR FINANCE (IN RELATION TO INVESTMENT DECISION MAKING)**

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This study aims to through light on the constraints and challenges in investment decisions in behavior finance. Behavior finance is a dynamic concept and it is very important to study the constraints and challenges in investment decision making of a particular individual. As it is very important to do investments in today's competitive environment, so it becomes a requirement to know about the constraints and challenges while doing investment. Through this research, one comes to know about the problems faced during investment and making decisions related to investment. It is concluded from the study that many behavioural factors significantly affect behavioural finance.

**Keywords:** Behavioural Finance, Investment, Decision-Making.

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### **A COMPARATIVE ANALYSIS OF VARIOUS MACHINE LEARNING TECHNIQUES FOR PREDICTING HOUSE PRICE**

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Everyone desires to purchase and reside in a home that aligns with their lifestyle and offers amenities tailored to their preferences and requirements. Numerous factors need to be considered, such as the area, location, and view, when predicting house prices. Predicting house prices is challenging due to their constant fluctuations, often leading to inflated prices that pose difficulties for both prospective buyers and real estate agencies looking to invest in properties. This paper aims to compare various Machine learning models, namely Simple Linear Regression, Artificial Neural Network, and Random Forest Regressor, using a dataset on housing to accurately predict future house prices. To assess the performance of these models, several evaluation metrics such as R-Squared ( $R^2$ ), Root Mean Square Error (RMSE), and Mean Squared Error (MSE) are utilized. The research findings indicate that Artificial Neural Network outperforms Simple Linear Regression and Random Forest Regressor across all evaluation metrics, while Simple Linear Regression demonstrates inferior performance across the board.

**Keywords:** Machine Learning, Simple Linear Regression, Artificial Neural Network, Random Forest Regressor, House Price.

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### **UTILIZING TECHNOLOGICAL INNOVATION TO PROMOTE RENEWABLE ENERGY'S AFFORDABILITY AND REDUCE CLIMATE CHANGE**

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This research study investigates the significance of technological innovation in boosting the affordability of renewable energy solutions while limiting the negative consequences of climate change. With growing concerns about environmental sustainability and the pressing need to shift to greener energy sources, technology innovations emerge as a critical driver in accomplishing these goals.

The research investigates various aspects of renewable energy technology and their changing environment. It looks at how advances in solar, wind, and hydropower technologies, as well as energy storage developments, have helped to improve the efficiency and cost-effectiveness of renewable energy systems.

Furthermore, the study emphasizes the positive influence of technology in tackling climate change issues. It explains how the integration of sophisticated technology helps to reduce greenhouse gas emissions as well as mitigates the negative consequences of global warming using scenarios and real-

life examples. The use of smart technology in energy management, along with predictive analytics, is critical to maximizing renewable energy use, reducing waste, and improving overall sustainability.

In the end, this study highlights the transformational impact of technological innovation in making renewable energy sources more inexpensive and accessible, therefore contributing to global efforts to mitigate climate change.

As countries throughout the world battle with the requirement to decrease carbon footprints, the findings of this study shed light on the role of technology as a catalyst for a more sustainable and ecologically responsible future.

**Keywords:** Technology Innovation, Renewable Energy, Climate Change Mitigation.

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### FACTORS INFLUENCING OF ADOPTION OF AI IN BANKING SECTOR

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Artificial intelligence continues to revolutionize various industries, and its integration into the banking sector holds great promise for increasing operational efficiency, improving customer experiences, and enabling personalized services. However, the successful adoption of AI technologies in banking is heavily reliant on a number of factors, including customer acceptance and willingness to interact with AI-powered solutions. This research paper looks at the quantitative factors that influence customers' adoption of AI in the banking sector. The current study seeks to explore consumers' perspectives on artificial intelligence adoption in the Delhi NCR region. The questionnaire was created and distributed to gather information from four Delhi NCR regions. (Ghaziabad, Noida, Delhi, and Gurugram). The total number of responses was 502. The findings of this study have important implications for banking institutions looking to effectively implement and promote AI technologies while also addressing customer concerns and preferences, ultimately fostering greater acceptance and utilization of AI-driven services in the banking sector. Overall, the findings of this study will provide valuable insight for making strategic decisions in the banking industry. This will enable banking management to develop a strategy to increase consumer trust, allowing them to overcome risks and gain confidence in using digital technology. The banking industry will also focus on innovative AI technologies to improve customer service and overall growth by increasing revenue.

**Keywords:** Banking, Artificial Intelligence, Customer Experiences.

## SAFE ROADS VISION: ZERO CRASHES

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Welcome to the era of "Zero Crashes, a ground-breaking initiative aimed at revolutionizing transportation safety and ushering in a new era of accident-free mobility. Developed through a collaborative effort between industry leaders, policymakers, and technology innovators, Zero Crashes envisions a world where traffic accidents are a thing of the past. By equipping drivers, pedestrians, and cyclists with the knowledge and tools to navigate this new era of transportation, we can build a society that is empowered to embrace and benefit from the transformative advancements of Zero Crashes.

**Keywords:** Accident, Fatal, Machine Learning, Open map, Real-time data set, Zero crash

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## IMPROVING THE SUSTAINABILITY AND CLIMATE RESILIENCE OF INDIAN AGRICULTURE WITH CONSERVATION FARMING: AN EMPHASIS ON SOIL HEALTH, WATER CONSERVATION, AND MILLET HARVESTING

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This study will examine "Conservation Farming" as a viable alternative for producing agricultural goods while paying particular attention to irrigation methods, soil quality, and millet farming prospects. In light of the three conservation farming principles—minimum disturbance to the soil, maximal coverage of soil, and diverse crop rotations—this study will examine statistics related to conventional farming in India.

Declines in crop yields and biodiversity, declining environmental and human health, etc., force us to reconsider agriculture in general and sustainable agriculture in particular. Traditional farming methods encourage the burning of crop residues, and deep soil tillage, compaction, and loss of organic matter, all of which contribute to soil degradation and greenhouse gas emissions, leading to degraded climate scenarios. Shifting in climatic circumstances has made it more difficult to consistently have access to water. India is the world's leading producer of a wide variety of millets. Since these crops are grown in marginal or rainfed areas without fertilizer, a significant reduction in area and production has either directly or indirectly resulted in a decrease in agro-biodiversity. Given the expanding population, conservation farming seeks to both stabilize and grow agricultural output sustainably.

To examine the effects of conventional agricultural methods on the environment over the past five years, this research paper will employ secondary data and a variety of indicators.

The findings of this research will contribute to our understanding of how combining traditional knowledge with contemporary farming methods can enhance soil quality, increase agricultural productivity, ensure proper irrigation water use, and produce millets for both food security and the preservation of agro-diversity. Moreover, it will suggest methods that can be adopted to further improve the sustainable future of farming in the context of Soil, Water and Millets.

**Keywords:** Conservation Farming, Soil, Irrigation, Millets, Conventional Agriculture, Agro Biodiversity, Sustainability, Climate Change.

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## **IMPACT OF RECOVERY OF NPA ON PROFITABILITY ON PRIVATE BANKS AND PUBLIC BANKS: AN EMPIRICAL STUDY**

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NPA stands for Non-Performing Asset. It is a classification used by banks to identify loans or advances where the borrower has stopped making interest or principal payments for a period of time. Non-Performing Assets (NPAs) are a major concern for banks worldwide, as they can have a significant impact on the financial stability of banks and the economy. In India, NPAs have been a persistent problem for both public and private sector banks. The Reserve Bank of India (RBI) has implemented various measures to address the issue of NPAs, including debt restructuring, asset reconstruction, and the Insolvency and Bankruptcy Code. Recovery of NPAs is a critical component of the NPA management process, as it helps to reduce the burden of bad loans on banks and improve their financial health. The recovery process involves various methods, such as recovery through legal means, settlement through compromise, and sale of the underlying assets. This empirical study investigates the recovery of Non-Performing Assets (NPAs) in both public and private sector banks in India and its impact on profitability. The research utilizes secondary data from annual reports of selected public and private sector banks from the fiscal year 2014 to 2022. The study employs descriptive statistics, correlation analysis, and regression analysis to analyze the data. The findings reveal that both public and private sector banks have been successful in recovering NPAs, with private sector banks having a higher recovery rate than public sector banks. The study also finds a impact of NPA recovery on profitability for both public and private sector banks. The research provides insights for policymakers, bankers, and investors on the importance of effective NPA recovery strategies and their impact on bank profitability.

**Keywords:** Non-performing Assets, Public and Private Sector Banks, Profitability, Reserve Banks of India, Loans, Financial Stability

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## **AI DISRUPTION IN THE FINANCE SECTOR: NAVIGATING JOB CHANGES AND EMERGING TRENDS**

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The continuous interaction and integration of data, algorithms, and use cases drive AI's development. AI has cut positions, broken the bottleneck of human efficiency, reduced standardized and repetitive work, changed the nature of work, and enhanced work efficiency. At the same time, it has also created new jobs. Artificial intelligence will change business in three different aspects. It will automate more

things, enable intelligent analysis and decision-making processes, and form new companies and industries. This technology will eliminate some jobs in finance, but on the other hand, it will increase efficiency and create job opportunities. This report is going to provide the potential effects of AI technology on each industry, its jobs or activities by analysing the three primary value chains (banking, insurance, and capital market) within the financial services sector, as well as an overall estimation of employment's future outlook across the financial industry. Continuous interaction, data integration, algorithms, and use cases fuel AI. This technology has scrapped jobs, broken the efficiency bottleneck for humans, reduced standardized and repetitive tasks, altered the nature of work, and improved productivity. In addition to this fact, it has also created new employment opportunities.

**Keywords:** Algorithms, AI, Finance Sector

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## **THE IMPACT OF PRODUCT DISPLAY ON CONSUMER ATTENTION AND BUYING INTENTION**

**Sneha Jaiswal**

The study, titled 'The Impact of Product Display on Consumer Attention and Buying Intention,' critically examines the complex relationship that exists between consumers and product displays in the dynamic retail environment." The study investigates how product arrangement, presentation, and visual appeal work as influencing variables in consumer decision-making, with a focus on the issues given by an excess of alternatives. Based on a thorough evaluation of the literature, the study develops a conceptual framework that includes independent variables related to display characteristics, a mediator variable (customer attention), and moderating factors related to consumer and retail environment characteristics. The impact of display location, size, colour, movement, and lighting on consumer attention and purchasing intention is investigated using hypotheses and objectives. The study takes a mixed-methods approach, gathering primary data from 70 people in the NCR Delhi region using interviews and questionnaires and leveraging secondary data from diverse sources. Descriptive statistics offer subtle insights into age-related trends, illustrating the varied impact of appealing displays on various age groups. Chi-Square Tests are used to investigate correlations between categorical variables, providing useful insights into the relationship between education level and shopping patterns. The findings have important implications for organisations looking to improve their marketing strategies by optimising product displays, emphasising the need of context-aware interpretation, and recognising the changing landscape of customer behaviour in the retail sector. Finally, this study serves as a thorough guide, unravelling the subtle dynamics that impact consumer decisions in reaction to product displays and laying the groundwork for future research in this expanding topic."

**Keywords:** Consumer Decision, Intention, Buying

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## **CUSTOMER ATTITUDE AND ACCEPTABILITY TOWARDS ROBOT USAGE IN RESTAURANT OPERATIONS: A STUDY WITH REFERENCE TO RESTAURANTS IN INDIA**

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This study investigates the impact of attitudes and acceptability towards using robots in restaurants on behavioural intentions. With technology becoming increasingly integrated into daily life, particularly in service-oriented sectors like food and beverage, understanding consumer responses to innovative

smart robotic services is crucial. Utilizing structural equation modelling, this study examines the relationships between attitude, acceptability, and behavioural intention. Data obtained from developed scales were analyzed to test five hypotheses derived from a comprehensive literature review. Partial Least Squares analysis was employed to establish these relationships within the framework of structural equation modelling. The research findings demonstrate that customer acceptance of robot usage in restaurants significantly and positively influences behavioural intentions, exerting the strongest effect among the variables studied. Furthermore, dimensions of attitude, including experience and advantage, positively impact behavioural intentions, while the disadvantage dimension shows a negative effect. This study contributes to the understanding of consumer behavior in the context of technological innovation within restaurants. By elucidating the influence of attitudes and acceptability towards robot usage on behavioural intentions, it provides valuable insights for businesses seeking to implement smart robotic services to enhance customer experiences and operational efficiency.

**Keywords:** Robots, Acceptability, Robot use in restaurants, and Attitude of the customers

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## **BIG DATA IN SUSTAINABILITY REPORTING: UNVEILING INSIGHTS FOR CORPORATE RESPONSIBILITY AND ENVIRONMENTAL IMPACT**

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In the era of rapid technological advancements, the integration of Big Data analytics has emerged as a pivotal tool in shaping sustainable business practices. This research paper delves into the realm of "Big Data in Sustainability Reporting," seeking to unveil insights that catalyze corporate responsibility and enhance environmental impact assessments. As businesses globally grapple with the imperative to adopt sustainable practices, the utilization of Big Data stands out as a transformative force in steering corporations towards more informed and responsible decision-making. The paper begins by examining the evolving landscape of sustainability reporting, emphasizing the increasing demands for transparency and accountability from stakeholders. It then explores the role of Big Data in this context, elucidating how vast and diverse datasets can be harnessed to provide a comprehensive understanding of a company's environmental footprint. By leveraging advanced analytics, organizations can not only measure their carbon emissions and resource consumption but also identify previously unseen patterns and correlations that inform targeted strategies for sustainable development. Furthermore, the research investigates the impact of Big Data on corporate responsibility initiatives. Through real-time monitoring and predictive analytics, companies can proactively identify areas for improvement, optimize resource utilization, and streamline operations for enhanced sustainability. The paper also scrutinizes the challenges and ethical considerations associated with the use of Big Data in sustainability reporting, emphasizing the need for responsible data governance and privacy safeguards. A critical aspect of the research involves case studies and empirical evidence illustrating successful implementations of Big Data analytics in sustainability reporting. These examples demonstrate how organizations can leverage data-driven insights to not only comply with regulatory requirements but also proactively address environmental challenges, fostering a culture of corporate responsibility. In conclusion, the findings underscore the transformative potential of Big Data in sustainability reporting, providing a roadmap for corporations to navigate the intersection of profitability and environmental stewardship. By embracing data-driven approaches, businesses can contribute meaningfully to global sustainability goals while concurrently enhancing their own resilience and competitiveness in a rapidly evolving market landscape.

**Keywords:** Big Data, Sustainability Reporting, Corporate Responsibility, Environmental Impact, Analytics, Transparency, Data Accuracy, Real-time Monitoring, Predictive Analytics, Case Studies.

