ICETMP

3rd International Conference on Emerging Trends in Management Practices

ICETMP-2026

30th - 31st January 2026

LJ Institute of Management Studies, LJK University, Ahmedabad, India

ISBN: 978-81-993581-2-6

Organized by

Lok Jagruti Kendra University
University with a Difference

IFERP Academy
Explore Your Research Journey...

L J Institute of Management Studies in Association with IFERP Academy.

Supported by Gujarat Council on Science and Technology (GUJCOST).

3rd International Conference on Emerging Trends in Management Practices (ICETMP-26), Ahmedabad, India

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ISBN: 978-81-993581-2-6

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ISBN 978-81-993581-2-6
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Table of Contents

Preface	V
About ICETMP-2026	VI
About LJK University	VIII
About IFERP	IX
MD's Message, IFERP	XI
CEO's Message, IFERP	XII
VC's Message, LJK University	XIII
Chief Guest	XV
Keynote Speakers	XVI
Panel Discussion	XIX
Chief Patrons	XXI
Committee Members	XXII
Glimpses of ICETMP-2026	XXIV
Abstract's Index	XXXIII

ICETMP

Lok Jagruti Kendra University
University with a Difference

IFERP Academy

Theme

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Sustainable Futures: The Role of Management Practices in Advancing SDGs

Preface

The 3rd International Conference on Emerging Trends in Management Practices (ICETMP' 2026) was held on 30th –31st January 2026 under the theme *"Sustainable Futures: The Role of Management Practices in Advancing SDGs."* The conference aimed to provide a scholarly platform for researchers, academicians, students, and industry professionals from across the globe to present and deliberate upon recent research findings and developments in emerging areas of management practices aligned with the Sustainable Development Goals (SDGs).

ICETMP-2026 facilitated intellectual exchange, interdisciplinary dialogue, and the establishment of academic and professional collaborations. The conference encouraged participants to share innovative ideas, research findings, and practical insights addressing contemporary management challenges in the context of sustainability and global transformation.

The present proceedings highlights the important deliberations at the ICETMP' 26 and provide compilation of abstracts of research papers received for the conference. All submissions underwent a rigorous peer-review process conducted by members of the Technical Program Committee and expert external reviewers.

ICETMP-2026 received valuable support from the Gujarat Council of Science and Technology (GUJCOST), Government of Gujarat, which played a pivotal role in the effective conduct of the conference. The smooth organization of ICETMP-2026 was made possible through the guidance and support of the members of the Conference Steering Committee and Scientific Committee, as well as participating scholars and academic partners from India and abroad. The contributions of the keynote speakers, panelists, reviewers, session chairs, and members of the Organizing Committee were instrumental in upholding the high academic standards of the conference. Sincere appreciation is extended to all authors and participants whose active engagement and scholarly contributions greatly contributed to the overall accomplishment of the event.

ICETMP-2026 concluded with meaningful academic deliberations and strengthened networks for future research collaborations.

About ICETMP-2026

The LJ Institute of Management Studies (LJIMS), in collaboration with IFERP Academy, hosted the Third International Conference on Emerging Trends in Management Practices (ICETMP–2026) on 30–31 January 2026. Anchored in the theme "Sustainable Futures: The Role of Management Practices in Advancing SDGs," the conference emphasized the pivotal role of managerial decision-making in achieving balanced economic growth, environmental sustainability, and social equity.

The deliberations focused on emerging trends, tools, and conceptual frameworks for integrating sustainability into business strategies, with particular attention to ESG governance, circular economy practices, responsible innovation, and long-term value creation. The discussions also highlighted the unique challenges faced by emerging economies, including resource constraints, institutional complexities, and evolving regulatory environments.

The conference was graced by Prof. Bharat Bhasker, Director of the Indian Institute of Management Ahmedabad, as the Chief Guest, whose presence added significant academic stature to the event. ICETMP–2026 featured distinguished keynote addresses by eminent scholars. Prof. Anish Sugathan, Professor at IIM Ahmedabad, delivered a keynote on *"Learning to Live in the Anthropocene: Resilience and Sustainability,"* offering critical insights into adaptive capacities and sustainability transitions. Prof. Amitabh Kundu, Professor Emeritus at LJK University, delivered a keynote on *"From Political Adventurism to a Roadmap: Business Practices for Addressing Inequality in Achieving the SDGs,"* highlighting the role of inclusive and responsible business practices in reducing inequality.

In addition to keynote sessions, the conference hosted two thematic panel discussions that enriched academic and practitioner engagement. The panel on *"How High-Impact Sectors Measure, Govern, and Deliver ESG Outcomes"* examined sector-specific sustainability strategies, ESG governance mechanisms, implementation challenges, and future pathways for impactful management practices. Another panel discussion on *"Attaining SDGs in Asian Countries: Role of Business Practices, Policy Environment, and Challenges"* brought regional perspectives to the forefront, emphasizing the interaction between corporate strategies, policy frameworks, and contextual challenges in advancing the SDGs across Asian economies.

The conference received 79 research papers and-15 poster presentations, with contributions from the United States, Malaysia, the U.A.E, Indonesia, and Bangladesh, in addition to submissions from various states of India like West Bengal, Delhi, Punjab, Haryana, UP, HP, Uttarakhand, Rajasthan, MP, Kerala, Tamil Nadu, Andhra Pradesh, Maharashtra over and above Gujarat. Scholars and experts from Malaysia, Nepal, Bangladesh, Sri Lanka, Bhutan, Bulgaria, Kyrgyzstan, and Uzbekistan were also associated with ICETMP. This wide range of national and international contributions demonstrated strong academic participation and robust global engagement. ICETMP–2026 served as a global platform for researchers, academicians, industry professionals, policymakers, and students to present research findings, exchange innovative ideas, and deliberate on contemporary challenges in management and sustainability.

With speakers and scholars from different parts of the world participating in ICETMP-2026, the conference offered valuable networking opportunities, enabling attendees to build relationships that could lead to future collaborations, research partnerships, and professional growth. The conference further emphasized interdisciplinary dialogue, collaboration between academia and industry, and meaningful engagement among academicians, managers, executives, scholars, and practitioners representing diverse countries and sectors. Through research presentations, keynote lectures, and panel discussions, ICETMP-2026 identified critical research gaps and stimulated future scholarship and innovation in sustainable management practices. The success of the conference was the result of active participation and the valuable inputs received from national and international members of the Steering Committee and Scientific Committee.

The ICETMP–2026 Proceedings present abstracts of papers received for the conference along with insights emerging from keynote sessions and panel deliberations, offering a valuable scholarly resource for researchers, practitioners, and policymakers committed to advancing sustainable, resilient, and inclusive organizational and societal futures.

About LJK University

LJ Group of Institutes is overseen by Lok Jagruti Kendra (LJK), a Charitable Trust and Registered Society founded in 1980 by distinguished academicians and visionaries such as Prof. B.M. Peerzada, former Dean of Commerce Faculty at Gujarat University, Padma Bhushan Lord Meghnad Desai (London School of Economics), Prof. Gautam Appa (LSE), Late Prof. M.S. Trivedi, former Vice Chancellor of South Gujarat University, esteemed jurist Late Shri Girishbhai Patel, and Shri Subodhbhai Shah.

The vision was to be "a key player in education and social development by promoting and nurturing creativity, scholarship, innovation, and excellence through a chain of quality institutes." LJK's mission has been "to establish and manage institutions with an environment in which new ideas, delivery strategies, and scholarship flourish, and from where leaders and innovators of tomorrow shall emerge."

LJK oversees 32 institutions on two well-developed, environmentally friendly campuses with dedicated buildings and infrastructure facilities. These institutes offer various diploma, undergraduate, and postgraduate programs approved by respective apex bodies. LJ Institutes collectively serve over 21,000 students and have 1000+ faculties engaged in teaching, learning, research, and extension activities. The focus is on developing students into well-rounded citizens equipped not only with the necessary subject knowledge and skills but also with empathy towards various environmental, social, cultural, and other issues affecting society.

About LJ Institute of Management Studies

LJ Institute of Management Studies was established in 2001 by Lok Jagruti Kendra Trust, a charitable trust established in 1980 by visionaries like Prof. B. M. Peerzada (former Dean of Commerce Faculty, Gujarat University), noted economist and Padma Bhushan awardee Lord Meghnad Desai (London School of Economics), Prof. Gautam Appa (London School of Economics), Late Prof. M. S. Trivedi (Former Vice Chancellor – South Gujarat University) and eminent jurist late Shri Girish Patel. It is a constituent institute of LJK University, which is one of the largest and fastest-growing UGC-approved Gujarat's private universities with 15 institutes, 1000 faculty members, and 20,000 students.

LJ Institute of Management Studies is approved by the All India Council for Technical Education (AICTE) and has been ranked 1st by Gujarat State Institutional Rating Framework with 5 stars in the management institute category consecutively for 2021 and 2022.

LJMBA is the brand name of the MBA program offered by LJ Institute of Management Studies which also coordinates the MBA programs offered by LJ Institute of Computer Applications and LJ Institute of Engineering and Technology. LJMBA is one of the largest MBA programs.

About IFERP

The Institute for Educational Research and Publication (IFERP) is a professional association devoted to the advancement of the fields of engineering, science, and technology through the funding of research activities, propagation of the latest research insights, furtherance of industry trends, and other related ventures. IFERP aims to digitalize this entire process of innovation, collaboration, and knowledge-sharing through the fostering of a unified virtual scientific community worldwide. Everything from networking and joint ventures to learning, research assistance, publication, and more will be carried out as part of this objective.

IFERP has established robust scientific, academic, and industry networks throughout Asia, the Middle East, and Europe. Some of the countries that IFERP has its presence in include Iraq, Maldives, Thailand, Malaysia, Singapore, Philippines, Indonesia, Taiwan, Vietnam, UAE, Australia, Japan, Sri Lanka, Nepal, Ghana, and Africa.