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### **TRIPS-COMPLIANT GREEN PATENT TECHNOLOGY: DRIVING SUSTAINABLE DEVELOPMENT AND INNOVATION**

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The Trade-Related Aspects of Intellectual Property Rights (TRIPS) agreement lays the foundation for fostering innovation and technological advancement while ensuring that intellectual property rights contribute to socio-economic development. In this context, the concept of green patent technology emerges as a powerful tool for driving sustainable development and innovation within the framework of TRIPS compliance. This research explores the synergy between TRIPS-compliant green patent technology and its role in advancing sustainable development and fostering innovation. Green patent technology encompasses inventions designed to mitigate environmental degradation and promote ecological sustainability, aligning with the objectives of TRIPS to promote technological innovation for societal benefit. By incentivizing the creation and dissemination of environmentally beneficial innovations, green patent technology facilitates the transition toward a more sustainable economy. TRIPS compliance ensures that intellectual property rights are protected, thus incentivizing further research and development in sustainable technologies while promoting technology transfer and diffusion.

This research will explore the nexus of TRIPS compliance and green patent technology, elucidating their pivotal role in driving sustainable development and innovation. It will examine the compatibility of green patent technology with TRIPS provisions, analyze incentives for innovation, and discuss the case studies of successful initiatives. Through policy implications, it aims to guide stakeholders towards leveraging intellectual property rights for sustainable growth.

**Keywords:** TRIPS, green Patent technology. Sustainable development

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### **UNVEILING THE EDUCATIONAL LANDSCAPE: INFLUENCE OF OPERATIONAL DYNAMICS ON ACADEMIC PERFORMANCE IN ONLINE LEARNING ENVIRONMENT**

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This research delves into the complexities of online learning environments, aiming to uncover how technology familiarity, interactive features, and instructional methodologies collectively impact academic performance. The study addresses a pressing challenge in online education— optimizing learning outcomes amidst varying levels of student familiarity with technology and diverse instructional approaches. Through a causal research design employing quantitative methods, a sample of 152 participants in online learning environments was surveyed. Utilizing tools such as T-Test and ANOVA, the study explored the relationships between technology familiarity, interactive features, instructional methodologies, and academic performance. The study found significant impacts on academic performance within online learning environments. Technology Familiarity was notably influential, emphasizing its importance. Engagement with Interactive Features positively influenced academic performance indicating their beneficial role. Additionally, Different Instructional Methodologies significantly impacted academic performance, highlighting the need for diverse approaches. The results



suggest managerial implications such as designing courses with diverse instructional methods, conducting pre- course technology assessments, fostering student interactions, and providing flexible learning paths. This research contributes insights crucial for educators and policymakers in enhancing online learning effectiveness and inclusivity, paving the way for a more adaptive and proficient generation of online learners.

**Keywords:** Academic performance, operational dynamics, technology familiarity, interactive features, instructional methodology

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### **EXAMINING THE ROLE OF SUPPLY CHAIN AGILITY, RESILIENCE AND ENVIRONMENTAL RISK ON SUPPLY CHAIN PERFORMANCE IN CHEMICAL INDUSTRY**

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Environmental risks within the supply chain are crucial factors that significantly impact the complex dynamics between a company's supply chain agility, resilience, and overall performance. This research aims to delve into how these elements interact, specifically within the chemical industry, in India. Utilizing data from a survey involving over 100 companies, analysis was conducted employing Anova and Partial Least Squares Structural Equation Modelling (PLS-SEM). The study reveals several important findings. Firstly, it confirms that a flexible and responsive supply chain positively influences resilience, showcasing the necessity of adaptability in effectively managing challenges. Secondly, resilience emerges as a key determinant of performance, underscoring its role in maintaining operational efficiency. Moreover, the research highlights that environmental risks can enhance the relationship between agility and resilience. Essentially, companies with higher agility can utilize this capability to bolster resilience in the face of environmental challenges, leading to improved performance. Additionally, the study underscores the mediating role of resilience between agility and performance, indicating that a resilient supply chain serves as a conduit through which the benefits of agility translate into overall enhanced performance. In today's uncertain market, these findings stress the importance of embracing agility and resilience as fundamental business strategies. Therefore, enterprise leaders and managers should actively implement measures to enhance these aspects of their supply chain, enabling them to effectively navigate environmental risks and drive performance.

**Keywords:** supply chain agility, supply chain resilience, environmental risks, chemical industry, supply chain performance

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### **ROLE OF WEB GRAPHICS AND INTERFACE IN CREATING VISITOR TRUST**

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This paper investigates the impact of web graphics and interface design on building visitor trust in websites. A quantitative survey approach was used to examine how aesthetic and usability elements of website design influence user perceptions of trustworthiness. 133 participants aged 18-25 who live in

urban Bangalore and engage in online transactions were recruited via convenience sampling. Data was collected through an online survey measuring trust levels based on website design, using validated constructs like the Visual Aesthetic of Websites Inventory (VisAWI). Statistical analysis including ordinal regression was conducted to analyze the results. The findings show a statistically significant relationship between web graphics and interface design and the level of trust visitors place in a website. The goodness-of-fit statistics and highly significant model fitting information provide strong evidence for rejecting the null hypothesis of no relationship. Well-designed visual aesthetics like simplicity, diversity, colorfulness and craftsmanship are key drivers of perceived credibility. Intuitive navigation and usability also increase trust. The results emphasize the strategic importance for companies to invest in appealing graphic design, consistent with existing theoretical frameworks. There are also implications for taking a user-centric approach to web design and acknowledging the reciprocal link between pre-existing user trust and perception of visuals. While generalizable, limitations include possible sampling and self-report biases. Further research can build on these findings to deepen understanding of nuanced cultural and temporal factors influencing online trust. Overall, this study makes a significant contribution by providing empirical evidence that reinforces the crucial impact of thoughtful graphic design in fostering lasting user trust on websites.

**Keywords:** Web graphics, Interface design, Visitor trust

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## **SUSTAINABLE FUTURE: INVESTIGATING CIRCULAR ECONOMY AS A PATHWAY TO MITIGATE CLIMATE CHANGE IN FASHION, TRANSPORTATION, AND DOMESTIC WASTE MANAGEMENT AMONG THE COLLEGE STUDENTS**

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This research paper delves into the pivotal role of circular economy principles in mitigating climate change, with a specific focus on key areas such as fashion lifestyle, transportation habits, and domestic e-waste disposal. The study carries out primary research to determine the level of awareness and engagement that college-going students in the 18–25 age range have with these important subjects.

The fashion industry is mostly responsible for carbon emissions and environmental deterioration due to its rapid fashion trends and excessive consumerism. Furthermore, transportation is one of the biggest sources of greenhouse gas emissions which depends primarily on fossil fuels. Additionally, inappropriate electronic waste disposal exacerbates resource depletion and pollution. Circular economy strategies offer promising solutions to address these challenges by emphasizing resource efficiency, product longevity, and waste minimization.

This study aims to better understand young adults' awareness levels and behavioral patterns about sustainable practices in fashion, transportation, and e-waste management through primary research using surveys and interviews. Through data analysis, conclusions will be made about the degree to which this demographic cohort's attitudes, impediments, drivers, and level of awareness affect sustainable behavior.

The results of this study will advance our knowledge of how circular economy ideas support sustainable lifestyles and help to slow down global warming. Furthermore, it will offer insightful information that governments, corporations, and educators may use to customize policies and interventions meant to encourage adolescents to engage in sustainable production and consumption practices, accelerating the shift towards a more just and resilient future.

**Keywords:** Circular Economy, Fast Fashion, Transportation, Domestic E-Waste, Climate Change

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## **CRISIS AVERTED: CASE STUDIES IN EFFECTIVE CRISIS COMMUNICATION**

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This research paper examines the use of case studies as a valuable tool for analysing successful crisis communication strategies. When an organisation is facing a crisis, effective crisis communication is essential, but knowing which tactics to use can be difficult. This study explores the topic of effective crisis communication by examining several case studies and using well-established theories and models of crisis communication. The study looks at proactive planning, open communication, and stakeholder involvement as essential components of successful crisis management. Several case studies are chosen to highlight different facets of effective crisis communication tactics after a thorough selection process.

Every case study undergoes a thorough analysis that focuses on the particular difficulties the organisation experienced, the strategies for communication used, and the results attained. Common themes and best practices are shown through the synthesis of the case study data, offering insightful guidance to organisations facing crises. The results highlight how crucial it is to communicate in a timely and transparent manner, how crucial it is to uphold credibility and confidence, and how crucial leadership is in directing successful crisis responses. The study also highlights the importance of using case studies to examine real-world situations since they provide insightful information that can guide future crisis communication initiatives. In the end, this study advances our knowledge of crisis communication strategies and provides organisations trying to successfully traverse difficult times with useful advice.

**Keywords:** Communication, crises, strategies

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## **CONSUMER CONFIDENCE IN ONLINE VS. IN-STORE SMARTPHONE PURCHASES: A COMPARATIVE STUDY**

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This study delves into the impact of social media influencers on consumer trust and confidence in smartphone brands. With the ubiquitous presence of social media, influencers have emerged as significant figures shaping consumer perceptions and purchase decisions, particularly in the smartphone industry. The research aims to examine how influencer endorsements, reviews, and recommendations affect consumer trust and confidence in smartphone brands, drawing from relevant theories in marketing and consumer behaviour. Employing a research methodology rooted in marketing and consumer behaviour theories, this study investigates the influence of social media influencers on consumer trust

and confidence in smartphone brands. Data were gathered through surveys conducted among smartphone users, with a focus on understanding the role of influencer endorsements, reviews, and recommendations. Statistical analysis using tools like SPSS and MS Excel was conducted to analyse the collected data. The study provides insights into the mechanisms through which social media influencers impact consumer trust and confidence in smartphone brands. It reveals the significant influence of influencer endorsements, reviews, and recommendations on shaping consumer perceptions and purchase intentions in the smartphone market. Furthermore, the research highlights the importance of understanding consumer behaviour in the context of influencer marketing for smartphone manufacturers and marketers. The findings of this study offer valuable insights for smartphone manufacturers and marketers in leveraging influencer marketing effectively. By understanding the role of social media influencers in shaping consumer trust and confidence, brands can develop more targeted and impactful marketing strategies. Moreover, the research underscores the need for brands to align their marketing efforts with the preferences and behaviours of consumers in the digital age.

**Keywords:** Social Media Influencers, Consumer Trust, Consumer Confidence, Smartphone Brands, Influencer Endorsements, Purchase Intentions, Marketing Strategies.

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### **OPTIMIZATION OF FILTER BUBBLES FOR CREATING AWARENESS ON SUSTAINABLE DEVELOPMENT GOALS (SDGS): A BEFORE – AFTER EXPERIMENTAL STUDY**

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These days digital media platforms are making extensive use of filter bubbles for targeted advertising using deep learning algorithms. This AI enabled feature should be optimised for social good as well by spreading awareness on sustainable development goals (SDGs). The “2030 Agenda” for sustainable development is plan of action to save the planet restoring peace and prosperity. Out of the 17 SDGs goal no.1 “No poverty” is the toughest and indispensable challenge at global level. India having a huge population below poverty line is a big struggler to eradicate poverty at all levels. Awareness is the key to combat issues resulting poverty. This study is an endeavour to understand the optimization of filter bubbles in creating awareness on SDGs through digital platforms. Based on before – after experiment research design the study will be performed on 50 participants in age group of 18-21 who are considered to be the heavy users of digital media. Their awareness level on SDGs in specific to poverty in India will be evaluated with the help of a test conducted and computed online. The record of the individual scores will be used as a before experiment analysis and after 15 days of experiment where these participants will be asked to maintain a diary of content read by them online coming as suggestion on their social media due to filter bubbles another test will be conducted to check the awareness level on SDGs in specific to poverty in India. This score will be used as after experiment analysis. Comparison will be done to find the change in awareness level and identify the role of filter bubbles.

**Keywords:** Filter bubbles, SDGs, Poverty, India, awareness

## ACCELERATING ROLLOUT OF CLEAN ENERGY FINANCING – A STUDY ON INDIA

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Clean Energy is relying not just on technology and innovation but mainly on the green finance as it is gaining big momentum. Go Green is evolving as a big economic opportunity but crucial to integrate environmental considerations into financial opportunity. Clean Energy is a last expedient to combat existing climatic conditions which requires trillions of dollars to attain net zero emission target by 2070s while, already, India is fulfilling its 42% energy supply from Renewable Energy sources. The present paper reflects the present scenario and the future needs of financing sources and investment involved in the clean energy sector and lastly, the Government of India's major role in the form of investment, regulations, subsidies and tax breaks. Indian Energy sector is lacking the big hand of private and foreign investments and is still backed by more debt financing. Lower tariff bids, shorter gestation period squeeze ROI for equity holders and thus they exit earlier. Project financing seems to be at its peak now and multiple funding options giving the sector further fillip to grow. Private players are now majorly focusing hybrid technologies of renewable energy production due to its inherent advantages of supplying uninterrupted power with lower operational and maintenance costs.

**Keywords:** Green Energy, Renewable Energy, Wind Power

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## STUDY OF CO RELATES BETWEEN GREEN BRAND POSITIONING & GREEN PURCHASE INTENT IN BUYING A HOUSE

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As environmental concerns bloom amidst a changing world, the captivating dance between "green" branding and consumer behaviour begs our attention. This research delves into the intricate choreography of green brand positioning, a harmonious blend of eco-claims, green initiatives, and eco-conscious packaging, and green purchase intent, the driving force behind sustainable choices, specifically within the housing market. But this exploration goes beyond a mere identification of key green branding strategies and purchase intent categories. It ventures deeper, dissecting the direct and indirect pathways that influence consumer decisions. Knowledge of the environment, personal values, and the yearning for social impact – these become the unseen players, orchestrating the tango of eco-conscious behaviour. However, the effectiveness of the "green" melody varies. The research delves into the diversified choreography across product classifications and consumer segments. From tech-savvy millennials to budget-conscious families, the green brand's resonance differs, painting a nuanced picture of sustainable choices. Cultural variations and geographical nuances further enrich this tapestry, revealing the complex tapestry of decision-making. But the impact doesn't end at individual purchase intent. This research also explores the broader societal and cultural factors that influence the environment, offering a holistic understanding beyond individual choices. Finally, it peeks into the future, identifying potential obstacles and encouraging developments in sustainability and green branding. This forward-looking perspective equips researchers and brand strategists with insightful information, empowering them to make well-informed decisions as they navigate the ever-evolving landscape of environmentally conscious consumers. By unravelling the intricate ties between green

brand positioning and purchase intent, this research not only sheds light on consumer behaviour but also paves the way for a more sustainable future for the housing market and beyond.

**Keywords:** Cultural Variations, Sustainable, Budget-Conscious

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## **RIPPLE EFFECT OF ARCHITECTURE AND AESTHETICS ON CONSUMER BUYING BEHAVIOUR IN LUXURY REAL ESTATE**

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The quantum advancement of smart building technology and increase in the per capita income of the people residing in Delhi NCR has been instrumental in leading the growth of the niched real estate market of Luxury Housing projects. These marque projects are aesthetically designed with unique architectural concepts and design elements to influence consumer buying behaviour. Using Theory of Planned Behaviour (TPB), this paper, with the aid of well-structured close ended questionnaire, is being designed to comprehend the factors that positively clout consumer purchase intention towards the endeavour of purchasing a luxury residential unit. A total of 300 questionnaires are distributed to the customers and 212 valid responses were received and analysed. SPSS 25 was used to assess data and was confirmed using SEM (Structural Equation Modelling). The aforementioned factor analysis revealed 70.4% of variance. These variances are broken down and explained by five dominant factors- Design (15%), Materials and Finishes (14%), Positions and Vistas (10%), Sustainability and Innovation (8%) and Wellness and Fitness Amenities (5%). SEM (Structured Equation Modelling) Analysis revealed that Consumer's purchase intention in association with Aesthetics and Architecture, is primarily affected by Design ( $\beta=0.49$ ,  $p=0.00$ ) & Materials and Finishes ( $\beta=0.37$ ,  $p=0.00$ ). Additionally, Consumer Purchase Intention positively affect consumer purchase behaviour, thus accepting hypothesis H6.

**Keywords:** Design, Materials, Finishes, Architecture, Luxury, Aesthetics

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## **ROLE OF REAL ESTATE AGENTS IN CONSUMER PURCHASE DECISIONS**

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Purchasing a property ranks among life's most significant financial endeavours, with the real estate sector acting as a cornerstone of the global economy. In this intricate landscape, real estate agents emerge as crucial mediators, bridging the gap between buyers and sellers. This study embarks on a comprehensive exploration, aiming to elucidate the multifaceted roles these professionals play in influencing and facilitating acquisition decisions. Employing a holistic approach, the study integrates qualitative and quantitative research methodologies, including surveys, in-depth interviews, and data analysis, to garner insights from both buyers and real estate experts. Unveiling the intricate tapestry woven by these professionals, the research delves into the myriad elements that render them indispensable figures in the home-buying journey. Market expertise, honed negotiation skills, emotional support, and legal acumen stand as some of the key pillars under scrutiny. However, the digital revolution casts its transformative shadow on the real estate industry. The traditional roles of agents are undergoing a paradigm shift, with online listings and virtual tours reshaping the landscape. This study dissects how agents are adapting to these evolving currents, continuously innovating to enhance the

home-buying experience. Beyond simply celebrating the advantages of agent involvement, the research meticulously examines potential drawbacks and ethical considerations that may arise. Conflicts of interest, transparency, and how agent bias might influence purchase decisions are all brought under the microscope, fostering a nuanced understanding of the complexities involved. Ultimately, this study aspires to present a comprehensive understanding of the vital role real estate agents play in consumer purchase decisions. By illuminating their significance, challenges, and evolving responsibilities, the research contributes to the broader discourse surrounding the dynamics of the real estate market and its impact on individual decision-making processes. This knowledge proves invaluable for homebuyers, sellers, real estate professionals, and policymakers alike, as they navigate the labyrinthine paths of the ever-changing real estate landscape.

**Keywords:** Real Estate, Purchase Decisions, Real Estate Agents

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## **RE-COMMERCE: A PARADIGM FOR SUSTAINABLE DEVELOPMENT**

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The world has witnessed a wide transition in the development of the market ratio. Most of the companies globally has switched their concept of working from offline to a digital based system. The market has rebuilt the concept of RE-COMMERCE, which plays a major impact on the environment. In this paper, we have studied about re-commerce as the breathing new life into products. It leads to the global shift towards sustainable development. Many small to big sized enterprises have started working on the current trends of the Re-commerce which are REUSE, REDUCE and RECYCLE. Re-commerce is environment friendly. The growth of re-commerce had a challenge to utilize a used product to make a fresh one. It is a smart exchange policy striking a healthy balance between environment as well as circular economy. Understanding the importance and need of re-commerce, many governments across the globe have made it mandatory for manufacturing sector such as electronics, automobiles etc. to adopt a portion of their raw material consumption from downstream re-commerce converters. Ecommerce industry is expected to grow by \$245 billion according to Statista. This study contributes to understand the market growth of re-commerce of multiple countries across the globe, strategies adopted and challenges faced by re-commerce market. Also, highlights ecommerce contribution to sustainable development goals.

**Keywords:** Re-commerce, Sustainable development, Environment

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## **SOCIO-DEMOGRAPHICS OF MIGRANT LABOR IN MUMBAI METROPOLITAN REGION**

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Migrant labor contributes significantly to the overall employment in the country. But, migrant labor working in different sectors in the Mumbai Metropolitan Region as they had minimal and income which was not fixed and regular in nature. Further, the current study made a conscious effort to assess the socio-economic and demographic profile of the migrant labor in the Mumbai Metropolitan Region so as to ensure that there is an improvement in their standard of living. The data has been obtained with the help of the questionnaire which was structured. The data was assessed on the basis of descriptive statistics. The results were designed to properly depict a minimal socio-demographic and economic

profile of the migrant labor. Further it was observed that these migrant labor had minimal and source of cash flow which was not regular in nature and this led to the deprivation of the basic requirements for standard of living of the people. There was suggestion for the requirement for the provision for a better place to get employed and earn the proper level of income and accumulate wealth. This paper shall help to provide a solution to policy-makers for allocation of healthcare resources to the migrant labor in the Mumbai Metropolitan Region.

**Keywords:** Migrant health, Social Capital, Online networking, Types of disease, Treatment of cardiovascular disease

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## CO2 EMISSIONS AND R&D IN THE MANUFACTURING SECTOR: A PATH TO SUSTAINABLE DEVELOPMENT

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The paper aims to assess the advancements made by Indian companies in attaining sustainable business practices concerning carbon emissions and research and development. The United Nations in 2015 proposed a roadmap for the peace and prosperity of the planet and its people for the present and the future. At the core of this roadmap are the 17 Sustainable Development Goals, which form an important element of both the developed as well as the developing countries in a global partnership towards sustainability. Our objective through this study is to examine companies' policies toward carbon emissions and analyze their research spending on the carbon issue. This is covered under “SDG 9- Industry, Innovation and Infrastructure”. The motto of SDG 9 is to build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation. Under this, there are 8 major targets along with specified sub-targets. For our study, we have examined target 9.4.1-CO2 emission per unit of value-added, 9.5.- Enhance research and upgrade industrial technology and 9.5.1 Research and Development expenditure. The paper has identified a twofold relationship-qualitative and quantitative between the R&D spending of companies and the impact on reducing carbon emissions and how much companies are investing towards a greener environment. This helps us to understand the progress of companies towards sustainability which enables us to witness the impact of SDG 9 globally. We have adopted a methodology with a descriptive research design. This design uses secondary data from cement manufacturing companies. The aim is to analyze the relationship between R&D spending and reduction in or significant impact on carbon emissions. The data has been collected for the period 2017 to 2023. A convenient sampling method was used to select the sample. Statistical approaches -Correlation and regression analysis were employed to assess the relation between the two variables. The research has scrutinized companies' expenditures on research and development and its influence on carbon emissions in the context of Sustainable Development Goal 9. The cement manufacturing companies taken as samples have shown a significant reduction in their emissions, under the given time frame. We have also witnessed that investment in R&D of companies has a remarkable impact on this process. The increase in R&D spending of companies is utilized in improving their manufacturing process. We have also identified the quantitative relation between the two. The study generates qualitative and quantitative results to identify and analyze the progress of companies toward sustainability by putting efforts into reducing their CO2 emissions. Companies have not disclosed enough quantitative data



highlighting their efforts toward the carbon issue. The impact of the increase in research spending although improves carbon efficiency, but the proportion of the investment made particularly in this regard cannot be identified. The statistical relation cannot be ascertained to be 100% accurate. There is no evidence to justify the actual investment made towards the carbon issue in the overall research and development of the company. The cost of implementing a sustainable framework, adopting better technology, and efficient processing cannot be quantified.

**Keywords:** CO2 Emissions, Manufacturing Sector, Sustainable Development

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## **BUSINESS OPPORTUNITIES IN DIGITAL AGE AND 21ST CENTURY CHALLENGES**

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With rapid growth of digitalization in every walk of life, e.g., the most popular UPI payment platform across the world, online arrangement of minimum three times meals, travel plans, increased trend of opting for 'work from home' in software and other services industry, tele-consultation in medical industry, online courses in education industry etc., there is seen a sea change in form and style of business opportunities as compared to traditional ones, which needs a thorough study and research to cope with 21st century challenges.

The overall objective of this study is to find out more avenues of business opportunities in tune with ever growing digital age and to transform 21st century environmental, social, political and economic challenges into beneficial business undertakings to conform sustainable development. Digitalization and 21st century environmental challenges, requirements of green technologies are pushing the world economies towards new business opportunities which requires a study and research to achieve the same.

**Keywords:** UPI, green technologies, sustainable development

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## **ANALYZING THE IMPACT OF CARBON EMISSIONS TOWARDS INVESTMENT DECISIONS IN INDIA**

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The research paper investigates the impact of carbon emissions on stock prices in Indian-listed firms. This relationship encompasses all three emissions scopes: Scope 1, Scope 2, and Scope 3. Though insignificant, the results show that companies with higher emissions earn higher returns. No known risk element or variation in unforeseen profitability might account for these carbon emissions. Hence, investors tend to select stocks with better returns but at the cost of the environment. Overall research shows that investors are not considering the potential risks associated with carbon emissions when making investment decisions, and they may be seeking higher returns as compensation for bearing these risks.

**Keywords:** Carbon Emissions, Climate Change, Stock Returns, Investors, Climate Finance

## CHALLENGES OF FINANCIAL INSTITUTIONS TOWARDS SUSTAINABLE FINANCE

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Sustainable Financing is a revolutionary practice by which the financial institutions can move the world towards a sustainable and environmental friendly future. This paper is a detailed research report consisting of the roles and impacts of different financial services actors and institutions, innovative economic strategies for financial inclusion. The objective of this research is to take a deep dive in the current situation of the Financial Institutions regarding Sustainable financing and trying to find various solutions to the mentioned problems.

Despite there is intent on the institutions part to invest in sustainable sectors, there are various problems faced by institutions and groups in investing in sustainable instruments like data theft in using technology, insufficient information, Lack of policy frameworks and maturity mismatch etc.

Sustainable financing helps in focusing in companies with strong environmental and social practices and also contributes to sustainable development and social wellbeing, creating long term value for both investors and society. This study employs a Quantitative approach of various data sources combining quantitative analysis of the industry with different alternatives to gather insights into the investors perception and risks.

Preliminary findings suggest that there are various problems and market gaps and perceptions in the investors due to which the adoption of sustainable financing has been really low. Findings also explores various alternatives and solutions that can be adopted by the institutions in order to move towards sustainable financing. The findings highlight the importance of institutions, innovations, economic strategies for financial inclusion and impacts of different financial services.

**Keywords:** Sustainable Development, Sustainable Finance, Maturity Mismatch, ESG Factors

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## CLASSIFYING AND CLUSTERING STUDENTS IN HIGHER EDUCATION: A MACHINE LEARNING APPROACH

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This study delves into the potential of machine learning for classifying and clustering students in higher education. It aims to assess the effectiveness of algorithms in identifying meaningful student groups based on learning style, self-efficacy, and other relevant data. The research analyses the above data to gain insights into student academic needs. A study was undertaken involving students from higher education backgrounds, followed by data analysis and application of k-means clustering to classify them based on independent variables and goals. The study revealed the connection between student self-efficacy, learning style, and academic performance in higher education. We can refine our models by incorporating additional variables for increased accuracy and predictive power. Interestingly, these insights hold potential for broader application, extending to areas like job performance and career path prediction, signifying the overall value of such research beyond the immediate field of education. By

leveraging the power of machine learning, institutions can gain deeper insights into student learning styles and tailor their resources and interventions to meet individual students' needs better. To contribute to developing more effective and data-driven approaches to student support in higher education also inform discussions about the ethical implications of using machine learning in an educational setting.

**Keywords:** Student academic performance; identification of student behavioural patterns; higher education; machine learning; k-means clustering

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## NAVIGATING METAVERSE FOR HEALTHCARE TRANSFORMATION

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The behavioural intentions of patients with regard to the possible application of metaverse in the healthcare industry are examined in this study. A new technology called metaverse has the ability to convert some real-world events into virtual ones. The metaverse presents a noteworthy substitute for providing patients with specialised medical services. The study uses cause-and-effect research design to examine how changes in one variable can impact the others. Theory of planned behavior (TPB) is used to study the acceptance and adoption of technology. It is used to analyse the relationship between the constructs. The data has been collected based on a questionnaire to obtain a clear view of respondent's opinion. The respondents being patients, doctors, students pursuing their career in medicine, nurse, etc. The tools used for analysis of this study include SPSS and Smart PLS. Potentially, It can be found out that there is a significant positive relationship between individual's attitude, subjective norms and behavioural control with intention to adopt and a positive relationship can be observed for intention to adopt with behaviour. A positive relationship could not be observed between behavioural control and behaviour. Patients in remote locations or have limited mobility may be able to access specialised medical care because to metaverse technology. Implementation would result in improved patient engagement, Patients' participation in therapy, rehabilitation, and educational programmes by immersive virtual worlds and tailored treatment options by providing virtual consultations and simulations which have the potential to provide more individualized patient care. TPB model statements have been adapted and modified for suitability of this study. Security and privacy of data must be taken into consideration in the metaverse healthcare setting. It is necessary to address potential ethical issues including informed consent.

**Keywords:** Metaverse, healthcare, Theory of planned behaviour, medical services

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## TRANSFORMATIVE PEDAGOGIES: FOSTERING SUSTAINABLE DEVELOPMENT IN EDUCATION

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Sustainable development is a comprehensive approach that helps in meeting present needs without compromising on the ability of future generations to meet their own. It involves a combination of economic, social, and environmental determinants, aiming for equilibrium and robustness. It emphasizes responsible usage of resources, equality, and ecological preservation. The integration of sustainable development into education shapes a curriculum centered on environmental awareness,

social responsibility, and economic resilience. By instilling sustainability principles, education equips students to address global challenges such as climate change and social disparities. This transformative approach fosters environmental stewardship, cultivating a responsible citizenship mindset that inspires positive contributions to society. Studies extensively explore sustainable development integration in education, covering curriculum, pedagogy, and initiative effectiveness. Emphasis on teacher training to convey environmental consciousness. Research evaluates student impact—attitude shifts and critical thinking. Policy analysis examines institutional implementation, with global comparative studies revealing diverse approaches. The paper thoroughly reviews studies on integrating sustainable development in education, covering curriculum, pedagogy, and initiative effectiveness. It explores incorporating environmental, social, and economic dimensions, emphasizing sustainability in teacher training. The research analyses the impact on students' attitudes, behaviors, and critical thinking, investigates policy implementation, and compares global approaches. Emphasis is on informed educational practices to cultivate a generation capable of addressing global challenges sustainably. In conclusion, the research emphasizes integrating sustainable development into education for a generation adept at addressing global challenges. It underscores impacts on educators and students, advocating for inclusion of environmental, social, and economic dimensions. Emphasis is placed on crucial elements like teacher training and context-specific policy approaches.