- **Global Community Building:** IFERP exerts a lot of effort in building new communities all over the world. As community organizers, we control the conversations & inculcate passion for innovation amongst diverse groups.
- **Promoting Innovation Schemes:** IFERP has several schemes for students, professionals, researchers & organizations to being distinct innovators across all technology streams & sub disciplines.
- **Publicizing Research Publication:** Publication of research is the crucial aspect of IFERP's activities. IFERP also serves as a support center for early - career researchers aspiring to publish world-class research papers.
- **Our Origin:** Established by the Technoarete Research & Development Association (TRADA), IFERP was meant to serve as an accelerant for technological innovation worldwide.
- **Facilitating Multi-Disciplinary Collaborations:** IFERP encourages networking & collaborative partnerships on all fronts to result in a diverse collaborative atmosphere to gain abundance knowledge.
- **Access To Critical Funding & Resources:** IFERP has dedicated itself to fund for various efficient projects & activities to make it achieve successful outcomes beyond just meeting expectations.

What We Do

IFERP believes that there is always a better way to treat the professionals by providing them a world class stage by organizing conferences. We are committed to doing the following activities:

- We encourage convenient access to academic resources and support for all the aspirants and research scholors in urban and rural areas.
- IFERP organizes public education programmes, Workshops, Conferences, Webinars, Seminars, Guest Lectures, Short Term Training Programme, Faculty Development programme in the field of Engineering, Science & Technology.
- IFERP is dedicated to inquisitiveness, innovations and recent trends and developments in the field of Engineering & Technology.
- IFERP believes in knowledge sharing by collaborating with other Universities, organizations/Associations, to bring a better tomorrow.

IFERP Mission & Vision

IFERP's Mission: Upskilling the knowledge hub through technological innovation & excellence for the benefit of humanity.

IFERP's Vision: A Digitally equipped robust, dynamic & swift professional community integrating academics & industry for upgraded technical implementation.

IFERP's Value: IFERP values the restoration of high level technological research, learning, collaboration, resource sharing & community-building traditions.

IFERP's Goal: To serve as the foundation for all technological progress and advancement activities around the world.

Managing Director, IFERP

Mr. A. Siddth Kumar Chhajer

Managing Director & Founder, IFERP Technoarete Group, India

Message:

On behalf of IFERP & the organizing Committee, I express my hearty gratitude to the Participants, Keynote Speakers, Delegates, Reviewers and Researchers.

The goal of the 3rd International Conference on Emerging Trends in Management Practices (ICETMP-2026) was to provide knowledge enrichment and innovative technical exchange between international researchers or scholars and practitioners from the academia and industries in various fields of academics. This conference created solutions in different ways and to share innovative ideas in the field of Emerging Trends in Management Practices. ICETMP-2026 provided a world class stage to the Researchers, Professionals, Scientists, Academicians, and students to engage in very challenging conversations, assess the current body of research and determine knowledge and capability gaps.

ICETMP-2026 explored the new horizons of innovations from distinguished researchers, scientists and eminent authors in academia and industry working for the advancements in Emerging Trends in Management Practices from all over the world. ICETMP-2026 hopes to set the perfect platform for participants to establish careers as successful and globally renowned specialists in various fields of Academics.

Chief Executive Officer, IFERP

Mr. Rudra Bhanu Satpathy

Chief Executive Officer & Founder, IFERP
Technoarete Group, India

Message:

IFERP hosted the 3rd International Conference on Emerging Trends in Management Practices (ICETMP-2026) this year in month of January. The main objective of ICETMP-2026 was to grant the amazing opportunity to learn about groundbreaking developments in modern industry, talk through difficult workplace scenarios with peers who experience the same pain points, and experience enormous growth and development as a professional. There was no shortage of continuous networking opportunities and informational sessions. The sessions served as an excellent opportunity to soak up information from widely respected experts. Connecting with fellow professionals and sharing the success stories of your firm is an excellent way to build relations and become known as a thought leader.

I express my hearty gratitude to all my Colleagues, Staffs, Professors, Reviewers and Members of organizing committee for their hearty and dedicated support to make this conference successful. I am also thankful to all our delegates for their pain staking effort to make this conference successful.

Vice Chancellor, LJK University

Prof. Dinesh Awasthi

Vice Chancellor
LJK University, Ahmedabad, India

Message:

At the outset, I extend my heartfelt congratulations to the School of Management Studies at LJK University, Ahmedabad, for meticulously organising ICETMP'26: The International Conference on Emerging Trends in Management Practices (ICETMP–26), held on January 30 and 31, 2026.

I sincerely commend the School for conceptualising a timely and thought-provoking theme, "Sustainable Futures and the Role of Management in Advancing SDGs," at a critical juncture in our collective journey toward the 2030 deadline. Since the establishment of the 17 Sustainable Development Goals by the United Nations in 2015, the global community has been entrusted with an ambitious yet indispensable agenda. Achieving these goals demands an orchestrated, multi-stakeholder effort—bringing together governments, civil society, academia, and, most crucially, the business sector. Corporations today are no longer mere economic entities; they are key architects of a growth paradigm that shapes the "Triple Bottom Line" of People, Planet, and Profit.

ICETMP'26 convened at a time of profound global complexity. Our shared progress stands increasingly challenged by a geopolitical landscape marked by polarisation and the gradual erosion of international norms. We are witnessing an era in which the doctrine of "might is right" too often overshadows collaborative diplomacy, and the sovereignty of nations is subjected to mounting external pressures.

In such circumstances, the attainment of the SDGs appears ever more fragile—particularly when influential global actors diverge on foundational issues, whether by dismissing climate change as a "farce" or by asserting that a nation's lifestyle is "non-negotiable." These tensions generate uneven consequences across developed and

developing economies alike, risking the transformation of sustainable development into a casualty of political expediency and further complicating the quest for equitable resource distribution.

Yet, despite these formidable macro-challenges, ICETMP'26 stood as a beacon of constructive engagement. With the participation of over 100 academicians, researchers, and business leaders from eleven countries, besides India, the conference remained steadfastly focused on the critical intersection of business strategy and sustainable outcomes. The deliberations moved decisively beyond theoretical discourse to examine the practical implementation of Environmental, Social, and Governance (ESG) frameworks. Participants explored innovative and inclusive business models that foster resilience and equity, while thoughtfully examining how the evolving global order shapes both the scope and the feasibility of SDG implementation. The conference successfully fostered a meaningful convergence of ideas and perspectives.

I am particularly delighted to note that this forum created a dynamic platform for intellectual exchange and professional enrichment. It enabled participants to engage deeply with cutting-edge research and data-driven sustainable practices emerging from the seven participating countries. As we navigate the complexities of 2026, the insights distilled over these two days are not merely relevant—they are indispensable for leaders committed to shaping a responsible, resilient, and ethical future.

I am confident that the proceedings of ICETMP'26 will provide rich food for thought for academia and industry alike, inspiring continued dialogue and decisive action. I would like to place on record my profound appreciation to Dr. Neha Shah and her dedicated team for their untiring efforts in ensuring the success of this event. I also extend my sincere gratitude to Prof. Rakesh Basant, former Professor at IIM Ahmedabad and Chairperson of the Organising Committee, for his exemplary leadership in steering the conference to its successful culmination.

Chief Guest

Prof. Bharat Bhasker, Ph. D.

Director
Indian Institute of Management (IIMA)
Ahmedabad, India

Biography:

Prof. Bhasker obtained his Ph.D. and master's degree in computer science at the Virginia Polytechnic Institute and State University, USA. He earned his Bachelor of Engineering from IIT Roorkee. Prior to accepting the position of Director, IIM Ahmedabad, he served as a Professor of Information Technology and Systems at IIM Lucknow. He has also served as Director of IIM Raipur from March 2017 to March 2022, Acting-Director of IIM Lucknow during July 2015 to November 2015, as a Mentor Director/Convener (Nodal Prof.) at IIM Sirmaur in 2015. He was honoured with 'Best Director of Business Schools' award for transforming IIM Raipur to a great place to work and its exponential growth. Prof. Bhasker has held various visiting academic positions such as International Expert Advisor at the University of Tenaga Nasional, Malaysia, International Expert, Research Grants at the Natural Sciences and Engineering Research Council of Canada (NSERC), Visiting Professor at the ESSEC Business School, Paris, France, Distinguished Professor at the Chung-Ang University, Seoul, Korea, Research Professor at the University of California, USA, Visiting Professor at the University of Texas, USA and Adjunct Faculty at the University of Maryland, College Park.

Keynote Speaker

Prof. Anish Sugathan

Faculty, Strategy Area
Indian Institute of Management
Ahmedabad (IIMA)
Co-Chairperson
Duggal ESG Centre for Research and
Innovation, IIMA,
Ahmedabad, India

Biography:

Prof. Anish Sugathan is a faculty at the Strategy Area of the Indian Institute of Management Ahmedabad, and Co-Chairperson of Duggal ESG Centre for Research and Innovation at IIMA. He is a Research Affiliate at the International Growth Center at the London School of Economics and Political Science, and previously was an Associate at the Harvard Kennedy School Center for Business and Government. He is serving as a member of the expert committee appointed by the Honorable National Green Tribunal of India for environmental impact valuation, and a member of the Sectional Committee for Sustainable Finance of the Bureau of Indian Standards. He also serves on the board of state owned electricity distribution utility UGVCL, Govt. of Gujarat, as an independent director and advises several start-ups in the energy-tech and smart governance space.

Keynote Speaker

Prof. Amitabh Kundu

Professor Emeritus
LJK University, Ahmedabad, India
Visiting Professor
Maulana Azad National Urdu University, Hyderabad, India

Biography:

Prof. Amitabh Kundu is currently Professor Emeritus at LJ University, Visiting Professor at Maulana Azad National Urdu University. He was Distinguished Fellow at Research and Information System for Developing Countries. He was Regional Advisor on Poverty at UNESCWA, Beirut during 2017 and Consultant to the Government of Sri Lanka during 2016. Until January 2014, he was Professor at the Jawaharlal Nehru University, New Delhi. He has been the Dean of the School of Social Sciences and has served as a member of National Statistical Commission during 2006-08. He is also the chairperson of Samarthan, a large grassroots level institution working for the poor and vulnerable. Currently, he is the co-chair of two Labour force surveys being conducted by the Ministry of Labour and Employment and advising the governments of Madhya Pradesh and Chhattisgarh on their statistical system and urban development. He chaired the committees on Swatch Bharat Mission (Rural), Housing Start Ups (Reserve Bank of India), Slum Database and Housing Shortages (Ministry of Housing and Poverty Alleviation).