**Keywords:** pedagogy, environmental determinant, environmental stewardship

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## **IMPACT OF BOARD GENDER DIVERSITY ON CORPORATE SOCIAL PERFORMANCE: INDIAN EVIDENCE**

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The study aims to examine the impact of board gender diversity on corporate social performance (CSP) of Indian companies. In doing so, the study analysed data from top 200 Indian companies (as per market capitalisation) constituting the BSE 200 index. The period of analysis (2015-2019) immediately followed the implementation of new regulations to mandate CSR spending under section 149(1) and appointing at least one woman on board as per section 135 of the Indian Companies Act in 2013 (MCA, 2013). The study used panel regression on data collected from two different sources: the ACE Equity database and annual reports. The result of panel regression analysis shows that firms characterized by a high proportion of women directors, high proportion of women independent directors or a female chief executive officer (CEO) spend more on corporate social responsibility (CSR) activities. These findings are of relevance to the policy makers and the board of directors who are engaged in meeting corporate governance requirements. This paper contributes to the corporate governance and CSR literature by showing that good governance practices and increased representation of women on boards promotes firm's social performance. Thus, the current study uses three measures of board gender diversity: proportion of women directors, proportion of independent women directors and presence of female CEO and captures actual amount spent on CSR activities as a proxy for corporate social performance. The results indicate that a higher proportion of women directors drive CSP positively

This study is subject to limitations that also provide opportunities for further research. The current study does not explore industry-level effects of governance mechanisms on CSP, and future research can undertake a comparative analysis of the periods before and after the introduction of mandatory CSR in

India to analyse the differences in outcomes when such actions are carried out based on belief rather than coercion. Furthermore, this research focuses on a sample of large companies that unequivocally possess the necessary resources to indulge in CSR activities. Similar research on small and medium enterprises would broaden the horizons of the study.

**Keywords:** CSR, BSE 200 index, Panel Regression

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## **IMPACT OF INFLUENCER MARKETING ON CONSUMERS' PURCHASE INTENTION**

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This research aims to understand the impact of influencer marketing on consumer behavior. It explores how influencer marketing activities such as endorsements, product reviews, and sponsored content influence consumer decision-making processes and purchasing behaviors. The study also analyzes the role of trust and authenticity in influencer consumer relationships, and how they affect brand awareness and perception. By examining different types of influencer marketing strategies and their effectiveness, the research seeks to provide valuable insights for brands and marketers to optimize their influencer collaborations and enhance consumer engagement. This research employs a mixed-methods approach, combining quantitative and qualitative data collection and analysis. Surveys were administered to represent a sample of consumers to measure their attitudes, awareness, and purchase intentions towards brands promoted by influencers. This study delves into the fascinating world of influencer marketing, analyzing its impact on consumer behavior. Data reveals that half of respondents succumbed to the persuasive power of influencers, purchasing products solely based on their recommendations. Trust in influencer endorsements even soars above traditional advertising, indicating a shift in consumer preferences. However, caution emerges, with nearly half feeling misled by influencers at some point. The study suggests authenticity, relatability, and genuine expertise are key ingredients for successful influencer campaigns, while inauthenticity and undisclosed sponsorships fuel skepticism. Ultimately, choosing the right influencers and crafting authentic content that resonates with the target audience is crucial for brands to navigate the ever-evolving landscape of influencer marketing. This study's findings hold significant weight for brands seeking influencer marketing success. The rise of authentic voices and relatable micro-influencers demands a shift towards genuine content and transparent partnerships. Consumers crave trust and value, not just celebrity endorsements. To thrive in this evolving landscape, brands must prioritize authenticity, measure impact, and embrace ethical practices. The future of influencer marketing lies in building long-term, trust-based relationships with engaged communities, while adapting to new technologies and evolving consumer preferences.

**Keywords:** Influencer Marketing, Consumer Behavior, Purchase intention, Trust, Authenticity

## TO STUDY THE AWARENESS LEVEL OF BANK EMPLOYEES WORKING IN TWO SECTOR BANKS – PUBLIC AND PRIVATE

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With the market and customer needs evolving, the banking industry in India is under intense competition, just like other sectors. With the advent of new tools, services, cutting-edge techniques, and technologically advanced clients, the workplace has put people up against an unparalleled set of difficulties employed in the financial so-called banking industry. Through secondary literature and customer issues pertaining to the use of technology, several efforts have been made in this study to examine the many elements linked to customer satisfaction of private and public banks towards the usage of IT enabled banking services. The various customer segments were given questionnaires with a goal to know about their awareness levels and problems but later on it was examined that awareness and knowledge level of bank employees is equally important when it comes to satisfy the customers by offering various services and products. For accomplishing the set objective two sets of banks have been chosen to achieve the desired goals: public and private. The suitable tool has been utilized on the advanced version of SPSS after rigorous data analysis. The prime goal of the research is to know the awareness level of bank employees at both set of banks when it comes to satisfy the end customer. The study's findings indicate that yes there exist a difference between the awareness levels of bank employees working in two different category of banks utilizing the IT-enabled banking services that are acting as privilege and provided to them by both banks.

**Keywords:** employees at banks, banking services, and technology

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## BUSINESS ANALYTICS IN FASHION INDUSTRY: INNOVATION AND STRATEGIC DECISION-MAKING

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Business analytics, a powerful discipline at the intersection of data science and business management, empowers industries to leverage data-driven insights for informed decision-making. In simple words, Business analytics refers to the use of data analysis tools, techniques, and methodologies to derive insights, make informed business decisions, and drive strategic planning within an organization. It involves the exploration, interpretation, and visualization of data to uncover valuable patterns, trends, and actionable information. Business analytics encompasses a wide range of approaches, including statistical analysis, predictive modeling, data mining, and machine learning, to help businesses gain a competitive edge and improve overall performance. This research paper delves into the intricate relationship between business analytics and the fashion sector, highlighting the substantial contributions it makes in addressing industry challenges. In the end, this research paper is like a guidebook to make the fashion world even better by the blend of theoretical concepts with practical applications, this research paper aims to tell us about the not-so-cool problems it has and the best part of this is, that it shows us how we can all work together to create a future where fashion is not just about being stylish but also how to make it kind to our planet and to the people who are making clothes for us, all with the help of business analytics and its tools and it provides a holistic understanding of the interdependent relationship between business analytics and the fashion industry, the insights provided not only

contribute to academic discussions but also offer practical guidance for industry stakeholders navigating the intricate challenges and opportunities in the pursuit of a resilient and innovative future.

**Keywords:** Business Analytics, Fashion Industry, Challenges Faced by fashion industry

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## **IMPACT OF GREEN TRANSFORMATIONAL LEADERSHIP AND GREEN ATTITUDE ON WORKPLACE ENVIRONMENTAL-FRIENDLY BEHAVIOUR**

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Despite the importance of employees' pro-environmental behaviour in addressing environmental sustainability issues, a research void continues to exist. Rising environmental concerns demands the humanity to engage in environmental-friendly behaviour. Consequently, organizations are gradually sensitizing their employees towards environment by instilling the necessary attitudes in employees. In this context, role of organizational leaders becomes critical due to their large latitude to influence the execution of a firm's environmental strategy. One such environmentally conscious leader who encourages followers to take environmental initiatives by engaging in workplace environmental-friendly behaviour (WEFB) is green transformational leadership (GTL). The environment-conscious spirit of GTL makes it a promising approach to inculcate and foster a pro-environmental attitude, known as green attitude (GA), among the followers. Subsequently, the green attitude of the followers will serve as a guide to their probability of enacting WEFB. Theoretical examination of the interplay of the above-stated constructs, namely, GTL, GA and WEFB in Indian SMEs will add fresh dimension to the existing theoretical research base.

**Keywords:** green attitude; green transformational leadership; workplace environmental-friendly behaviour

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## **WORKPLACE SPIRITUALITY AND WORK CULTURE: EXPLORING PROFESSIONAL WELL-BEING AMONG TEACHERS IN HIGHER EDUCATION**

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In this milieu, organizations have started to recognize and consider the idea of 'workplace spirituality' (WS) for fostering employees' professional well-being at the workplace. Workplace spirituality has garnered increasing attention within organizational research due to its potential impact on employee well-being, job satisfaction, and overall organizational performance. This curiosity is especially strong in the Indian context, where cultural nuances and societal values heavily influence workplace dynamics. For teachers, whose roles are deeply intertwined with societal development and educational advancement, understanding the relationship between workplace spirituality and their professional well-being is paramount. This study aims to empirically validate the relationship between workplace spirituality and teachers' professional well-being, focusing on the mediating role of positive psychological capital. Workplace spirituality is conceptualized as a human-centered approach encompassing self-awareness, life purpose, and community engagement, rather than religious affiliations. The study investigates three dimensions of workplace spirituality: inner life connection, life

purpose, and community sense, and their influence on teachers' professional well-being. The objectives of this research are twofold: first, to examine the direct impact of workplace spirituality on teachers' professional well-being, and second, to explore the mediating role of positive psychological capital in this relationship. The methodology employed involves a survey conducted among 100 higher education teachers in the National Capital Territory of Delhi, India. The significance of this study lies in its potential contribution to understanding the mechanisms through which workplace spirituality influences professional well-being, particularly in the educational sector. By examining the mediating role of positive psychological capital, the research seeks to provide insights into how fostering workplace spirituality can enhance teachers' job satisfaction, reduce stress levels, and promote a sense of community and purpose in their professional lives, thereby contributing to the development of strategies aimed at creating supportive and fulfilling work environments in the Indian educational context.

**Keywords:** Workplace Spirituality, Work Culture, Professional Well-being, Teachers, Higher Education

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### **IMPACT OF BOARD GENDER DIVERSITY ON FIRM PERFORMANCE OF TOP 50 FMCG COMPANIES IN INDIA**

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Our study examines the impact of companies' board gender diversity on their financial performance. The sample has been collected from the top 50 FMCG companies as per their market capitalization in India. The study period of the sample is from 2013-14 to 2022-23. Gender diversity is used concerning board diversity, and the relationship is investigated by taking various accounting measures such as ROA, ROE, and PBDIT with the supporting control variables such as current ratio, equity-debt ratio, leverage ratio, and the number of board meetings in the year. The primary results of our study suggest that there is a significant difference in the firm's performances when female directors are present on the board. The paper also includes certain areas where future research can be done by taking other variables that have not been taken. The areas include geographical diversity, women directors' tenure, educational diversity, experience, etc. Our study emphasized the FMCG Companies. Other sectors, such as automobile, service, etc can also be considered for future research.

**Keywords:** Gender Diversity, Financial Performance, FMCG Companies

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### **LEVERAGING DATA ANALYTICS FOR ASSESSING THE IMPACT OF SUSTAINABLE STRATEGIES IN INSURANCE**

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Insurance companies face a significant challenge in the face of climate change, social unrest, and regulatory developments. As insurers navigate this complex landscape, the integration of data analytics emerges as a critical enabler for assessing the impact and effectiveness of their sustainability initiatives. Moreover, data analytics is crucial in risk management, enabling insurers to anticipate emerging risks,



assess their potential impact on business operations, and develop proactive risk mitigation strategies to enhance resilience and protect against financial losses. The literature review provides a comprehensive overview of existing research and studies on leveraging data analytics to assess the impact of sustainable strategies in the insurance industry. The analysis results are interpreted in the context of existing literature, industry benchmarks, and practical implications for insurance companies. Furthermore, data analytics facilitates transparent stakeholder engagement by providing evidence-based insights into sustainability performance. By leveraging data-driven insights, insurers can build trust, enhance credibility, and demonstrate accountability to stakeholders, including customers, investors, regulators, and civil society organizations. In addition, data analytics drives innovation and differentiation by enabling insurers to develop innovative products, services, and business models that align with sustainability goals and meet evolving customer demands. By harnessing the power of data analytics, insurers can create value propositions that resonate with environmentally and socially conscious consumers. In conclusion, data analytics is indispensable for insurers seeking to assess, measure, and enhance the impact of their sustainable strategies. By leveraging data analytics effectively, insurers can drive positive change, mitigate risks, and create long-term value for their businesses, stakeholders, and society to pursue a more sustainable future.

**Keywords:** analytics, insurers, sustainability, strategies, data, stakeholders, insurance, initiatives, risks, insights

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## **BRIDGING CULTURES FOR A SUSTAINABLE FUTURE: STRATEGIES FOR EFFECTIVE SUSTAINABILITY COMMUNICATION IN DIVERSE CULTURAL CONTEXTS**

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In today's interconnected world, the pursuit of sustainability requires effective communication strategies that resonate across diverse cultural contexts. This paper delves into the challenges of communicating sustainability initiatives in multicultural settings and proposes strategies to improve cross-cultural engagement. By examining theoretical frameworks, case studies, and best practices, the research aims to provide insights into effective strategies for engaging diverse audiences, fostering cross-cultural dialogue, and catalysing action towards a more sustainable future.

The major problem statement that this paper revolves around is the hindrance by cultural barriers in the global imperative for sustainability that affect the interpretation and adoption of sustainability initiatives. Traditional communication approaches often fail to account for cultural nuances, resulting in ineffective engagement and limited impact on behaviour change. The key cultural factors influencing perceptions of sustainability across different cultural contexts, effect of cultural values, norms, and communication preferences in shaping the effectiveness of sustainability communication strategies, the most effective strategies for tailoring sustainability messages to resonate with diverse cultural audiences and navigation of cultural diversity to foster cross-cultural dialogue and collaboration for sustainability by organisations are the key aspects around which hypotheses would be based on. Effective strategies include tailoring messages to align with cultural values, leveraging local language and symbols, and fostering two-way dialogue with diverse stakeholders. The paper concludes with recommendations for organisations and practitioners to enhance cross-cultural communication and engagement for sustainability. These include investing in cultural competency training, collaborating with local partners, and embracing diversity as a source of innovation.