Keynote Speaker

Dr. Narottam Sahoo

Advisor and Member Secretary
Gujarat Council on Science and Technology (GUJCOST)
Gujarat, India

Biography:

Dr. Narottam Sahoo is a distinguished scientist, science educator, and science communicator, taking science to the community and common citizens. With a deep passion for public engagement and a commitment to fostering curiosity and wonder about the world, he has made significant contributions to science education, research, and the popularization of science. Currently serving as the Advisor and Member Secretary of the Gujarat Council on Science and Technology (GUJCOST) under the Government of Gujarat, Dr. Sahoo has played a vital role in promoting science and technology initiatives at both state and national levels. He has been associated with Gujarat Science City, Ahmedabad since 2001, where he held the positions of Senior Scientist and Executive Director. Under his leadership, Gujarat Science City has become a renowned platform for science popularization, benefiting millions of students, teachers, and the general public in developing a keen interest in science and nurturing a sense of curiosity. Dr. Sahoo's efforts in science education, communication, research, innovation, management, governance, and policy development have had a profound impact on the science and technology ecosystem. One of Dr. Sahoo's notable achievements has been the design and development of four Regional Science Centres at Rajkot, Patan, Bhavnagar, and Bhuj, which have elevated science education and engagement among children and citizens. He has also made significant contributions to the establishment of 33 Community Science Centres and 3000 school science clubs in Gujarat, focusing on innovation, design labs, tinkering labs, and various other programs aimed at enhancing scientific learning and exploration.

Panel Discussion

"Attaining SDGs in Asian Countries: Role of Business Practices, Policy Environment and Challenges"

Prof. Govinda Tamang
Director
School of Management
Tribhuvan University
Nepal

Prof. Jit Tshering
Professor
Center for Leadership Development
Royal Institute of Management
Thimphu, Bhutan

Prof. Au Yong Hui Nee
Dean
Faculty of Business and Finance
Universiti Tunku Abdul Rahman
Malaysia

Prof. Ireen Akhter
Professor
Institute of Business Studies
Jahangirnagar University
Dhaka, Bangladesh

Dr. Achinthya Koswatta
Sr. Lecturer
Department of Social Studies
The Open University of Sri Lanka
Sri Lanka

Dr. Neha Shah
Associate Professor
L J Insitiute of Management Studies
LJK University
Ahmedabad, India

Panel Discussion

"How High-Impact Sectors Measure, Govern, and Deliver ESG Outcomes"

R.S.Sankarasubramanian
Vice President – ESG
Torrent Group
Ahmedabad, India

Ankur Dosi
Director with PwC
Ahmedabad, India

Archana Thosar
Co-Founder and Director
Green Maneuver Industries
Ahmedabad, India

Dr. Sunil R Parekh
Member - Board of Management
LJKU University
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Advisor Zydus Lifesciences Group

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GSFC University, Gujarat, India

Glimpses of ICETMP-2026

Inaugural Address

Prof. Bharat Bhasker (Chief Guest)

Director, Indian Institute of Management Ahmedabad

The contemporary global economy is positioned at a significant inflexion point, shaped primarily by rapid advances in artificial intelligence and intelligent systems. This technological shift is not confined to incremental improvements in efficiency but represents a fundamental transformation in the way organizations operate, decisions are made, and value is created. Artificial intelligence is expected to influence not only management practices and organizational structures but also the broader economic ecosystem and the evolving role of human agency within it. However, the depth and long-term consequences of this transformation are likely to become fully visible only over the next five to ten years, as institutions, markets, and societies gradually adapt to these changes.

The evolution of management thought provides valuable insight into how organizations have historically responded to major technological disruptions. In the early twentieth century, industrialization and Ford's assembly-line model introduced an era of standardization and mass production, enabling firms to achieve economies of scale and significant cost reductions. This period marked the emergence of formal management disciplines and modern marketing practices, as businesses shifted their focus from producing customized goods to persuading consumers to accept standardized products. As organizations grew in size and complexity, the challenge of coordinating large workforces necessitated new approaches to leadership, communication, and motivation, leading to the development of organizational behaviour, interpersonal skills, and structured management education.

With rising competition and globalization, managerial priorities evolved further toward productivity enhancement through cost optimization, supply chain integration, inventory management, and quality control. The subsequent emergence of computing, the internet, and digitization represented another transformative phase, fundamentally altering organizational communication, transparency, and access to global markets. The convergence of content and computing, illustrated through the evolution of the music industry from analogue formats to digital storage, demonstrated how technological innovation can disrupt entire industries. This merger ultimately enabled e-commerce, reshaped consumer behaviour, and challenged traditional business models. Artificial intelligence now represents the next stage in this progression, demanding a renewed reorientation of management education and practice to ensure relevance in an increasingly automated and data-driven world.

Presidential Address

Prof. Dinesh Awasthi

Hon'ble Vice Chancellor, LJ University

The modern business environment is undergoing rapid and continuous transformation, driven largely by accelerating technological advancement. One of the most visible consequences of this shift is the shortening of product life cycles, accompanied by a persistent decline in prices despite significant improvements in quality, functionality, and performance. The computing industry offers a clear illustration of this phenomenon, where enhanced configurations and greater processing power are now available at a fraction of their earlier costs. Such trends underscore the intensity of competitive pressure faced by firms across sectors.

Technological innovation and the widespread use of social media have also dramatically shortened feedback cycles between producers and consumers. Organizations are now required to respond almost instantaneously to market signals, compelling them to engage in continuous innovation and rapid adaptation. Within this context, artificial intelligence and automation are reshaping employment structures in fundamental ways. While high-skilled roles involving strategic decision-making and human–AI collaboration are expanding, routine and lower-skilled jobs are increasingly vulnerable to displacement. Automation across manufacturing, hospitality, banking, and service industries highlights a growing reliance on intelligent systems to perform repetitive tasks more efficiently than human labour.

Beyond organizational implications, these developments raise broader concerns regarding global economic inequality. A disproportionate concentration of wealth among a small segment of the global population contrasts sharply with the marginal share of income and trade held by poorer nations and communities. Such imbalances call into question the

sustainability and inclusiveness of prevailing development models. Against this backdrop, the Sustainable Development Goals provide a comprehensive framework addressing social, economic, and environmental priorities. The shift from a shareholder-centric to a stakeholder-oriented approach reflects an evolving business philosophy that recognizes the interdependence of People, Planet, and Profit. Aligning managerial decisions across strategy, operations, value chains, and employment practices with the SDGs was emphasized as both a responsibility and an opportunity for long-term, inclusive growth.

Day 1 – Panel Discussion

Attaining SDGs in Asian Countries: Role of Business Practices, Policy Environment and Challenges

To assess progress toward the Sustainable Development Goals within the Asian context, ICETMP'26 convened a panel discussion bringing together scholars and practitioners from South and Southeast Asia. The session sought to examine how business practices, policy environments, and institutional frameworks influence sustainability outcomes across diverse national settings. Given the region's rapid economic growth alongside persistent environmental and social challenges, the discussion addressed the complex trade-offs faced by developing and emerging economies.

A central theme of the discussion concerned the alignment—or lack thereof—between contemporary business practices and sustainability objectives. While efficiency and profitability remain dominant drivers of corporate decision-making, environmental degradation, widening inequality, and social vulnerability continue to intensify across the region. Technological progress, particularly in artificial intelligence, has further complicated this landscape by raising questions about employment, work intensity, and long-term societal well-being. These concerns underscore the urgency of integrating sustainability into the core logic of economic development rather than treating it as an external constraint.

Country-specific perspectives revealed varied approaches to SDG implementation. Nepal has increasingly incorporated SDGs into national planning frameworks, although poverty and inequality remain persistent challenges. Bangladesh's development strategy emphasizes poverty reduction and gender inclusion, guided by the "three zeros" vision—zero poverty, zero unemployment, and zero carbon emissions—supported through social entrepreneurship and education. Malaysia's approach integrates sustainability into fiscal policy, regulatory structures, renewable energy initiatives, and human capital development, highlighting the importance of coordinated action across ASEAN economies.

Sri Lanka's sustainability agenda is closely linked to post-crisis economic recovery, prioritizing health, education, and inclusive growth driven by small enterprises. Bhutan's distinctive development philosophy, rooted in Gross National Happiness, mandates sustainability screening of public policies and constitutional protection of environmental resources. India's approach combines regulatory mandates with government initiatives, including CSR requirements, ESG norms, SEBI's BRSR framework, and national climate action programs. The discussion concluded with a consensus that long-term sustainability in Asia depends on regional cooperation, institutional capacity building, and an integrated approach to economic, social, and environmental development.

Keynote Address

Prof. Anish Sugathan

Indian Institute of Management Ahmedabad

The keynote address on *"The Anthropocene in the Contemporary Environment and its Alignment with the Sustainable Development Goals"* examined the growing recognition of human activity as a dominant force shaping the planet's ecological systems. Industrialization, urbanization, technological advancement, and unsustainable consumption patterns have collectively intensified pressures on climate stability, biodiversity, and natural resources. These forces have contributed to climate change, resource depletion, and widespread ecological imbalance, posing significant risks to both current and future generations.

Within this context, the Anthropocene represents not merely an environmental concept but a profound challenge to existing economic and governance models. Addressing these challenges requires aligning corporate strategies, ESG frameworks,

sustainable business models, and public policy interventions with the Sustainable Development Goals. The discussion emphasized that long-term environmental resilience cannot be achieved through isolated initiatives but demands systemic change involving businesses, governments, and society at large. Integrating sustainability into decision-making processes was highlighted as essential for balancing economic development with ecological responsibility.