**Keywords:** Sustainability communication, cultural diversity, cross-cultural engagement, global sustainability, multicultural contexts, cultural sensitivity

## **EXPLORING THE USE OF ADAPTIVE LEARNING TECHNOLOGIES AND COLLABORATIVE LEARNING IN ONLINE HIGHER EDUCATION**

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Today, the newest and most popular kind of distant learning is online learning. The previous 10 years have seen a major impact from it on postsecondary education, and this trend is just continuing. A digital learning environment that connects students with diverse backgrounds and perspectives is referred to as "online learning." To support online learning, which can be either synchronous or asynchronous depending on the needs of the school, a higher education establishment will use a learning management system. A definition of adaptive learning is "teaching that adjusts automatically to every student or learner." This means that courses, tests, and other teaching materials are utilized to customize instruction to each student's progress, aptitudes, and even preferences. Naturally, the objective is to maximize learning opportunities for all students and to enable effective learning for everyone. Robust digital learning technologies are necessary to facilitate the automated procedures at the core of adaptive learning. Adaptive learning has two distinct parts: the diagnosis and the consequences. Technological breakthroughs have led to globalization and a major digital change. With the help of technology, now online teachers can assist the students in acquiring the required skills for their future career or professions. By incorporating digital technology into the education system, instead of just utilizing it purely as an emergency tool, online teachers can utilize online learning as a very productive teaching tool. Efficient use of e-learning digital technologies in online classes helps in promoting student engagement, benefit the online educators in enhancing lesson planning, and promoting independent learning.

**Keywords:** Adaptive Learning, Technology, Digital Transformation, E-Learning, Digital Tools, Skills, virtual sessions

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## **REVIEW OF CLASSIFICATION ALGORITHMS FOR HEART DISEASE PREDICTION**

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Machine learning and artificial intelligence have emerged as powerful tools in diverse domains, offering enhanced decision-making capabilities, particularly in managing the escalating volumes of data in recent years. This study explores the applicability of various algorithms for predicting heart diseases, aiming to provide a reliable and swift means of diagnosis. The utilization of techniques not only aids in disease prediction but also facilitates improved visualization and analysis, thereby enhancing reporting consistency and accuracy. This research paper presents a comprehensive survey of various approaches for heart disease prediction, emphasizing the growing significance of artificial intelligence in healthcare. With the mounting influx of data, data mining, machine learning and deep learning algorithms such as Logistic Regression, Support Vector Machine, K-Nearest Neighbours, Random Forest, Gradient Boosting Classifier, Decision Trees, and Neural Networks have become integral tools for enhancing diagnostic accuracy. The paper systematically reviews and evaluates these algorithms, shedding light on their strengths and limitations, aiming to provide a valuable resource for researchers

and healthcare professionals seeking effective models for heart disease classification. By synthesizing existing literature and analysing algorithmic performance, this survey contributes to a nuanced understanding of the current landscape, fostering advancements in cardiovascular health diagnostics and patient care.

**Keywords:** Heart Diseases, Data mining, Machine Learning, Deep Learning, Clustering.

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## **A COMPREHENSIVE ANALYSIS OF AUGMENTED REALITY (AR) AND VIRTUAL REALITY (VR)'S IMPACT ON CUSTOMER EXPERIENCE IN THE INDIAN REAL ESTATE INDUSTRY**

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The residential real estate business in India is expanding rapidly, driven by technology developments and changing customer demands. In this context, Augmented Reality (AR) and Virtual Reality (VR) technologies have emerged as potential solutions for improving user experiences. This study seeks to evaluate the impact of AR and VR on customer experience in the Indian real estate business. Based on a thorough analysis of the available literature, this paper investigates the theoretical foundations and practical uses of AR and VR in real estate operations. It examines the influence of immersive technology on several phases of the consumer experience, including property search, exploration, decision-making, and post-purchase satisfaction. The research uses a combination of qualitative and quantitative approaches to gather data from Indian real estate clients, industry professionals, and technology experts. Surveys, interviews, and case studies are used to systematically analyse attitudes, preferences, and experiences with the use of AR and VR in real estate transactions. The findings highlight the potential for AR and VR to improve the accuracy, engagement, and ease of the real estate customer experience. The article also outlines important impediments to wider adoption of these technologies in the Indian market, including as technological infrastructure limits, budgetary concerns, and user acceptability issues. By shedding light on the role of AR and VR in defining the future of real estate client interactions in India, this study adds to a better understanding of immersive technologies' revolutionary potential in the sector. It provides useful insights for industry stakeholders, politicians, and technology developers who want to use AR and VR breakthroughs to improve real estate experiences, making them more immersive, efficient, and pleasurable.

**Keywords:** Real Estate Technology, Augmented Reality (AR), Virtual Reality (VR), Customer Experience

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## **THE ROLE OF FINTECH IN UNLOCKING GREEN FINANCE: POLICY INSIGHTS FOR DEVELOPING COUNTRIES**

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The achievement of the Sustainable Development Goals (SDGs) and implementation of the Paris Agreement will require significant new investment. New financial technologies ("fintech") offer the potential to unlock green finance technologies, such as blockchain, the Internet of Things and big data,

developed over the same timeframe as the Paris Agreement and the SDGs. This paper outlines three broad areas for the possible application of fintech to green finance: blockchain applications for sustainable development; blockchain use-cases for renewable energy, decentralised electricity market, carbon credits and climate finance; and innovation in financial instruments, including green bonds. The paper focuses on blockchain use-cases pertaining to sustainable development and renewable energy and highlights examples from Europe, which has been a leader in blockchain technology.

This paper explores the impact of financial technology (fintech) adoption on financial inclusion in Asia and the Pacific region and understanding its impact through SDGs and how it impacts the climate resilient investments using sustainable planning. The objective is to examine the relationship between fintech adoption and financial inclusion utilising sustainable planning meanwhile focusing on how various fintech innovations affect access to financial services for different segments of the population ensuring the safety of the environment.

The analysis reveals that fintech adoption has the potential to significantly enhance financial inclusion by overcoming traditional barriers to access. However, it also highlights the importance of addressing regulatory challenges and ensuring inclusivity in fintech development and deployment of the regulations on its circulation in the market using green financing principles of accounting.

**Keywords:** Financial technology, fintech adoption, financial inclusion, green accounting, green financing Asia-Pacific region, mixed-methods approach, regulatory challenges, policy recommendations

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## MAPPING THE LANDSCAPE OF GREEN FINANCE: A BIBLIOMETRIC ANALYSIS

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Green finance has emerged as a crucial driver of the global transition towards a sustainable future. This paper employs a bibliometric analysis to dissect the burgeoning field, revealing its current state, development trajectory, and potential future directions. Green finance is a powerful tool for aligning the financial system with environmental sustainability, offering a win-win proposition for the planet and our economic future. The Purpose of this study is examining the role of green finance and its long-term economic stability and in addressing environmental concerns. The methodology used is a bibliometric analysis of the years conducted from 2000- 2023 where over 400 research papers have been covered. The findings of the paper will be used as a base paper for future research papers on Green Finance, and thus shall provide worthy insights to researchers, academicians, professionals, students as well.

**Keywords:** Green Finance, Financial System, Environment

## FINANCIAL LITERACY AND FINANCIAL SATISFACTION: FINANCIAL CAPABILITY AS A MEDIATOR

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Financial decision making is not easy as individuals choose between different alternatives and at the same time use scarce monetary resources. It is therefore necessary to not only have the right education to choose between financial products and services, but also to minimise the risk of taking poor financial decisions which may harm the satisfaction or well-being in both short-run and long run. Therefore, it is important to study the nexus between Financial Literacy, Financial Capability and Financial Satisfaction.

This study examines the relationship between financial Literacy and Financial Satisfaction. The study further examines the mediating effect of Financial Capability on the relationship between Financial Literacy and Financial Satisfaction. The data is analysed through PLS structural equation modelling based on data collected from 253 samples in Delhi/NCR through a structured questionnaire.

The results reveal that there exists a significant positive relation between financial literacy and financial satisfaction. Further, our study found the mediating effect of financial capability between the relationship between financial literacy and financial satisfaction, which shows the role of financial capability in strengthening the above relationship in order to make rational financial plans and manage financial activities confidently. The policy makers should devise specific financial literacy programs in such a manner so as to bring about a lasting change in the behaviour of financially literate individuals thus heightening their financial stability, wellbeing and imparting financial satisfaction.

**Keywords:** Financial Literacy, Financial Satisfaction, Financial Capability, Middle-aged women

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## ESTABLISHING RELATIONSHIP BETWEEN MARKETING COMMUNICATION, CUSTOMER PERCEPTION AND CUSTOMER SATISFACTION IN INDIAN REAL ESTATE

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The rapid expansion and diversification of India's real estate sector in recent years have been propelled by urbanization, economic development, and evolving consumer preferences. This study delves into the intricate dynamics of marketing communication in the Indian real estate industry, with a specific focus on its influence on consumer perception and ensuing customer satisfaction. Employing convenience sampling, we gathered data from five reputable real estate firms in the National Capital Region (NCR) of India, a key hub for real estate activities in the country. A meticulous distribution of 340 questionnaires among actively engaged clients at various construction sites yielded 312 valid responses, reflecting a significant response rate of 78%. Our analysis reveals compelling findings: marketing communication exerts a substantial and favorable impact on customer satisfaction ( $\beta = 0.47$ ,  $CR=3.88$ ,  $p<0.05$ ), confirming hypothesis H1. Moreover, customer perception is significantly and positively influenced by marketing communication ( $\beta = 0.51$ ,  $CR = 5.61$ ,  $p<0.05$ ), supporting H2. Additionally, we found that customer perception significantly contributes to customer satisfaction in the real estate

sector ( $\beta = 0.34$ ,  $CR = 0.077$ ,  $p = 0.000$ ). This study underscores the pivotal role of effective marketing communication in shaping customer perception and satisfaction in the Indian real estate market, providing valuable insights for industry stakeholders to enhance their marketing strategies and foster positive customer experiences.

**Keywords:** Real Estate market, Customer perception, Satisfaction

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## DETERMINANTS THAT INFLUENCES CONSUMER TO BUY HIGH-END PROJECTS

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In the competitive landscape of the National Capital Region (NCR) market in India, understanding the factors guiding consumers' high-end product purchases is paramount. This study delves into the intricate interplay of determinants influencing consumer behavior in this affluent region. Employing rigorous statistical analysis techniques, the research uncovers key insights that can inform targeted marketing strategies for businesses aiming to capture this discerning market segment. Using SPSS-25 for factor analysis, the study identifies five significant determinants—status and prestige (15%), unique design (13.25%), emotional value (11.75%), brand reputation (10.25%), and quality & craftsmanship (9.75%)—which collectively explain 61% of the variance in consumer behaviour. Additionally, ANOVA analysis reveals significant demographic variances, challenging initial assumptions and highlighting the critical importance of integrating demographic insights into tailored marketing strategies. With a purposive sample size of 112 respondents, this research underscores the necessity of adapting marketing approaches to the dynamic NCR market landscape. The findings of this study provide valuable insights for businesses in crafting effective marketing strategies, enhancing brand positioning, and ultimately, capturing a larger share of the high-end product market in the NCR region.

**Keywords:** high-end products, consumer behavior, National Capital Region (NCR), demographic analysis, managerial implications

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## SOCIAL COMMERCE AND LIVESTREAM SHOPPING: MODELING THE ROLE OF PLATFORM AFFORDANCES ON PURCHASE INTENTIONS

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The world of internet commerce is changing quickly, and new trends are influencing how we purchase and sell. One such innovative development is livestream commerce, which is having a significant impact on markets like India. Researchers and practitioners are very interested in livestream shopping, a novel social commerce model that is gaining traction among Indian customers. The primary driver of the rise is the increased usage of social media by Gen Z and millennial consumers, particularly those from Tier II and III cities in India. Due to this, livestream shopping became extremely popular, which in turn caused a rise in live commerce.

Advertisers are becoming more interested in livestreaming e-commerce, but customer viewpoints regarding the impact of platform affordances on purchase are scarce and isolated. Using a theoretical framework based on platform affordance, this study investigates how live streaming platforms affect Indian social commerce users' intents to make purchases. In order to examine platform affordances from

the viewpoints of customers and identify the underlying mechanisms that allow these characteristics to facilitate online purchases, this research used a cross-sectional survey. Online purchases are facilitated by five affordances (visibility, trading/payment, guidance shopping, social connecting and metavoicing) of livestreaming e-commerce platforms. In order to gather empirical data for this study, livestream shoppers using Facebook and Instagram for shopping were connected online and offline to collect data.

After analysing 380 customer's data, it was discovered that the visibility, metavoicing, social connecting, and guidance shopping affordances of livestream commerce had a favorable impact on customers' intentions to make purchases. There are important theoretical and practical ramifications for this study.

**Keywords:** Social Commerce, Livestream, Affordance

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## ISSUES AND CHALLENGES FACED BY FINTECH SERVICE PROVIDERS

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The word financial technology refers to the technological driven start-ups that are flourishing to challenge conventional incumbents and financial players. It includes wide range of services, from crowd funding and digital payment solutions to online portfolio management system and making international payments. A few of the key parameters that portray the opportunities present for Fin Techs are as follows Financial Inclusion and Enablement; A growing digital population; Promoting non-cash transactions, Biometric Identification database

With the growing demand of these services, a strong risk management system has become necessary for the issuers to meet the challenges of fraud and ensure customer protection. The issuers should put in place adequate information and data security infrastructure and systems for prevention of frauds and customer grievance redressal. The objective of the research study was to identify the growth and challenges of FinTech in Financial service sector. The aim of the study is to explore the factors responsible for people's inclination towards FinTech and to study the challenges faced by the major FinTech companies in finance industry. Factor analysis technique was to find out the key drivers affecting consumer inclination towards FinTech services. Infrastructural issues and low literacy rate in rural areas is one of the major obstacles in penetrating financial services through FinTech platform. One more thing they need to be concerned about making users aware about the possible frauds in which they can be trapped and developing a proper customer grievance redressal system. To further promote these services not only security issues, need to be resolved but business promotions and mandatory compliance would also be needed. These innovative services have the potential not just to remain an alternative but to become the first preference of users by overcoming aforementioned challenges.

**Keywords:** FinTech, Banks, Customers, Challenges

## DEMOGRAPHIC CHARACTERISTICS AS INDICATOR OF EMOTIONAL INTELLIGENCE: A STUDY OF J&K BANK

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Globalization, demographic shifts, technical advancements (the digital era), and climate change are making the globe more VUCA (volatile, unpredictable, complex, and ambiguous). Organizations face intense competition, constant change, competing stakeholder expectations, technology disruption, knowledge-based intervention, and customer-driven procedures. In this challenging context, emotional intelligence offers a profound comprehension of psychology and human behavior (Wang, et al., 2023). It can be defined as a person's ability to accurately and successfully understand emotional information (Salovey & Mayer, 1990). The effect of age, gender, designation, educational qualification and marital status as demographic determinants on the emotional intelligence of banking employees is examined in this study. A stratified random sample of 500 banking employees in India was used for the descriptive study. Using SPSS 20 software, descriptive statistics, t-tests, and one-way ANOVA were used to evaluate the data. The results revealed that the demographic variables such as gender, age, designation and marital status significantly impact the emotional intelligence but educational qualification does not affect the emotional intelligence of banking employees. The results of this study will make it easier for management to include emotional intelligence aptitude in the hiring process. Additionally, EI training programs can be created for current staff members to help them improve their own performance, which will better contribute to the success of the organization.

**Keywords:** Emotional Intelligence, gender, age, marital status

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## SUSTAINABILITY MARKETING: INVESTIGATING THE MEDIATING IMPACT OF DECEPTIVE ADVERTISEMENT ON CONSUMER ATTITUDES

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This study aims to understand of the effect of deceptive sustainability claims in advertising on attitude of the consumer towards the brand. In recent years, knowledge and capability to manage corporate sustainability have become crucial in sustaining customer relationships. Consumers positive attitude towards the brand and a positive word of mouth is one of the primary purposes of incorporating corporate sustainability. Although extreme competition leads corporations to engage in unethical practices, and deceive consumers to attach a false sense of credibility towards their brand. As customer demand grows for sustainability in business, companies emphasize false sustainable claims such as vague, misleading, and false statements and corporate green washing. This troubling evolution of the effect of false sustainable advertising raises the question of how such claims impact the consumer attitudes towards the brand. It significantly damages consumer attitudes towards brands and advertisements (Schmuck et al., 2018), affects consumer happiness (Szabo & Webster, 2021), and leads to customers' inability to differentiate between legitimate and deceptive claims (Horiuchi et al., 2009). Furthermore, high levels of perceived deception result in lower levels of perceived corporate credibility, lower favorable attitudes towards the brand, and lower buying intentions (Newell et al., 1998).

The theoretical framework has formed from this research question and further modified during the empirical study. The empirical data has been gathered and uses quantitative analysis methods to conduct



research. This study intends to investigate if consumers perceive deceptive claims as true and identify their impact on consumer attitudes towards the brand.

The results highlighted the importance of customer attitudes, the relationship between corporate sustainability and image reinforcement, and the effect of false sustainability claims on customer retention. The key results of this study indicate that the drivers of positive customer attitude are trust, transparency, commitment, customer satisfaction and being ethical, which is negatively affected by false sustainability claims. Further, false sustainability claims negatively impact the benefits of customer retention, loyalty, reputation, brand image, and word of mouth. Therefore, the study has found that false sustainability claims contribute negatively to developing positive attitude, and concepts undesirably complement each other.

**Keywords:** Sustainability Marketing, Deceptive Advertisement, Attitudes towards the brand, Corporate Social Responsibility, Green washing

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### **FROM THE STANDPOINT OF INTRINSIC MOTIVATION, HOW DOES SPIRITUAL LEADERSHIP AFFECT THE EFFECTIVENESS OF EMPLOYEES**

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We developed a homologous multilevel model, based on the theories of spiritual leadership and intrinsic motivation, to investigate the effects of spiritual leadership on workers' job performance, knowledge-sharing, and innovative behaviors on an individual basis. We do multilevel analysis to investigate our hypotheses using questionnaires scored by 150 pairs of employees and their supervisors in 10 teams from the Insurance sector. After accounting for potential confounding effects from moral and benevolent leadership and ruling out other possible explanations for ethical leadership, the results demonstrate a positive relationship between spiritual leadership and employee task performance, knowledge sharing behaviors, and innovation behaviour.

**Keywords:** spiritual, leadership, effectiveness, performance

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### **COMPARATIVE ANALYSIS OF DIGITAL PAYMENTS AMONG PUBLIC SECTOR BANKS IN INDIA WITH SPECIAL REFERENCE TO BHARAT QR CODE AND POS PAYMENT MODES**

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This study provides a thorough examination of how digital payment systems have affected India's public sector banks, concentrating on Point of Sale (POS) transactions and Bharat QR codes. These payment technologies have proven essential in promoting transactional efficiency and customer convenience in the context of the digital financial ecosystem. Within the framework of four assumptions, this study investigates the degree of adoption of these digital payment methods as well as the variation in its adoption. The alternate hypotheses suggests that there is a considerable variation seen in the no. of transactions taking place via various digital transaction techniques, net profitability and No. of ATMs in PSUs in India, which is in contrast to the null hypotheses. This study uses Single Factor Anova analysis using a quantitative research methodology on data from the last three fiscal years. The findings reveal significant variations in the degree of its adoption, offering valuable insights for bank

policymakers and stakeholders in the digital finance ecosystem. The outcomes of this study contribute to the strategic discourse on digital payment implementation and its financial implications for public sector banks.

**Keywords:** Public sector banks, Point of Sale (POS), Bharat QR codes, digital payment systems, net profitability

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## **SUSTAINABLE WEALTH MANAGEMENT: ANALYZING MUTUAL FUND PERCEPTION USING THE THEORY OF PLANNED BEHAVIOR**

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Utilizing the well-established conceptual paradigm of the Theory of Planned Behaviour (TPB), the main goal of this study is to conduct a thorough investigation of the complex terrain of perceptions around investments in mutual funds. The goal of this paper is to understand the multifaceted nature that underpin individual investment choices in the convoluted world of mutual funds. The study explores the intricate interactions between psychological and social aspects in investment decisions, highlighting the significant roles that attitudes, subjective norms, and perceived behavioural control have in influencing investors' intents. A significant contribution that integrates the Theory of Planned Behaviour into the division of mutual fund investing is at the core of this academic endeavour, elevating the discussion to new heights. This research not only expands the confines of the current understanding, but also forges a lasting imprint of distinction, reshaping the contours of financial research paradigms and providing a starting point for further explorations into the intricate details of investment behaviour.

**Keywords:** Mutual Funds Investment, Theory of Planned Behaviour, Investment Attitude

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## **TOWARDS SUSTAINABLE DIGITAL FINANCE: A STUDY ON CONSUMER ACCEPTANCE OF UNIFIED PAYMENTS INTERFACE (UPI)**

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The purpose of this research report is to investigate how the Unified Payments Interface (UPI) is used and perceived by Indian consumers. With the objective to improve the acceptance and usage of UPI payments, the study will look at the elements impacting consumers' perception of UPI and suggest areas for development. The research endeavour additionally investigates the considerable gender and age differences in how consumers perceive UPI payments. Understanding the factors that influence Cultivating deliberate strategies to boost the understanding and use of UPI payments would be made easier with the support of consumer perceptions of UPI regarding gender as well as age. The results of the research will bring insights on how gender and age affect consumers' opinions towards UPI and point out areas that need to be improved in order to boost the utilisation and acceptance of UPI payments.

**Keywords:** Unified Payments Interface (UPI), Consumer Perception, Acceptance of UPI payments, Gender & Age

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**EXPLORATION OF THE FACTORS AFFECTING EDU-TOURISM SATISFACTION IN METROPOLITAN INDIAN CONTEXT WITH OPINION LEADERS AS MEDIATOR BETWEEN TOURISTS' SATISFACTION AND TOURISTS' WILLINGNESS TO RE-VISIT**

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This research paper aims to analyze the factors affecting the Edu-tourism satisfaction in metropolitan Indian context. An empirical study was conducted that tests the hypothesized model which would help Indian tourism policy makers. Destination perception antecedents namely awareness levels, duration, types of accommodation, safety and cost have been empirically studied to have impact on customer satisfaction levels and how these factors play a significant role on willingness to travel as an Edu-tourist. Edu-tourism plays a significant role in emancipating the economy of a country's economy to a greater level which is why it is imperative to deeply focus on this sector which also happens to occupy lesser interest amongst researchers and academicians. This paper also explains demographic based differences in the antecedents affecting Edu-tourists' behaviour. This paper hence also contributes and adds to the existing literature on Ed-tourism significantly.

**Keywords:** Edu-tourism, Tourist satisfaction, Tourists Willingness to re-visit, Destination, perception antecedents

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**AN EMPIRICAL STUDY OF THE IMPACT OF ADVERTISEMENT IN MEDICAL JOURNALS ON THE ASPECTS OF MEDICINE PRESCRIPTION BEHAVIOUR OF DOCTORS IN INDIA WITH OPINION LEADERS AS A MODERATOR**

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This study has analyzed the role of advertisement in medical journals and the moderating role of opinion leaders on the medicine prescription behaviour of the doctors (MPB) in context of branded drugs. A questionnaire has been designed to capture the data from 416 doctors working in different parts of India for the period between 2020 and 2023. The hypotheses were tested by using regression and hierarchical techniques. The study concluded that the most effective medium for brand recall is reminders through advertisement in medical journals. Doctors strive to get information about the safety of the drugs and about the misleading promotion from advertisement in medical journals. In case of reputation aspect of medicine prescription behavior, the effect of advertising in medical journals has turned from insignificant to significant due to the interaction effect of opinion leaders. The doctor's prescription behavior is studied specifically with respect to branded drugs and with respect to the responses collected from the doctors living in India. This study has concluded that the identification of opinion leaders is an important step of marketing for the pharmaceutical companies and the pharmaceutical companies should not overemphasize the benefits of the drug in the advertisement in medical journals as medical journals emerged to be a significant determinant of verifying misleading promotion.

**Keywords:** Medical Journals, Medicine Prescription Behaviour, Advertisement, India

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# THE IMPACT OF SOCIAL MEDIA TOOLS ON SUSTAINABLE BEHAVIOUR: A STUDY ON THE ROLE OF SOCIAL MEDIA PLATFORM IN PROMOTING SUSTAINABLE PRACTICES

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In recent years, the pervasive influence of social media has emerged as a significant aspect of modern life, shaping individuals' behaviors and potentially impacting environmental actions. The introduction highlights the growing influence of social media and its potential to shape environmental actions. This study delves into the role of various social media platforms, including Instagram, WhatsApp, YouTube, Facebook, and Twitter, in promoting environmentally friendly behaviors. Given the urgent global challenges posed by climate change, understanding the potential of social media to encourage pro-environmental actions is paramount. The research aims to explore how social media can incentivize individuals, communities, and businesses to adopt environmentally sustainable practices. By analysing empirical data and insights gleaned from existing research, this study seeks to provide valuable insights into leveraging social media effectively to foster a greener world. It underscores the significance of social media in shaping environmental behaviors and advocates for informed policymaking and strategic initiatives by organizations and groups to harness its potential for environmental protection and sustainability. In conclusion, this study emphasizes how social media can influence our environmental actions. It suggests using these platforms smartly to help the environment and urges organizations to take active steps to use social media for protecting the environment.

**Keywords:** Social Media, Sustainability, Environment

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## A STUDY OF CONSUMER CONSCIOUSNESS IN DELHI- NCR UNDER CPA 2019

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Various dynamics are at play when a consumer purchases goods and services. The motives for his purchase might be rational or irrational depending upon his desires. Consumers' Irrational decision making and lack of awareness are the root cause of the consumer exploitation. Consumers are less likely to be cheated if they follow the purchasing process logically. Consumers who are educated and informed renders benefit to the society. We purchase a variety of goods from the market every day. To safeguard consumers' interests in the past, the government, corporate organizations, consumer clubs, and consumers themselves took a variety of legal, regulatory, and non-legislative actions. The Indian government has passed more than 30 laws and periodically updated them to empower the enforcement machinery and

improve the protection of consumers' interests. CPA 1986, the most important statute, marked a turning point in India's socio-legislative development. It was one of the most innovative, extensive, and special pieces of legislation ever passed to better safeguard consumers' interests by creating venues for the resolution of consumer complaints.

**Keywords:** Consumers' Irrational decision making, CPA 1986

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## **SUSTAINABLE BUSINESS MARKETING STRATEGIES WITH NEUROMARKETING**

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The term Neuromarketing also referred to as Consumer Neuroscience is concerned with studying and analyzing the brain with the main objective to predict and manipulate the decisions that will be made by consumers. In layman's language, Neuromarketing is a concept that deals with the estimation of neural and psychological movements in the brain of consumers to accumulate knowledge and acumen of consumer's decisions, preferences, and motivation. The knowledge and information obtained via neuromarketing can be utilized by big business houses and marketers when they are making decisions regarding the fashioning of creative advertisements, framing the pricing policies for commodities and services, coming up with new products if the market gets saturated, and decisions relating to various other marketing areas. Keen interest in having a study on the consumer's brain or in other words adoption of consumer neuroscience became a trend in the mid-2000s when it was concluded that various display advertisements have a great impact on the minds and preferences of consumers. Neuromarketing and its tools can provide that information to marketers and developers of the product and services which can not be obtained via traditional questionnaires or other techniques to collect information. Despite so many advantages related to Neuromarketing still marketers, business organizations, and consumers are reluctant to adopt Neuromarketing and its tools. The main objective of this research is to provide basic knowledge regarding Neuromarketing; various tools, and techniques that are available in Neuromarketing; cite the advantages of neuromarketing in comparison with the traditional marketing methods that are being utilized by marketers; enumerate the various cases and business enterprises which are making use of Neuromarketing in their marketing strategies; listing out the main reasons of not adopting neuromarketing as a principal technique for identification of gap between consumer's expectations and company's product.

**Keywords:** Neuromarketing, Marketing Strategies, EEG, FMRI, Eye Tracking

## REVIEW ANALYSIS OF EQUITY SCHEMES OF HDFC MUTUAL FUND

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Mutual funds have become a popular investment choice for individuals seeking diversification, professional management, and the potential for capital growth and income. This review paper aims to evaluate the performance of three equity mutual funds in India, representing different categories (large cap, mid cap, and small cap), over a five-year period. The study employs statistical and financial tools (standard deviation, beta, Sharpe ratio) to analyze the performance and risk characteristics of the funds. Data from the funds' factsheets and third-party sources is used to calculate these measures and assess the funds' volatility, correlation with the market, and risk-adjusted returns. Overall, the study provides insights into the performance and risk characteristics of different equity mutual fund categories in India. Investors can use this information to make informed investment decisions based on their risk tolerance and financial goals.

**Keywords:** Equity Mutual funds, Risk-return analysis, Sharpe ratio

## THE ROLE OF GREEN BONDS IN ELECTRICITY GENERATION FROM COAL (EGC): AN EMPIRICAL STUDY OF INDIA AND CHINA

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MAIMS

As environmental degradation is becoming visible, countries all over the world are joining hands to curb it. By 2030, the world needs to cut emissions by 28% to limit temperature rise by 2% above pre-industrial levels, or reduce emissions by 42% for 1.5°C goal. In 2022, oil and natural gas accounted for 54% of global greenhouse gas emissions and coal accounted for 40%. The empirical study is performed using an original panel dataset consisting India and China and has used the two variables for the research, dependent variables is electricity generation from coal and independent variable is green bonds. The time duration for this study is 2014 to 2022. The researchers have used the Phillips-Perron test to check the stationarity of the time series, and correlation test to establish a defined relationship between both the variables. The correlation between green bonds (GB) and electricity generated from coal (EGC) (measured in TWh) of India and China is 0.551 and 0.907 respectively. If we see India and China, we can conclude by this study that GB is not having any significant effect on the EGC.