Keynote Address

Prof. Amitabh Kundu

Professor Emeritus, LJK University

Dr. Amitabh Kundu delivered the keynote address on the second day of ICETMP 2026 at the LJ Institute of Management, LJK University, on 31 January 2026, presenting a rigorous and analytically grounded examination of India's development trajectory toward the vision of *Viksit Bharat 2047*. Drawing on his extensive engagement with international institutions, including the United Nations and the Asian Development Bank, the address acknowledged India's substantial progress in economic expansion, digital penetration, financial inclusion, and improvements in health outcomes. At the same time, it drew critical attention to the persistence of structural inequalities that continue to constrain inclusive and sustainable development.

A central argument of the keynote focused on inequality in access to quality education and skill development, identified as a major impediment to long-term per capita income growth and the achievement of the Sustainable Development Goals. Comparative evidence across countries and development categories was presented to demonstrate that educational inequality in India remains significantly higher than in both advanced and emerging economies, despite measurable reductions in health-related disparities over time. The address emphasized that inclusive growth, equitable access to technology, and sustained investment in human capital are essential for realizing India's demographic dividend and strengthening its leadership role in Asia in the twenty-first century.

Prof Amitabh Kundu

Day 2 – Panel Discussion

How High-Impact Sectors Measure, Govern, and Deliver ESG Outcomes

The panel discussion explored ESG implementation across macroeconomic, corporate, and entrepreneurial perspectives, highlighting how recent global disruptions have reshaped sustainability priorities. Events such as the COVID-19 pandemic, geopolitical tensions, and trade realignments exposed vulnerabilities in organizational risk management and governance frameworks. Although sustainability initiatives were temporarily deprioritized during crisis response, they have since re-emerged as central to long-term resilience and competitiveness.

India's evolving ESG ecosystem reflects a growing emphasis on regulatory frameworks, investor expectations, and green financing mechanisms. ESG performance has transitioned from a compliance-driven exercise to a strategic determinant of credibility, access to capital, and competitive advantage. However, meaningful integration requires more than formal commitments; internal discipline, leadership accountability, and organizational culture play a decisive role in translating intent into outcomes.

The entrepreneurial perspective demonstrated that sustainability-driven innovation, such as compostable packaging solutions and circular economy models, can be both environmentally responsible and financially viable. Challenges discussed included resistance to change, data quality limitations, and reporting complexities. The discussion concluded that effective ESG transformation requires coordinated efforts across policymakers, corporates, startups, and the broader ecosystem to strengthen sustainable national development and long-term value creation.

Abstract's Index

SDG-Aligned HR Practices and Employee Retention in Trust Hospitals: An Empirical Evaluation 01
Dr. Sweety Shah
Dr. Sweta Patel

Understanding Scope-3 Impacts in Green Fandom: Drivers of Sustainable Behaviour Intention among Sports and Esports Fans 02
Dr. Sweety Shah
Dr. Heena Thanki Joshi

Workplace Happiness for Sustainable Development: A PERMA Model Perspective on Productivity and SDG Integration 03
Apurva Mehta
Dr. Ranjana Dureja
Jatin Rajput

Virtual Building Studios Salary Deduction Decision 04
Rucha Naldurgakar

Effects of Celebrity Influence, Local Identity and Social Media Engagement on Attitude and Behavioural Intention toward ISL among University Students in Gujarat 05
Naren Parthsarthi Desai
Dr. Anitha Sunil

From Sustainable Practices to SDG Legacy: A Conceptual Framework for Green Events 06
Dr. Jignesh Vidani
Dr. Preeti Das
Dr. Bilva Desai

Small Finance Banks and Sustainable Development Goals: A BRIDGE-Based Evaluation of Inclusive Banking Performance in India 07
Ashutosh Vyas
Dr. Neha Shah
Bhavyan Chitroda

Sustainable Well-Being Practices at Work: Reducing Employee Stress and Enhancing Performance in the Education Sector 08
Dr. Himani Sheth
Twinkal Thakkar

Sustainability Reporting and it's Impact on Investor's Decision 09
V. Maneeth Gowda

Solar Startups and Green Growth in India: A Conceptual Analysis Using the Green Growth Index 10
Shivali Thakar
Dr. Medha Tapiawala

Impact of Social Media Fitness Influencers on Unsustainable Consumption among Gen Z Consumers 11
Priyanka Rajpurohit
Dr. Jugal Kishor

HR Analytics as a Strategic Enabler in Indian Organizations: Empirical Evidence 12
Ankita Vania
Dr. Kalagi Shah

Green Entrepreneurial Intention: The Role of Entrepreneurship Education, Green Entrepreneurial Self-Efficacy and University Support 13
Logaiswari Indiran

Aligning Bharatiya Leadership Ethos with Sustainable Development Ambitions: Paving the Way for Viksit Bharat 14
Ashwini Sonawane

A Comparative Review of Sustainability Reporting Practices in Listed Public and Private Sector Banks in India 15
Twinkle Rajani
Dr. Dhaval G. Vyas

Human Sustainability in Organisations: A Strategic Tool for Building Trust, Collaboration and Culture 16
Sunayna Iqbal

Strategies for Reducing Food Waste in Restaurant Service Operations: An Integrated Operational and Behavioural Approach 17
Dr. Abhishek Kumar

Transformational Leadership in the Era of Emerging Management Practices: A Contemporary Analysis 18
Shruti Goyal
Dr. Margie Parikh

Artificial Intelligence and Student Procrastination in Higher Education: Navigating through the New Normal 19
Dr. Vikrant Kaushal

Women Entrepreneurship as a Catalyst for Women Empowerment and Sustainable Development: A Comparative Study of Gwalior and Jhansi 20
Nishu Dua
Dr. Harish Kumar Agrawal

From Compliance to Culture: How Digital Public Infrastructure Is Reshaping Risk Management in Indian Banks 21
Dr. Masuma Mehta

A Comparative Study of Consumer Decision-Making and Patient Health Behaviour in Digital Ecosystems 22
Amishakumari Pal
Dr. Hariharan S

Study on Smart Agriculture Supply Chain to Reduce Wastage 23
Nitinkumar Birla
Dr. Hariharan S

Impact of Dividend Policy on Firm Value and Shareholder Wealth Creation Industry Focus Indian Pharmaceutical Sector 24
Tharun Jain

Exploring the Role of Innovation in Leadership: A Thematic Analysis in the Retail Industry 25
Dr. Shweta Kaur Khalsa

Consumer Segmentation Based On Social Media Marketing Influences in Online Purchase of Branded Apparels: A Cluster Analysis in Gujarat 26
Dr. Durani Aqsa Abdulsamadkhan *
Dr. Trivedi Krupa Udaykumar

Digital Public Infrastructure for a Sustainable and Sovereign Digital Future: An India Perspective 27
Dr. Anjali Dhananjay Trimukhe

Business Process Improvement of The Outsourcing Management Information System Based on SUS Analysis and Business Model Perspective 28
Deafrin Kirana Senabilla
Tanty Oktavia

Organisational Well-Being 29
Ms. Anula Gupta

A Study and Analyze State-of-the-Art Techniques for Virtual Machine (VM) Allocation and Migration 30
Ms. Mitika
Dr. Gurpreet Singh Panesar

Fostering Collaborative Consumption in Fashion Renting and Sharing: Study on Indian Economy 31
Abhilasha Singh Upadhyaya

Business Strategy for Sustainable Futures: The Role of Management Practices in Advancing the Sustainable Development Goals (SDGs) 32
Dr. M. Balasubramanian

An Explainable AI Framework for Automated Customer Complaint Prioritization in Service Management 33
Prerana Basak
Kuntal Pal
Arup Dutta

Beyond ESG Metrics: Interpreting Responsibility and Accountability in Financial Institutions 34
Anubha Shekhar Sinha

A Panchakosha–HR Scorecard Framework for Assessing Teacher Pedagogy and Engagement in Indian Higher Education 35
Dr. Vartika Kanagat
Prof. Dr. Sunita Upendrakumar Sharma

An Empirical Study to Explore the Relationship Between Job Satisfaction and Employee Engagement in Higher Education Institute of Gujarat 36
Dr. Sarika Srivastava

Disrupting Household Consumption Routines: The Hidden Effects of Quick Commerce Platforms in Urban India 37
Santosh. Rukumpur
Prasanna Kallimath
Dr.Suvarna Nimbagal

Impact of Government Policies on Financial Performance of Fertilizer Companies in Gujarat 38
Purvi Modi
Dr. Rinku Patel

A Comprehensive Analysis of Kotak Mutual Fund Schemes Using Risk-Adjusted Performance Metrics 39
Nikita Biradar
Raghavendra Galabi

DEI in the Modern Workplace: Insights Across IT, Advertising, Manufacturing, and Automobile Sectors 40
Charvi Bhartiya
Shalini Bhartiya *

Financial Institutions as Catalysts of SDG 8: An Empirical Study of Bank Performance and GDP in India 41
Gaurav K Mangar
Dr. Monika Hanspal

Long Term Impact in Shares with Reference to Banking Sector in Nifty Bank in Indian Stock Market for Investor 42
Tanvir Mohmmedbhai Padaya
Dr. Laveena Dharmwani

A Study on Digital Literacy and Financial Inclusion in Rural India 43
Rajiv Kumar
Dr. Ravikumar

Sustainable Digital Marketing for Inclusive Education: A Search Engine Optimization Case Study of a Digital Download Product Website 44
Madhulika Singh

The Role of Green Finance in Accelerating Climate Change Mitigation: An ESG-Driven Approach 45
Fayes Abrar Azim Archo
Mohammed Razeem Shad
Md. Shahriar Quader
Gazi Shahed Hasan
Nazim Ullah

Role of Management Practices in SDGs and Employability of Home Science 46
Pooja Yadav
Prof. Charu Vyas

Regulating Digital Financial Advice: An Analysis of SEBI's Finfluencer Guidelines in India 47
Bansuri Suraiya
Dr. Chintan Vora

Gastronomy in Organisations for Employee Mental and Physical Well-Being 48
Varun Kumar
Dr. Shruti Mishra

Critical Analysis of AI at Workplace: An Exploratory Research of NCR Region 49
Prof. Dr. Faize Ali Shah
Shivangi Agarwal

Sectoral Influence on Entrepreneurial Growth Stages: A Study of Women-Led Startups 50
Dr. Lalita Maroti Yadpalwar

From Sacred to Scalable: Analyzing Marketing Narratives and Cultural Integrity in IKS-Inspired Wellness Businesses 51
Prof. Prasanna Kallimath
Dr. Suvarna Nimbagal *
Prof. Santosh Rukumpur *

AI-Powered Real-Time Accident Detection and Automated Email Alerting System 52
Niveditha CS
Cynthia J

Measuring SBI's Contribution to the UN Sustainable Development Goals (SDGs) 53
Kinjal Jethwani
Kumar Ramchandani

Evaluating Selected SDGs to Enhance Human Resources 54
Dr. Siddharth Das
Dr. Ranjana Dureja

Energy Sector M&A in India 55
Parmar Ravi Amitkumar
Laveena Tahilram Dharamwani

Determinants of Agricultural Expenditure and Impact of Direct Benefit Transfer[DBT] on Rural Financial Formalization in Farm Credit: Evidence from PM-KISAN Scheme 56
Khevna Agarwal
Dr. Paramasivan S Vellala

From Pollution to Policy: Mapping the Air Quality and Health and Well-Being Nexus in the context of SDG-3 57
Dr. Poonam Amrutia *

Emotional Volatility Metric: A Machine-Learning-Aware Approach for Predicting Mood Instability 58
Shweta Sharma
Dr. Anupriya Jain

A Context-Aware AI Banking Agent for Dynamic Spending and Investment 59
Soham Manekar

Image Fusion Using Scale-Invariant Feature Transform 60
Preeti Bhairnallykar
Dr. Ujwala Gaikwad
Dr. Vishwajit Gaikwad

Integrating Industrial Ecology and Industry 4.0 Technologies for Sustainable Smart Manufacturing Systems 61
Jyoti Chauhan
Dr. Rishi Sharma
Dr. B.D. Pandey

Sustainable Finance and Inclusive Growth: An Empirical Analysis of Sectoral Credit Deployment by Indian NBFCs 62
Shweta Rabari
Deep Patel

Sustainable Supply Chain Management in the Surat Textile Market: A Bibliometric Review and Contextual Analysis of Emerging Sustainability Themes 63
Rahul D. Ladhani
Dr. Hemlata Agarwal

Artificial Intelligence and Data Analytics for Sustainable Air Quality Management: A Review with Insights from Ahmedabad, India 64
Manishkumar Patel
Diptesh Patel

How Content Marketing Strategy is Shaping Swiggy Brand 65
Tejas Mehta
Dr. Kedar Shukla

Digital Communication and Quality Education in Higher Studies 66
Anisha Gandhi
Dr. Himani Sheth

Soil Health Management and Food Security in India: A Management Perspective on the Role of Startups and Private Sector in Achieving SDG Goals 67
Dr. Neha Pandey
Dr. Harleen Mahajan
Dr. Dharmendra Pandey

Advancing Sustainable Agriculture through Financial Risk Management: Evidence from Wheat and Rice Markets in India 68
Sonjuhi Succena

Understanding Social Responsibility Among Generation Z: Integrating ISR and CSR Through Communication 69
Srushti Govilkar *
Dr. Sarika Srivastava
Dr. Ruchi Tewari

Performance of ESG Funds: A Systematic Literature Review 70
Richa Bhavsar
Dr. Amola Bhatt

Economic Impact of Digital Fraud 71
Het Patel
Krutarth Raychura
Dr. Jignesh Doshi

The Role of Financial Resilience (Altman Z-Score) in Enabling Sustainable Development: A Secondary Data Analysis of ESG / SDG 72
Dr. Dhara Shah
CA Dr. Hiteshi Ajmera

A Study Impact of Social Media Influencer on Purchase Decisions for Purchasing Electronic Goods Online 73
Siddharth John
Dr. Nirali Dave

Algorithmic Middle Management: The Rise of AI Supervisors 74
Srinivas Jadhav

Impact of Digital Payment on Economy 75
Ghanchi Riyan Ilyasbhai
Saiyed Asma Riyazuddin
Shaikh Azima Mohammed Salim
Dr. Jignesh Doshi

Advancing Sustainable Growth: Measuring India's Progress in Decoupling Economic Growth from Resource and Energy Use 76
P. Andrea

Barriers in Digitisation of PMIS in Construction Projects: A Systematic Review 77
Mayurika Chakrabarti
Dr. Ravi Gor

Key Performance Indicators for Evaluating Web Based PMIS in Construction Projects: A Structured Literature Review 78
Mayurika Chakrabarti
Dr. Ravi Gor

Aligning India's National Green Hydrogen Mission with the UN Sustainable Development Goals:
A Strategic Mapping Framework 79
Jatin Rajput
Chirag Chaudasi
Dr. Preeti Das

SDG-Aligned HR Practices and Employee Retention in Trust Hospitals: An Empirical Evaluation

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Abstract

Indian trust hospitals play an essential part in the provision of fair healthcare despite the extreme lack of resources; however, high staff turnover endangers the quality of services and sustainability. The current research is an exploration of how sustainable human resource (HR) practices would result in higher employee retention in trust-run hospitals, specifically in accordance with Sustainable Development Goal 3 (Good Health and Well-Being) and Goal 8 (Decent Work and Economic Growth). The research is guided by the Social Exchange Theory and the Two-Factor Theory of Herzberg, which examines the use of HR practices that include training and development, compensation and benefits, recognition, work-life balance, and employee participation and empowerment on job satisfaction and organisational commitment, which subsequently affects retention intention. The quantitative design was adopted and the survey data collected comprised of 148 respondents (clinical and non-clinical employees) executing their duties in trust hospitals. To conduct test of the direct and mediating relationships between the key variables, Structural Equation Modelling (SEM) was used. The findings confirms that sustainable HR practices have a strong positive influence with regard to job satisfaction and organisational commitment, which, in their turn, has a powerful mediatory effect on employee retention intentions. The results show that when HR practices are fair, supportive, and focused on employee growth, workers become more loyal and are more likely to stay. This helps trust hospitals maintain continuous, quality care (SDG 3) and ensures decent and safe working conditions for all employees (SDG 8). This research adds a unique value, as it incorporates SDG-oriented results into the empirically tested HR retention model.

Keywords

Employee retention, Trust hospitals, Sustainable HR practices, Job satisfaction, Organisational commitment, Social Exchange Theory, Herzberg's Two-Factor Theory, SDGs.

Understanding Scope-3 Impacts in Green Fandom: Drivers of Sustainable Behaviour Intention among Sports and Esports Fans

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Abstract

Purpose: This study examines how different psychological, social, and motivational factors shape sustainable behaviour intention among sports and esports fans. It explores how sustainability awareness, environmental attitudes, fan identity, digital engagement habits, and gamification responsiveness influence fans' willingness to adopt environmentally friendly behaviours.

Design/Methodology/Approach: A quantitative research design and a temporal separation approach were used. Data were collected from 379 hybrid sports and esports fans, and the proposed hypotheses were tested using SmartPLS 4.

Findings: Social Norms and Perceived Behaviour Control significantly strengthen Sustainable Behaviour Intention among fans. Sustainability Awareness increases Gamification Responsiveness, which further enhances Sustainable Behaviour Intention. Gamification Responsiveness also mediates the relationship between Sustainability Awareness and Sustainable Behaviour Intention. In addition, Fan Identity reinforces the positive effect of Environmental Attitude on Sustainable Behaviour Intention.

Implications: The results provide guidance for sports organisations, esports platforms, and event managers in designing effective sustainability campaigns. Gamified tools and identity-based communication can encourage more eco-friendly fan behaviour. Policymakers can also use these insights to address Scope-3 emissions linked to both physical events and digital fandom.

Originality/Value: This study expands current sports sustainability research by incorporating digital fan behaviours such as streaming and gaming, which contribute significantly to Scope-3 emissions. By integrating stadium-related and digital environmental behaviours, the study offers a comprehensive understanding of modern fandom's ecological impact. It also provides theoretical value by combining four behavioural frameworks; Value-Belief-Norms, Theory of Planned Behaviour, Social Identity Theory and Self-Determination Theory to explain how awareness, attitudes, identity, norms, and motivation shape sustainable fan behaviour.

Keywords

Sustainable Fan Behaviour, Sports and Esports Sustainability, Gamification Responsiveness, Fan Identity, Scope-3 Digital Engagement.

ISBN : 978-81-993581-2-6

Workplace Happiness for Sustainable Development: A PERMA Model Perspective on Productivity and SDG Integration

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Abstract

Workplace happiness is increasingly recognized as a strategic lever for enhancing organizational productivity while advancing the broader agenda of sustainable development. Drawing on positive psychology, this study adopts the PERMA model of well-being—Positive Emotion, Engagement, Relationships, Meaning, and Accomplishment—as an integrative framework to examine how happiness-oriented work environments contribute to sustainable performance outcomes. The paper conceptually links PERMA-based workplace practices with selected United Nations Sustainable Development Goals (SDGs), with particular emphasis on SDG 3 (Good Health and Well-being), SDG 8 (Decent Work and Economic Growth), and SDG 12 (Responsible Consumption and Production), positioning employee flourishing as both an ethical imperative and a sustainability driver. Using a mixed-method research design, the study investigates the association between PERMA dimensions and key indicators such as job satisfaction, engagement, innovation, and self-reported productivity across diverse organizational settings. The paper argues that embedding the PERMA model into human resource and sustainability strategies offers a viable pathway for organizations to simultaneously promote employee flourishing and contribute to the SDG agenda, thereby reframing workplace happiness as a cornerstone of sustainable development rather than a peripheral human resource concern.