**Keywords-** Green Bonds, Co2 Emission, Energy, Green energy, electricity generated from coal (EGC)

## NAVIGATING SUSTAINABILITY: EXPLORING THE INTERSECTION OF GREEN MARKETING AND CONSUMERISM

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This research paper explores the complex relationship between green marketing and consumerism. How conscious consumers are concerned about the environment which leads to the changes in their demands in the market and How the businesses are finding opportunities to serve their eco- friendly customers keeping in mind sustainable strategies and environmental concerns. Thus, this research paper shows how consumers behavior and demands changes the dynamics of the market. The objective of this study is to investigate the effectiveness of green marketing strategies in influencing consumer behavior and promoting sustainable consumption patterns. By examining the interplay between green marketing initiatives and consumer perceptions, attitudes, and purchasing decisions, this research seeks to provide insights into fostering environmentally responsible consumer behavior. Despite the widespread adoption of green marketing practices, there remains a gap in understanding the true impact of these strategies on consumer behavior and consumption patterns. This gap hinders businesses from effectively aligning their marketing efforts with consumer preferences and sustainability goals, thus impeding progress towards a more environmentally sustainable economy. A mixed-method approach will be employed, combining qualitative and quantitative research methods. Qualitative data will be gathered through in-depth interviews and focus groups with consumers, while quantitative data will be obtained through surveys and content analysis.

**Keywords:** Sustainable, Consumer Preferences, Strategies

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## ROLE OF ETHICS AND CORPORATE GOVERNANCE IN SUSTAINABILITY

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Business ethics provide a potential analytical and conceptual framework through which companies evaluate management practices in general and sustainability in particular. Sustainability in business refers to the strategies that a company make and the actions that it takes to reduce adverse environmental and social impacts resulting from its business operations in a particular market. An organization's sustainability practices are typically examined in opposition to environmental, social and governance (ESG) metrics. Management actions can be analyzed by using quadripartite structure and can be classified into categories of good or bad and legal or illegal. Finally, management actions are often judged by the extent to which strategic code of practices is followed and whether or not they lead to prioritised actions in reality. There is an increasing consciousness regarding detrimental consequences of hospitality and tourism industry on environment. It thus it is high time that companies made their policies in a way that at least these negative impacts on environment can be diminished. There are multiple examples of industry bodies and individual companies that are aiming to manage their businesses in a more environmental-friendly manner. Adopting to ethical behavior and pursuing to ensure the implementation of environmentally sustainable practices makes sense of a good business. It can be more appealing to consumers, and can ultimately enhance consumer loyalty, engagement and motivation of employees thus deliver shareholder value. The purpose of this paper is to understand the notion of sustainability, responsibility and ethics in businesses by focusing on their relationship, especially in hospitality industry and to describe the key ingredients for successful ethical management.

It is also critical to understand how companies sometimes move away from the basic and deep meaning of these concepts, landing themselves in a merely utilitarian sphere of personal advantage where ethics, instead of being an irreplaceable and essential stronghold, are found to be a fiction or just an instrument.

**Keywords:** Stronghold, Instrument, Hospitality

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## **FINANCIAL LITERACY AND INVESTMENT PREFERENCES OF WORKING WOMEN IN DELHI NCR**

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The rationale of this paper is to assess the aspect of financial literacy & Investment pattern of the working women's who invest in the various financial products. A questionnaire has been developed for the study. The first part covers demographic variables. The next part is devoted to identify financial literacy using multiple choice-based questions. The another part covers questions to access the investment pattern and future planning with respect to investment. A sample of 160 of Delhi NCR based women's investors is taken by using Judgemental technique. The outcomes reveal that the financial literacy of women's Investor is a long way from the required level for various financial products. The financial literacy level is observed to be influenced by training level and working environment. The women individuals who work in the field of fund/keeping money or investment had not surprisingly a higher financial literacy level than others and also prefer new and risky investment products. While others prefer to invest in traditional investment avenues and also getting low return. At long last, the outcomes show that there is a huge requirement between women's towards need to increase financial literacy and entry towards investment in new investment choices and to earn a better return to beat inflation on self-decision basis and to fulfil goals as they are also feeling part of responsibility to fulfil family's need. The present study is limited to only Delhi NCR working women's. Practical Implications: This study will help companies to understand the awareness level among women's, understand their current investment pattern and help in formulating strategies so to cover them under untouched better return providing investment schemes.

**Keywords:** Financial information, Literacy, Investments, Investors, Mutual Funds

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## **A STUDY OF CONSUMER CONSCIOUSNESS IN DELHI-NCR UNDER CPA 2019**

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Various dynamics are at play when a consumer purchases goods and services. The motives for his purchase might be rational or irrational depending upon his desires. Consumers' Irrational decision making and lack of awareness are the root cause of the consumer exploitation. Consumers are less likely to be cheated if they follow the purchasing process logically. Consumers who are educated and informed renders benefit to the society. We purchase a variety of goods from the market every day. To safeguard consumers' interests in the past, the government, corporate organizations, consumer clubs, and consumers themselves took a variety of legal, regulatory, and non-legislative actions. The Indian government has passed more than 30 laws and periodically updated them to empower the enforcement machinery and improve the protection of consumers' interests. CPA 1986, the most important statute, marked a turning point in India's socio-legislative development. It was one of the most innovative, extensive, and special pieces of legislation ever passed to better safeguard consumers' interests by creating venues for the resolution of consumer complaints.

**Keywords:** Legislation, Consumer Interests, Venues etc.

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## SUSTAINABILITY STRUGGLES: AN IN-DEPTH ANALYSIS OF BUSINESS CHALLENGES IN SUPPLY CHAIN MANAGEMENT

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Going green in supply chains sounds good, but it's not easy for businesses. This paper dives into the tough challenges companies face when trying to be greener and more ethical in how they handle their supply chains. We start by explaining why sustainable supply chain management (SSCM) is crucial and outline what we aim to achieve with this study. This study identifies and analyzes key barriers to implementing sustainable supply chain management in business organization, covering financial concerns, legal and regulatory challenges, and workforce limitations. Review of literature covers the basics of sustainable supply chain management, its benefits, and what past research has found about the challenges companies face in putting it into practice. This research employs descriptive and conceptual research designs to thoroughly explore sustainability challenges in supply chain management, utilizing a qualitative approach for in-depth analysis. Drawing insights from existing literature and research papers, the study aims to provide a deeper understanding of the obstacles businesses face in integrating environmental and social responsibility into their supply chains. The research objectives include acquiring insightful knowledge about sustainable supply chain management, highlighting challenges faced by organizations, and offering advice on navigating these difficulties. Real-life examples show us how some companies have struggled with these challenges, and we learn from their experiences. The paper then suggests ways to overcome these hurdles and advocates for a shift from short-term financial goals to a long-term vision, emphasizing the role of government support and proactive management in driving sustainable supply chain practices. Furthermore, it offers practical advice for companies wanting to tackle these challenges, stressing upon the importance of a long-term vision, government support, and effective management strategies to overcome barriers, foster a culture of adaptability, and ensure successful integration of advanced technologies with SSCM practices. Concluding, this paper not only points out the problems businesses face when trying to make their supply chains more sustainable but also gives guidance on how to overcome these challenges, making it easier for companies to build a more sustainable future.

**Keywords:** Sustainable supply chain management, Challenges in Sustainability, SSCM Practices.

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## EXPLORING THE FRONTIERS OF GENERATIVE AI: APPLICATIONS, HURDLES, AND THE SYNERGY OF AI AND HUMAN INTERACTION

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Generative Artificial Intelligence (AI) has rapidly evolved, enabling machines to create content that mimics human creativity across various domains. This research paper delves into the multifaceted landscape of generative AI, examining its diverse applications, persistent challenges, and the transformative potential of synergizing AI capabilities with human interaction. Through an extensive literature review and analysis, we elucidate the burgeoning applications of generative AI in fields such as business, education, healthcare and content creation highlighting its role in revolutionizing creative processes and augmenting human productivity. Additionally, we identify and scrutinize the key hurdles impeding the widespread adoption and optimization of generative AI systems, including ethical concerns, biases, and technical limitations. The paper presents a detailed discussion on the symbiotic relationship between AI and human creativity, fostering collaborative environments where machines complement and amplify human ingenuity. By elucidating the current state, challenges, and opportunities at the forefront of generative AI research, this paper contributes to a deeper understanding of the evolving dynamics between AI technologies and human creativity, paving the way for future advancements in this rapidly evolving field.

**Keywords:** Generative AI; Human-centered AI collaboration; Intelligence Augmentation; Ethical Concern; Technological Concern

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## **IMPACT OF DIGITALIZATION AND E-COMMERCE FOR GENERATING EMPLOYMENT OPPORTUNITIES**

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Digital India is a campaign launched by the Government of India by Prime Minister Narendra Modi on 1 July 2015 to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high-speed internet networks. Digitization being a key economic driver in the present world it is important to integrate the economy by creating digital markets. Firms, prices and productivity are the three benefits derived by an economy. It is found in large economies internet accounts for about 3.4% of GDP on average along with stable employment generation. During global downturn 6 million jobs were created worldwide by the digitization effects and 94% were from emerging economies and 6% from North America and Western Europe. The objective of the paper is to investigate the impact of digitalization on economic growth and its potential for creating employment opportunities. This is a descriptive Study based on the secondary data sources. This showcases the potential of the digitization in creating employment opportunities. Researches show developing economies has more possibilities of gaining advantages of e-commerce than the developed economies as developing economies have wider scope of reducing inefficiencies and increase production. In India, increasing internet penetration, rapid technology adoption and high sale of technical gadgets like smartphones, tablets, etc. have led to an attractive online customer base and unprecedented growth of e-commerce. Domestic policies regarding telecommunication, financial services and distribution and delivery would provide inputs for e-commerce trade related negotiations. Studies show that 2.6 jobs are created by internet for every job lost for internet. The paper discusses the different countries' digital contribution and the employment created with the e-commerce growth. Impact of internet is evaluated around two components: consumption & expenditure and supply. Recommendations from the study says Government needs to bring in more awareness programs wherein people can be taught about the terms related to digital India. Government should collaborate with Corporates to implement this initiative on a large scale as early as possible. Trainings and awareness sessions should be taken up in schools, colleges and Universities.

**Keywords:** digitalization, economic growth, e-commerce, employment, make in INDIA

## **AN INTROSPECTION OF THE HOUSEHOLD'S DOMESTIC MANAGEMENT PRACTICES: WAY TOWARDS SUSTAINABLE CONSUMPTION BEHAVIOR**

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The housing sector is a major contributor to environmental degradation and public health due to its extensive use of land, water, energy, and resources. With urbanization on the rise, there has been a notable shift in residential energy consumption patterns, moving from traditional solid biomass to electricity and modern fuels. This transition, driven by increased appliance ownership and heating and cooling demands, has led to a nearly threefold increase in electricity's share in residential energy usage. Compounding these challenges is a global water deficit crisis, exacerbated by a tripling of water demand in recent years, posing a severe threat to sustainable water resources worldwide. Additionally, the escalating demand for housing has led to a 70 percent surge in the global material footprint over the past three decades, underscoring the urgent need for collaborative efforts to address resource depletion. While existing literature extensively explores socio-psychological factors influencing households' sustainability behaviors, there's a notable gap in understanding contextual factors influencing domestic management practices, particularly in emerging economies where the majority of the world's population resides. Hence, this study aims to fill this void by investigating:

- a) The current domestic management practices of households in terms of sustainability.
- b) Factors shaping households' intentions towards sustainable domestic management practices.

c) The interplay between these factors, behavioral intentions, and actual sustainable practices, to inform targeted strategies for promoting sustainable consumption behavior.

Using an extended Theory of Planned Behavior (TPB) model, incorporating variables such as environmental knowledge, government actions, personal norms, and product attributes, the study gathers data through a self-administered questionnaire from 440 Indian households. Structural equation modeling (SEM) is employed to test hypotheses. The findings reveal that product attributes, perceived behavioral control, attitude, environmental knowledge, and personal norms significantly influence households' intentions to adopt sustainable domestic management practices. However, social norms and government actions do not exhibit a significant impact on households' intentions in the housing context. Based on these results, the study recommends a multifaceted approach involving producers, marketers, government, and policymakers to encourage sustainable domestic management practices among households.

**Keywords:** Attitude; Behavioral intention; domestic management practices; Sustainable consumption behavior; Theory of Planned Behavior; Structural Equation Modelling.

#### AN ANALYTICAL STUDY OF RELATIONSHIP GREEN HUMAN RESOURCE MANAGEMENT PRACTICES AND CORPORATE SUSTAINABILITY: THE ROLE OF CSR

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Green HR practices have become one of the most important aspects of achieving corporate sustainability. This research aims to provide insights into the effect of GHRM on corporate sustainability through the mediating effect of Corporate Social Responsibility (CSR). The study focuses on the relationship between Green HR practices like green recruitment and selection, green pay and rewards, and green employee involvement and green training on corporate with corporate sustainability. There hasn't been much research done yet on whether green HR practices are important for achieving corporate sustainability. Prior literature in the Indian context focuses more on studying the relationship between corporate governance mechanisms and corporate performance. Therefore, the gap that this study intends to address is to assess the influence of Green HR Practices on Corporate sustainability. Thus, the study attempts to focus on the interaction between Green HR practices and corporate sustainability with the role of corporate social responsibility in Indian organizations. The data was collected from 100 senior human resource professionals from both public and private sector organizations. To investigate the hypothesis, structural equation modeling has been employed. The results demonstrate that three GHRM practices—green employee involvement, green pay and rewards, green training, and green recruitment and selection—have a favorable effect on business sustainability. The findings enable academics and professionals engaged in green programs a better-contextualized understanding of the social, environmental, and economic implications. In particular, the literature that had already been published lacked the industry's perspective on the topic. This study closes this gap and adds to the body of knowledge by presenting the viewpoint of the industry on GHRM and corporate sustainability and the role of CSR.

**Keywords:** Green human resource management practices; corporate sustainability & Corporate Social Responsibility

## INTEGRATING GREEN CAMPUS INITIATIVES: A COMPREHENSIVE STUDY ON RESEARCH-DESIGN AND PATENTS

**Dr Deepa Kaushik**

Advocate Shraddha Pandit

Advocate Shobhit Sharma

In response to escalating environmental concerns, educational institutions are increasingly embracing Green Campus Initiatives (GCIs) to foster sustainability. This research delves into the integration of GCIs, specifically examining the interplay between research design and patents. By conducting a comprehensive study, we aim to unravel the pivotal role of research methodologies and patented innovations in advancing green technologies within campus environments. This exploration seeks to provide a nuanced understanding of the synergy between academia, research, and intellectual property, contributing to the broader discourse on sustainable practices in higher education. This research aims to explore and analyse the various strategies, innovations, and intellectual property developments in the pursuit of sustainable and environment friendly practices within educational institutions.

**Keywords:** Sustainable Development, Green Campus Initiatives, Patented innovations

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## MACHINE LEARNING TECHNIQUES IN ASSET PRICING MODELS: A CONCEPTUAL FRAMEWORK

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This paper contributes to the literature of machine learning usage in finance discipline. We focus on the importance of machine learning models like neural networks, regularization, dimension reduction, regression trees/random forest (RF), neural networks (NNs), and comparative analyses especially in asset pricing models. Research in the field of asset pricing existed since the breakthrough papers of Sharpe (1964) and Lintner (1965). Traditional techniques used for predicting asset pricing returns shortcoming i.e. problem of factor zoo motivate researchers to explore machine learning methods in empirical asset pricing literature. Another goal of this paper to understand the transition from traditional linear models to non-linear models. Latest models in machine learning can fulfil this gap and can make prediction more accurate and reliable for the prediction of asset pricing models. This particular study will be useful for the researchers, academicians and policymakers for further exploring the use of machine learning techniques for prediction, investment management and risk management.

**Keywords:** Risk, Researchers, Empirical Asset.

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## UNLOCKING SUSTAINABLE GROWTH: EXPLORING THE ROLE OF GREEN FINANCE IN TRANSITIONING TO A LOW-CARBON ECONOMY

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In the pursuit of mitigating climate change and fostering sustainable development, the transition to a low-carbon economy stands as a paramount objective. This paper delves into the pivotal role of green finance in facilitating this transition, thereby unlocking sustainable growth. Green finance, encompassing a spectrum of financial instruments and mechanisms, plays a critical role in channelling investments towards environmentally sustainable projects and initiatives. The urgency to transition towards a low-carbon economy stems from the alarming impacts of climate change, ranging from extreme weather events to biodiversity loss. Traditional economic activities heavily reliant on fossil fuels exacerbate these environmental challenges, necessitating a shift towards cleaner and more sustainable alternatives. Green finance emerges as a catalyst in this transition, leveraging capital

markets to redirect investments towards renewable energy, energy efficiency, sustainable infrastructure, and other environmentally friendly ventures. Central to the efficacy of green finance is its ability to align financial incentives with environmental objectives. By integrating environmental, social, and governance (ESG) criteria into investment decisions, green finance incentivizes businesses and investors to adopt sustainable practices. This alignment not only mitigates environmental risks but also enhances long-term financial returns, thereby fostering sustainable economic growth. Furthermore, green finance serves as a mechanism to mobilise capital at scale for climate-related projects. Through innovative financial instruments such as green bonds, carbon markets, and sustainability-linked loans, green finance bridges the gap between capital supply and demand in the low-carbon transition. This facilitates the deployment of resources towards renewable energy infrastructure, energy-efficient technologies, and other sustainable ventures, accelerating the decarbonization of the economy. Moreover, green finance fosters collaboration and partnerships among stakeholders across the financial ecosystem. Governments, financial institutions, corporations, and civil society collectively work towards advancing sustainable development goals through initiatives like sustainable investment frameworks, green banking practices, and impact investing. This multi-stakeholder approach not only enhances the effectiveness of green finance initiatives but also fosters knowledge sharing and best practices dissemination. However, challenges persist in mainstreaming green finance and scaling up investments in sustainable projects. These challenges include the lack of standardised frameworks for measuring environmental impact, policy uncertainties, and limited awareness among investors. Addressing these barriers requires concerted efforts from policymakers, financial regulators, and market participants to enhance transparency, strengthen regulatory frameworks, and promote investor education on sustainability issues. In conclusion, green finance emerges as a linchpin in transitioning to a low-carbon economy, unlocking sustainable growth by aligning financial flows with environmental objectives, mobilising capital for climate-related projects, and fostering collaboration among stakeholders. Embracing green finance principles and practices is imperative in addressing the urgent challenges of climate change while creating a more resilient and sustainable future for generations to come.

**Keywords:** Collaboration Stakeholders, Challenges

## THE INFLUENCE OF FINANCIAL INCLUSION ON THE ECONOMIC EMPOWERMENT OF WOMEN IN THE DELHI-NATIONAL CAPITAL REGION

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The article seeks to investigate the influence of financial inclusion on the economic empowerment of rural families by means of cooperatives. The research obtained primary data from 379 women residing in rural areas of Delhi-NCR using selective sampling to achieve its aims. The methods of EFA (Exploratory Factor Analysis), CFA (Confirmatory Factor Analysis), SEM (Structural Equation Modelling), and independent sample t-test were used to purify and analyse the data. The research findings indicate that the government's implementation of several plans for financial inclusion has a direct and substantial influence on the economic empowerment of women in rural families. This study contributes to the existing body of knowledge on financial inclusion and partially addresses the research gap by examining the influence of financial inclusion on the economic empowerment of women in rural households. The current research may provide valuable insights to policymakers and other stakeholders of Cooperatives, enabling them to develop strategic policies that facilitate the promotion and implementation of financial inclusion on a national and worldwide scale. The study is subject to inherent constraints that cannot be avoided. The comprehensive examination of the research is limited to the Delhi-NCR region of India only due to insufficient time and resource availability. Additionally, this research focuses only on the opinion of those who benefit from financial inclusion. However, in the future, it might be expanded to include the perception of other stakeholders, such as self-help groups (SHGs) and banking correspondents. Furthermore, it is important to acknowledge that there may be instances when subjective interpretation cannot be completely eliminated.

**Keywords:** Economic empowerment, EFA, CFA, SEM, Rural area, Financial inclusion, Women.

## MASALA BONDS- A NEW FLAVOUR IN INDIAN FINANCIAL CUISINE

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With rupee-denominated bonds, masala bonds have become a major financial tool in global capital markets, enabling Indian firms to raise finance outside of India. The Reserve Bank of India (RBI) introduced masala bonds in 2015 as a way to entice foreign investment into the Indian economy while reducing issuer and investor exposure to currency exchange rate risk. For Indian entities, these bonds have been crucial in broadening their funding options, especially in areas like government initiatives, corporate financing, and infrastructure. Masala bonds attract a wide range of investors looking to gain exposure to the Indian economy. They are usually listed on international stock markets and are subject to RBI restrictions.

This paper presents in detail the introduction of a new flavour in the Indian bond market which is called 'Masala Bonds'. Masala bonds are a big relief to the capital starved Indian capital market. The purpose of these bonds is to internationalise the Indian currency. These bonds were introduced in India in 2014 and the first Indian company to issue such bonds was IFC. This paper tries to incorporate recent changes in the guidelines for masala bonds like cutting down the maturity period from three years to one year.

This paper examines the elements that are fueling the expansion of masala bonds, including easy access to international financial markets, alluring returns, and backing from the government. To further comprehend the financial ramifications of masala bond issuance, data findings pertaining to debt/equity ratios, earnings per share, and weighted average cost of capital are also analyzed. The report also addresses the potential of masala bonds, emphasizing their attraction to foreign investors and their function in funding infrastructure. It examines the body of research on masala bonds that has already been done, including market analysis, conceptual frameworks, and regulatory measures. In summary, the study highlights the relevance of masala bonds within the framework of India's developing capital markets and their capacity to propel economic expansion and advancement.

**Keywords-** bonds, offshore investors, currency risk

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## Empirical Analysis of Macro-Economic Variables on Sensex Performance

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This paper examines the nexus between key macroeconomic indicators - Gross Domestic Product (GDP), inflation (measured by Consumer Price Index or CPI), and interest rates - and the performance of India's SENSEX market index spanning from 2013 to 2023. Guided by the efficient-market hypothesis (EMH), the study delves into how fluctuations in these factors influence SENSEX movements, offering critical insights for investors, policymakers, and market participants. Employing correlation and regression analyses, the research unravels intricate associations among the variables. Findings indicate that while rising interest rates can spur economic expansion, they may concurrently precipitate inflationary trends. Conversely, CPI displays a negative correlation with economic growth but a positive relationship with interest rates. These nuanced dynamics underscore the multifaceted nature of macroeconomic impacts on stock market behaviour, underscoring the need for comprehensive analysis in market forecasting and decision-making processes. While providing valuable insights, the study acknowledges certain limitations inherent in its historical data analysis and the exclusion of certain macroeconomic determinants. Future research endeavours could explore additional variables and nonlinear relationships to enrich comprehension. Overall, this study underscores the indispensable role of macroeconomic analysis in navigating India's capital markets, serving as a compass for stakeholders amidst evolving economic landscapes and contributing to scholarly discourse and practical insights in financial markets.

**Keywords-** Regression analysis, Inflation, GDP, Sensex, Macroeconomic variable.

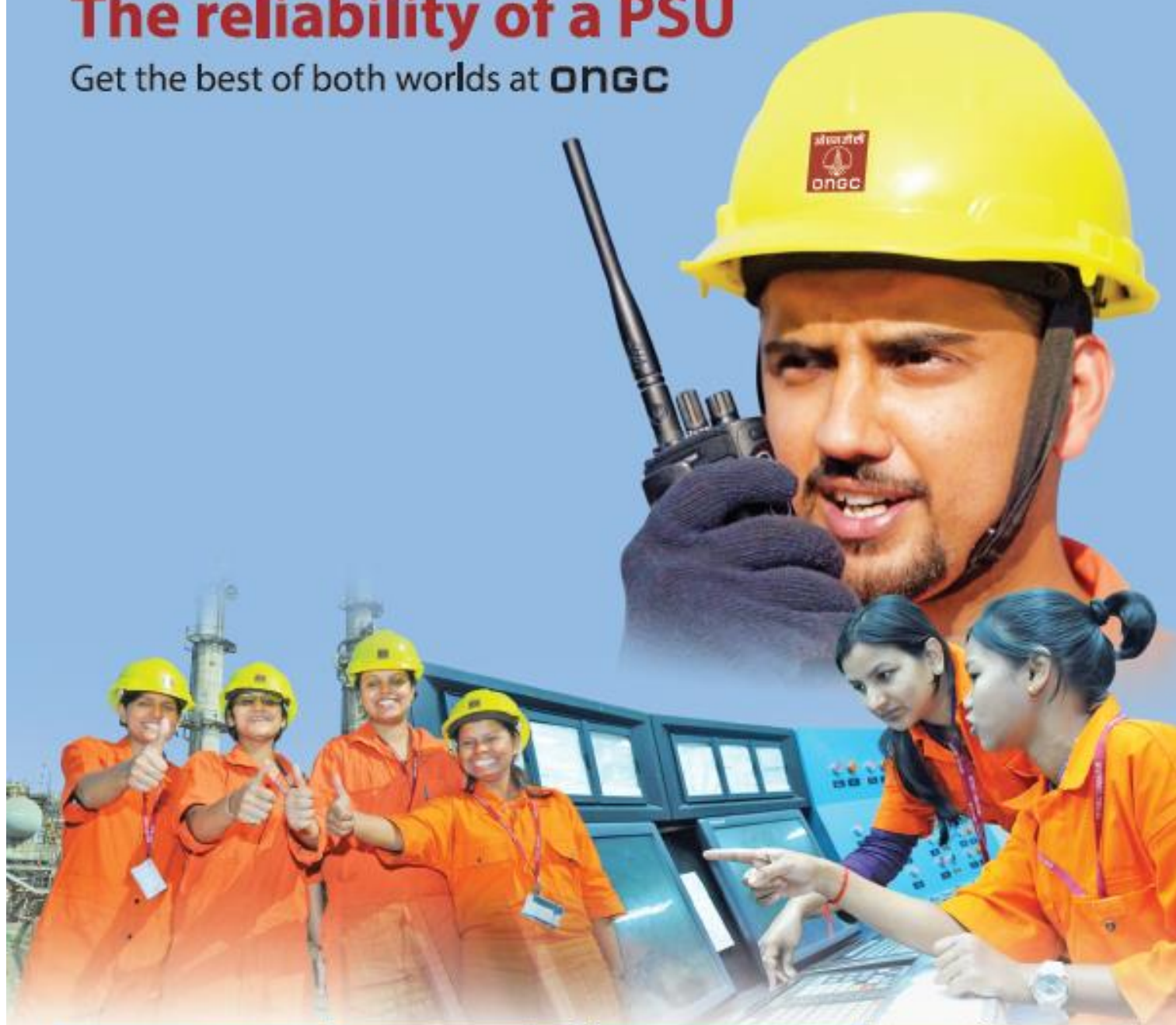
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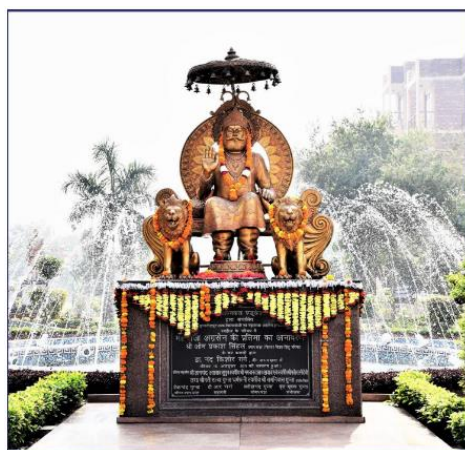
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Maharaja Agrasen Technical Education Society (MATES) is a charitable trust comprising of a group of well – known Educationists, Industrialists, Businessmen, Professionals and Philanthropists with an aim to promote quality education in the fields of Technology, Management, Law, Pharmacy and Health Services to shape the human society for a better future. Dr. Nand Kishore Garg (Founder & Chief Advisor – MATES, Chancellor – MAU, three times MLA – Delhi Vidhan Sabha) has been a significant source of inspiration and motivation for achieving the aims and goals of the society.

## ABOUT MAIMS

MAIMS was established in 2003 by Maharaja Agrasen Technical Education Society. The Society comprises a group of educationists, eminent industrialists, and people of high status from different walks of life. The Society has got success in establishing institutions of repute in the areas of Management, Law, Engineering and Journalism. The Institute has attained a distinct position in running BBA, B.Com(H), BA(H) Eco, BA (JMC), Int. BALLB(H), Int. BBA LLB(H), and LLM programmes affiliated with Guru Gobind Singh Indraprastha University, Delhi. It is rated as one of the best institutions of GGSIP University. MAIMS has been accredited with the highest grade of A++. The Institute was granted ISO certification 9001:2015 after meeting the updated requirements of ISO certification. MAIMS has grown over the years into a premier centre of excellence and has made its niche in teaching, research, consultancy, and corporate development.