Keywords

Positive Psychology, Employee Well-being, Sustainable Development Goals (SDGs), Organizational Productivity, Sustainable Performance, Employee Engagement, Human Resource Strategy, Mixed-Method Research.

Virtual Building Studios Salary Deduction Decision

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Abstract

Reasons for pandemic - financial problems, work from home. In April 2020, Ankit Dhirajbhai Kansara, 40, Chief Executive Officer of Virtual Building Studio, VBS is one of the leading outsourcing company into Building information modelling, which is into Architectural designing and Drafting, Since the pandemic hit, the company faced decrease in the number of projects in-flow which resulted in getting delayed payments from the clients, was in a dilemma of whether to withhold 27% of the salaries (Saturday, Sunday) of each of his employees who had been working with his Company for around 2 to 3 years due to (Specify) pandemic. (Footnote) From this time, Mr. Ankit had to make a decision of reducing the salaries of employees to save on some funds for survival. The inhouse force was reluctant to reduce the salary. Working partners were forcing him to do so.

Keywords

COVID-19 Pandemic, Salary Deduction, Managerial Decision-Making, Ethical Dilemma, Employee Relations, Organizational Survival, Financial Crisis, Work-from-Home, Small and Medium Enterprises (SMEs).

ISBN : 978-81-993581-2-6

Effects of Celebrity Influence, Local Identity and Social Media Engagement on Attitude and Behavioural Intention toward ISL among University Students in Gujarat

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Abstract

Purpose: The main purpose of the study is to examine how three brand-building levers, namely celebrity influence, local identity and social media engagement, shape attitude toward Indian Super League (ISL) and then impact on behavioural intention among university students in Gujarat.

Methodology: With a sample size of 400 students surveyed from university campuses, the proposed conceptual model will be measured through three exogenous constructs: Celebrity Influence, Local Identity, Social Media Engagement, Attitude as mediator and Behavioural Intention as dependent variable. Data will be analysed using SEM.

Expected Outcomes: Based on the theoretical background, attitude is expected to mediate the effects of all three levers on intention. It will be interesting to identify which of the three levers yields the largest total effects on behavioural intention among university students. Results may provide useful insights for ISL clubs' management for brand building and enhancing behavioural intentions among the target audience.

Keywords

Indian Super League (ISL), Celebrity Influence, Local Identity, Social Media Engagement and Behavioural intention.

From Sustainable Practices to SDG Legacy: A Conceptual Framework for Green Events

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Abstract

Green events have gained increasing prominence as responses to the environmental and social challenges associated with planned events. However, existing approaches to green event management remain largely practice-driven and environmentally reductionist, offering limited theoretical insight into how such events contribute to broader sustainable development outcomes. Addressing this gap, the present study adopts a theory-building perspective to develop an SDG-oriented conceptual framework that explains how green events generate sustainability and development value.

Grounded in stakeholder co-creation theory and informed by event legacy perspectives, the study employs an exploratory qualitative design based on focus group discussions with key event stakeholders. Using abductive reasoning and thematic abstraction, the research synthesizes stakeholder interpretations to identify core design dimensions, co-creation mechanisms, and outcome pathways through which green events operate as temporary sustainability ecosystems.

The findings culminate in the development of the Green Event–SDG Legacy Co-Creation Model, which conceptualizes green events as dynamic systems that transform sustainable event design into immediate sustainability outcomes, SDG-aligned development contributions, and long-term legacy effects. By explicitly embedding the United Nations Sustainable Development Goals within the framework, the study advances green event scholarship beyond operational mitigation towards a developmental and systems-oriented understanding of sustainability.

The paper contributes to theory by integrating stakeholder co-creation, event legacy, and sustainable development perspectives and offers a foundational framework to guide future empirical research, policy formulation, and sustainability-oriented event innovation.

Keywords

Green events, Sustainable Development Goals (SDGs), Stakeholder co-creation, Event legacy, Conceptual framework, Qualitative research, Sustainable event management.

ISBN : 978-81-993581-2-6

Small Finance Banks and Sustainable Development Goals: A BRIDGE-Based Evaluation of Inclusive Banking Performance in India

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Abstract

Small Finance Banks (SFBs) were established in India with the explicit mandate of advancing financial inclusion and supporting inclusive growth, thereby contributing to the achievement of the Sustainable Development Goals (SDGs). This study evaluates the role of SFBs in promoting inclusive banking performance through a novel BRIDGE (Banking Reach for Inclusive Development and Growth Evaluation) framework, with specific reference to SDGs 1 (No Poverty), 2 (Zero Hunger), 8 (Decent Work and Economic Growth), and 10 (Reduced Inequalities). Using secondary data for the period 2017–2025, sourced from the *Trend and Progress of Banking in India* and SDG indicators published by NITI Aayog, the study employs descriptive statistics and graphical analysis to examine outreach, financial soundness, business growth, asset quality, sectoral credit allocation, and financial inclusion outcomes.

The findings reveal that despite steady expansion, rural branch penetration of SFBs remains limited (below 25%), raising concerns about the depth of outreach in underserved regions. At the same time, SFBs have exhibited robust credit and deposit growth, underscoring their growing systemic relevance. However, recent years have witnessed a deterioration in asset quality, reflected in rising GNPA, write-offs, and provisioning, although the sector as a whole continues to maintain adequate capital buffers. Purpose-wise advances show a sustained focus on priority sectors such as agriculture, MSMEs, education, and housing, reinforcing the inclusion mandate.

By mapping SFB performance indicators with SDG outcomes, the study observes improvement across SDGs 1, 2, 8, and 10, though the progress remains incremental rather than transformational. The research addresses a key gap in existing literature by systematically linking bank-level performance metrics with SDG outcomes through an integrated evaluative framework. It offers policy-relevant insights into the effectiveness and limitations of SFBs as instruments of sustainable and inclusive development in India.

Keywords

Small Finance Banks, Financial Inclusion, Sustainable Development Goals (SDGs), Inclusive Growth, BRIDGE Framework, Banking Performance, Priority Sector Lending, Asset Quality, Rural Banking Outreach, India.

Sustainable Well-Being Practices at Work: Reducing Employee Stress and Enhancing Performance in the Education Sector

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Abstract

The increase in digitalization, performance accountability, and administrative demands has fundamentally changed work conditions in the education sector, greatly increasing occupational stress among academic and professional staff. While educational institutions are expected to deliver quality results and contribute to sustainable development, neglecting employee well-being threatens organizational resilience, teaching effectiveness, and long-term performance. Managing employee stress through sustainable practices has become a vital yet underexplored aspect of sustainability in education.

Rooted in sustainable human resource management and employee well-being literature, this conceptual study explores how sustainable well-being practices at work can reduce employee stress and improve performance in the education sector. Through an integrative review of recent research, the study synthesizes key organizational practices—including supportive and ethical leadership, work–life balance and flexible work arrangements, mental health and psychosocial support systems, an inclusive organizational climate, and ongoing capability development—and examines their role in fostering psychological resilience, engagement, and sustainable performance outcomes.

Building on this synthesis, the paper proposes a theoretically informed conceptual framework that connects sustainable well-being practices to employee performance through stress reduction mechanisms and mediating factors such as psychological safety, job satisfaction, and perceived organizational support. By explicitly aligning employee well-being with the sustainability agenda, the study shows how educational institutions can promote Good Health and Well-Being (SDG 3), Quality Education (SDG 4), and Decent Work and Economic Growth (SDG 8) simultaneously.

The study contributes to the literature by positioning employee well-being as a strategic sustainability capability rather than a peripheral welfare concern. It offers actionable insights for academic leaders, human resource practitioners, and policymakers seeking to design resilient, human-centric, and high-performing educational institutions in an era of sustained transformation.

Keywords

Sustainable well-being practices, Employee stress, Employee performance, Education sector, Sustainable human resource management, Work–life balance, Psychological well-being, Decent work, Sustainable Development Goals (SDGs).

ISBN : 978-81-993581-2-6

Sustainability Reporting and it's Impact on Investor's Decision

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Abstract

Sustainability reporting is now an important part of modern corporate strategy and Significantly influences how investors perceive companies. With the growing importance of environmental, social, and governance (ESG) factors, investors increasingly rely on transparent and reliable sustainability disclosures to evaluate long-term value, risk exposure, and ethical conduct. This study analyses the influence of sustainability reporting on investors' decision-making processes by examining three major Indian companies—Reliance Industries, HDFC Bank, and ITC Limited. The research evaluates the completeness, consistency, and transparency of ESG disclosures and examines their relationship with investor confidence, stock performance, and capital allocation trends. The findings indicate that while sustainability reporting enhances transparency and investor trust, its direct impact on short-term stock returns is limited, suggesting that ESG reporting contributes more to long-term value creation than immediate financial performance.

Keywords

Sustainability Reporting, ESG Disclosure, Investor Decision Making, Corporate Transparency, Financial Performance, Indian Companies.

Solar Startups and Green Growth in India: A Conceptual Analysis Using the Green Growth Index

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Abstract

India is committing on substantial efforts through transition toward renewable energy to meet its increasing energy demand and fulfil its climate pledges, including achieving net-zero emissions by 2070. Among all renewable energy sources, solar energy has appeared as an important driver because of its potential and declining costs of manufacturing. The solar industry has made a positive contribution to the Indian economy across the energy supply chain, driving trade, employment, and climate change mitigation. In this context, solar startups have played a pivotal role in accelerating the adoption of renewable energy through innovation, entrepreneurship, and job creation.

This conceptual research studies the contribution of solar startups to sustainable development goals of India, with a precise focus on their impact on green growth as measured by the Green Growth Index (GGI). The research examines the impact of key independent variables, including startup density (reflecting entrepreneurial activity), installed solar capacity (indicating renewable energy infrastructure development), investment in solar startups (representing financial resource availability), job creation (capturing socioeconomic benefits), the share of renewable energy in the national energy mix, and improvements in energy efficiency. A conceptual framework is developed to assess how these factors collectively contribute to green growth.

The result of the paper indicates that innovation, expansion of renewable energy, boosting energy efficiency, startup density and investment in solar startups significantly will contribute to green growth. Additionally, solar startups highlight dual benefits including economic and ecological by not only helping to protect the environment but also to generate employment. On the conclusion part, sustaining green growth in India requires fostering solar startups through integration and supportive policy measures. Long term sustainable development goals can be supported and transition to renewable energy can be accelerated by strong startup ecosystem.

Keywords

Solar startups, Sustainable green growth, Green Growth Index, Renewable energy, Sustainable development.

ISBN : 978-81-993581-2-6

Impact of Social Media Fitness Influencers on Unsustainable Consumption among Gen Z Consumers

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Abstract

Social media fitness influencers have emerged as prominent opinion leaders who significantly shape the lifestyle choices and purchasing behaviour of Generation Z (aged 18-28) consumers. While influencer marketing has received considerable academic attention, the impact of these influencers on unsustainable consumption behaviour remains underexplored. Grounded in Social Influence Theory and Source Credibility Theory, this study examines the relationships between exposure to fitness influencers, perceived authenticity, desire to mimic, and unsustainable consumption behaviour. A quantitative, cross-sectional research design was employed, and data were collected from 236 students aged 18–28 years at the Central University of Rajasthan using a structured questionnaire. The data were analysed using partial least squares structural equation modelling (PLS-SEM) with SmartPLS 4. The findings indicate that exposure to fitness influencers has a significant direct and indirect effect on unsustainable consumption behaviour. Perceived authenticity and desire to mimic sequentially mediate this relationship, highlighting the psychological mechanisms underlying influencer-driven overconsumption. Furthermore, gender moderates the relationship between the desire to mimic and unsustainable consumption behaviour. The study contributes to influencer marketing and sustainability literature by providing insights into how fitness influencers shape consumption patterns in the digital age.

Keywords

Social Media Fitness Influencers, Generation Z, Unsustainable Consumption Behaviour, Influencer Marketing, Perceived Authenticity, Desire to Mimic, Social Influence Theory, Source Credibility Theory, PLS-SEM, Gender Moderation.

HR Analytics as a Strategic Enabler in Indian Organizations: Empirical Evidence

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Abstract

The increasing availability of workforce data has positioned Human Resource (HR) analytics as a critical enabler of evidence-based decision-making. While global organizations increasingly adopt predictive and prescriptive HR analytics, its implementation within the Indian context remains uneven and underexplored **(Davenport, Harris, & Shapiro, 2010; Marler & Boudreau, 2017)**. This study examines the role of HR analytics in enhancing HR outcomes and supporting business decision-making through a pilot survey conducted among HR professionals in Indian organizations.

Primary data were collected using a structured questionnaire administered to 39 HR professionals across IT, IT-enabled services, BFSI, and other knowledge-intensive sectors. Descriptive analysis reveals that although awareness of HR analytics is relatively high, its application remains largely confined to descriptive reporting. Respondents identified data quality limitations, lack of analytical skills, insufficient leadership support, and cultural resistance as major barriers to adoption **(Jain, Saini, & Chatterjee, 2021)**. Preliminary findings suggest a positive perceived relationship between HR analytics usage and improved recruitment efficiency, training alignment, and strategic HR decision-making.

The study confirms the reliability of the research instrument and provides initial empirical support for the proposed conceptual framework. By addressing gaps in Indian HR analytics literature, this pilot study establishes a foundation for future large-scale empirical research.

Keywords

People Analytics, Strategic Human Resource Management, Talent Management, Business Decision-Making, Indian Organizations.

ISBN : 978-81-993581-2-6

Green Entrepreneurial Intention: The Role of Entrepreneurship Education, Green Entrepreneurial Self-Efficacy and University Support

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Abstract

Universities play a pivotal role in shaping future entrepreneurs, particularly in advancing sustainability-oriented ventures. This study examines University Support for Green Entrepreneurship as a catalyst for fostering Green Entrepreneurial Intention (GEI) among students, integrating the interacting influences of Entrepreneurship Education (EE) and Green Self-Efficacy (GSE). Grounded in social cognitive theory, the proposed model investigates how EE enhances students' GSE, which in turn strengthens their intention to pursue environmentally responsible entrepreneurial activities. Furthermore, the study explores the moderating role of university support in amplifying the relationship between GSE and GEI, suggesting that a supportive institutional environment, such as green innovation programs, mentorship, funding opportunities, and sustainability-focused curricula, can significantly elevate students' confidence and motivation to engage in green entrepreneurship. Using a quantitative approach, data will be collected from university students enrolled in entrepreneurship courses, and the conceptual model will be tested using structural equation modelling. Findings are expected to demonstrate that EE positively influences GEI both directly and indirectly through GSE, while strong university support intensifies the impact of GSE on GEI. This study contributes to emerging management practices by highlighting how higher education institutions can strategically cultivate green entrepreneurial mindsets and drive sustainable innovation among future leaders.

Keywords

Green Entrepreneurial Intention, University Support, Entrepreneurship Education, Green Self-Efficacy, Sustainable Entrepreneurship.

Aligning Bharatiya Leadership Ethos with Sustainable Development Ambitions: Paving the Way for Viksit Bharat

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Abstract

This research explores the potential synergy between traditional Bharatiya leadership principles and the contemporary global agenda of sustainable development. The study investigates how aligning Bharatiya ethos, rooted in principles of dharma (duty), karma (action), and seva (service), with sustainable development ambitions can contribute to realizing the vision of Viksit Bharat—a developed India. Through a comprehensive review of literature and analysis of relevant case studies, the research aims to identify key intersections and opportunities where Bharatiya leadership values can foster sustainable practices and inclusive growth. By bridging cultural wisdom with modern sustainability frameworks, this study seeks to provide actionable insights for policymakers, leaders, and practitioners interested in advancing sustainable development goals within the context of Bharatiya culture and ethos.

Keywords

Bharatiya Leadership, Sustainable Development, Dharma, Karma, Seva, Viksit Bharat, Indigenous Leadership Principles, Inclusive Growth, Cultural Ethos, Sustainability Frameworks.

ISBN : 978-81-993581-2-6

A Comparative Review of Sustainability Reporting Practices in Listed Public and Private Sector Banks in India

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Abstract

Sustainability reporting has gained significant prominence in the Indian banking sector, supported by expanding regulatory frameworks and increased stakeholder scrutiny. This study conducts a structured review of existing literature to compare sustainability disclosure practices across listed public and private sector banks in India. Drawing upon academic research, regulatory guidelines, and global reporting frameworks such as GRI, CSR requirements, and the BRSR format, the paper analyses variations in reporting quality, disclosure emphasis, and alignment with contemporary ESG expectations. The literature indicates that private sector banks typically engage in more comprehensive and voluntary forms of sustainability disclosure, whereas public sector banks primarily demonstrate compliance-oriented reporting. Despite these efforts, notable gaps persist in the consistency, comparability, and depth of disclosed information. The review underscores the need for more standardised and transparent reporting practices and highlights future research opportunities to strengthen sustainability disclosure mechanisms within the Indian banking landscape.

Keywords

Sustainability reporting, ESG disclosure, Indian banks, BRSR, GRI, public-private comparison.

Human Sustainability in Organisations: A Strategic Tool for Building Trust, Collaboration and Culture

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Abstract

In today's workplace, sustainability extends far beyond environmental measures — it includes the quality and longevity of relationships that sustain productivity and resilience. This presentation explores relational sustainability within organisations. It highlights how enduring workplace relationships foster inclusivity, well-being, knowledge sharing and economic progress, thereby aligning with multiple UN Sustainable Development Goals.

A central focus is Transactional Analysis (TA), originally developed by Eric Berne, and its application in organisational life. By unpacking the Parent–Adult–Child ego states, TA provides a structured lens to improve communication, resolve conflicts and strengthen a feedback and appreciation culture. Case examples from companies such as Southwest Airlines, IBM, and Procter & Gamble illustrate how TA-based interventions have enhanced teamwork, reduced turnover and boosted organisational effectiveness.

The session will present both a literature-based framework and a practical toolkit for embedding TA into organisational practices, positioning it as a vital enabler of relational sustainability and long-term performance.

Keywords

Relational Sustainability, Workplace Relationships, Transactional Analysis, Organisational Communication, Employee Well-being, Conflict Resolution, Knowledge Sharing, Sustainable Development Goals (SDGs), Organisational Effectiveness, Long-term Performance.

ISBN : 978-81-993581-2-6

Strategies for Reducing Food Waste in Restaurant Service Operations: An Integrated Operational and Behavioural Approach

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Abstract

Restaurant service operations are also a major, but avoidable, cause of food loss around the world: food waste. The restaurant industry contributes a significant percentage of pre-consumer, service-level, and post-consumer waste, as close to a third of the food produced every year is left to waste. The purpose of this study is to investigate integrated operation, behaviour, as well as technological approaches to minimising food waste in restaurants. Through the mixed-methods strategy that involves interviews with managers and staff, surveys with customers, waste audits, and secondary data analysis, the study establishes the major waste hotspots, discusses managerial and staff practices, and measures the effectiveness of current waste-reduction practices. Results indicate that poor management of inventory, inefficient portioning, employee lack of training, as well as consumer consumption behaviour, are significant contributors to wastage. Nonetheless, waste prevention is greatly improved with the introduction of AI-driven forecasting, intelligent inventory management, and consumer unfamiliarity measures. The paper suggests a holistic operational-behavioural model incorporating the use of technology training and consumer engagement in enhancing sustainability in restaurants.

Keywords

Food waste, Restaurant operations, Operational strategies, Behavioural interventions, Technological innovations, Waste reduction, Sustainability.

Transformational Leadership in the Era of Emerging Management Practices: A Contemporary Analysis

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Abstract

In an era defined by rapid technological advancements, shifting workplace expectations, and evolving managerial paradigms, transformational leadership has gained prominence as an essential approach for navigating contemporary organizational challenges. This study explores how transformational leadership influences emerging management practices by fostering innovation, enhancing employee motivation, and strengthening organisational agility. Through a conceptual review of current literature and evolving management frameworks, the paper analyses how transformational leaders cultivate a culture of trust, creativity, and shared purpose factors that are critical for organisational resilience in dynamic environments. The research highlights the relevance of transformational leadership in enabling firms to adapt to digital transformation, hybrid work models, sustainability-driven strategies, and knowledge-based decision-making. Findings indicate that organisations led by transformational leaders demonstrate stronger capabilities in change management, strategic alignment, and long-term value creation. The study concludes that transformational leadership not only complements modern management practices but also serves as a catalyst for organisational growth and competitive advantage. This research contributes to the broader academic discourse by offering insights into the intersection of leadership behaviour and emerging managerial trends, with implications for practitioners, scholars, and policy-makers aiming to build future-ready institutions.

Keywords

Transformational leadership, emerging management practices, organizational agility.

ISBN : 978-81-993581-2-6

Artificial Intelligence and Student Procrastination in Higher Education: Navigating through the New Normal

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Abstract

While procrastination remains a prevalent area of investigation in the academic research, and has been argued to be contingent upon internal and internal conditions, its implications in times governed by artificial intelligence (AI) has begun to garner wider interest (Zacks et al., 2018). In education, procrastination has been claimed as a major problem facing students, to the extent that students are increasingly hoping related interventions to be systemically present (Day et al., 2000). Consequently, it is important to investigate the impacts of AI empowered tools on the students behaviour, and also that self-regulation can have impact on the procrastination emergent from AI dependence. It is also critical to note that the scholarship is ambivalent on the potential role AI dependence in education may play in either increasing or reducing procrastination. This study aims to identify if the automation of students' academic tasks results in multi-work engagement or makes them complacent and avoid or delay the academic responsibilities. Also does the self-efficacy and self-regulation moderate such interplay of constructs.

Keywords

Artificial Intelligence, Procrastination, Education, Self-Regulation, Engagement, Self-Efficacy, Self-Regulation.

Women Entrepreneurship as a Catalyst for Women Empowerment and Sustainable Development: A Comparative Study of Gwalior and Jhansi

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Abstract

Women empowerment has emerged as a central pillar of sustainable development discourse across the globe. In developing economies such as India, women entrepreneurship plays a decisive role not only in fostering economic growth but also in enhancing women's agency, social inclusion, and intergenerational development outcomes. Despite significant policy initiatives, women's entrepreneurial participation in India remains constrained by structural, socio-cultural, institutional, and financial barriers. This study examines women entrepreneurship as an instrument of women empowerment within the broader framework of sustainable development, with a comparative focus on the Gwalior region of Madhya Pradesh and the Jhansi region of Uttar Pradesh. Using a descriptive research design, the study proposes to analyse the socio-economic profile of women entrepreneurs, identify key motivational drivers, and examine the constraints limiting entrepreneurial sustainability. Primary data are to be collected through a structured questionnaire from women entrepreneurs registered with MSMEs, complemented by secondary data from government reports and scholarly literature. Statistical tools such as chi-square tests, ANOVA, factor analysis, and t-tests are proposed for analysis. The study aims to highlight regional similarities and disparities and provide policy-relevant insights to strengthen women-led enterprises as engines of inclusive and sustainable development.

Keywords

Women Empowerment, Sustainable Development, Women Entrepreneurship, MSMEs, Motivational Factors, Entrepreneurial Constraints, Regional Disparities, India.

ISBN : 978-81-993581-2-6

From Compliance to Culture: How Digital Public Infrastructure Is Reshaping Risk Management in Indian Banks

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Abstract

India's Digital Public Infrastructure (DPI) integrates interoperable identity, payments and data sharing systems and is now central to the evolution of Indian banking. This paper examines how DPI is reshaping risk management in Indian banks, shifting the emphasis from compliance driven processes to culture driven, data enabled practices (Chaturvedi and Iyer, 2023; Arslan et al., 2023). The study adopts a conceptual and integrative review design and synthesises recent work on India Stack, the Account Aggregator (AA) framework, Unified Payments Interface (UPI), Unified Lending Interface (ULI), and digital MSME lending (D'Silva et al., 2019; Dvara Research, 2024). The paper develops a framework in which DPI's identity, payment and data sharing "rails" transform information flows, credit appraisal, risk-based pricing, early warning systems and governance structures, thereby affecting non-performing assets and risk culture (Majumder, 2023; Sahamati, 2022). The analysis suggests that DPI can facilitate cash flow-based lending and strengthen early warning mechanisms, but it also introduces new model, operational and conduct risks that must be addressed through governance and supervisory reforms (Maheshwari, 2025a; OECD, 2024). The paper concludes with policy implications and a future research agenda on the empirical links between DPI adoption, risk culture and credit outcomes in Indian banks.

Keywords

Digital Public Infrastructure, India Stack, risk management, risk culture, Account Aggregator, Unified Lending Interface, MSME lending, India.

A Comparative Study of Consumer Decision-Making and Patient Health Behaviour in Digital Ecosystems

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Abstract

Background: The rapid growth of digital health platforms, including wellness apps and integrated telehealth services, has significantly impacted how people interact with the healthcare system. As the demarcation between 'healthcare consumerism' and 'clinical patient hood' fades, understanding the psychological and behavioral aspects of these digital systems is important for both service providers and policymakers.

Objective: To comparatively examine the behavioral and psychological determinants underlying consumer decision-making and patient health behavior within digital health ecosystems.

Methodology: A theory-guided qualitative review of the literature was conducted, applying the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) to comparatively examine consumer decision-making and patient health behavior in digital health ecosystems.

Results: The results reveal that consumers emphasise more on personalization and accessibility in earlier stages of engagement with digital ecosystem, but on switching to patient role the sense of security and professional validation plays vital role which highlights that high user engagement with wellness applications is often inconsistent and does not reliably translate into sustained adherence to clinically oriented digital protocols. Moreover, concerns regarding personal data safety are prominent in digital health contexts, but their impact on adoption and behaviour is often weaker or more complex than assumed, with perceived benefits, digital literacy, trust in providers, and usability frequently outweighing privacy worries for both patients and general consumers.

Conclusion: The study concludes that digital health ecosystems must implement a hybrid design approach. To amplify the health outcomes and higher user engagement as patients, platforms should integrate the seamless experience of consumer e-commerce with vigorous trust-building mechanisms innate in traditional clinical care. It provides a framework for developing more effective and patient-centered digital interventions.

Keywords

Digital Health, Consumer Behavior, Patient Engagement, Telehealth, Decision-Making, Digital Ecosystems.

ISBN : 978-81-993581-2-6

Study on Smart Agriculture Supply Chain to Reduce Wastage

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Abstract

Agricultural wastage is a pressing global issue, with India losing approximately ₹92,000 crores annually due to inefficiencies in the supply chain. The agricultural sector faces significant challenges in reducing wastage and improving supply chain efficiency, with India alone losing an estimated 40% of its produce due to inefficiencies in the supply chain. Research is lacking on how smallholder farmers integrate resilient, circular, and sustainable practices to mitigate food loss. Studies often overlook policy frameworks supporting waste reduction, highlighting the need for government incentives and regulations. This leads to high dependence on labour which is decreasing day by day making agribusiness more challenging for small and marginal farmers. Now we need to integrates IoT sensors, data analytics technology to track produce from farm to fork, optimizing logistics and reducing spoilage. This paper proposes a sustainable smart agriculture supply chain model leveraging technology, logistics, and inventory management to minimize wastage. The model offers a scalable solution for sustainable agriculture supply chains.

Keywords

Operational Efficiency, Agriculture Supply Chain, Waste Reduction.

Impact of Dividend Policy on Firm Value and Shareholder Wealth Creation Industry Focus Indian Pharmaceutical Sector

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Abstract

Dividend policy has long been one of the most debated issues in corporate finance, as it plays a crucial role in determining how corporate earnings are distributed between retention for future growth and payouts to shareholders. The decision regarding whether to distribute profits as dividends or retain them for reinvestment directly influences a firm's capital structure, liquidity position, and future profitability, thereby affecting both firm value and shareholder wealth. Classical theories such as Modigliani and Miller's Dividend Irrelevance Theory, Gordon's Dividend Relevance Theory, and Walter's Model provide differing perspectives on whether dividend payouts enhance shareholder wealth or whether market forces neutralize their impact. In modern financial markets, dividend policy is considered an important signaling mechanism, often interpreted by investors as an indicator of a company's financial strength, prospects, and managerial confidence.

In the Indian context, dividend policy has gained increasing importance due to the expanding capital market, evolving regulatory framework under SEBI and Companies Act provisions, and growing participation of both institutional and retail investors. Shareholders in emerging markets like India are particularly sensitive to dividend decisions because dividends provide not only returns but also a sense of stability amidst market volatility. Consequently, firms listed on Indian stock exchanges design their dividend strategies carefully to balance investor expectations with financial sustainability and growth objectives.

The pharmaceutical sector occupies a critical position in the Indian economy, contributing significantly to GDP, exports, employment, and public health. India is recognized globally as one of the largest producers of generic medicines and vaccines, and the sector has demonstrated resilience and strategic importance, especially during events such as the COVID-19 pandemic. Pharmaceutical companies typically operate in a highly regulated and research-intensive environment, characterized by high capital expenditure, long product development cycles, and uncertain revenue streams due to patent controls, pricing regulations, and competitive pressure. These unique industry dynamics make dividend policy decisions in this sector particularly challenging and strategically important.

In recent years, Indian pharmaceutical companies have demonstrated varying dividend distribution trends, with some firms retaining earnings to fund R&D, acquisitions, and international expansion, while others maintain consistent dividend payments to enhance investor confidence and market reputation. This creates an important empirical question: Does dividend policy in the Indian pharmaceutical sector significantly influence firm value and shareholder wealth creation, or are investors more influenced by other performance indicators such as earnings, growth potential, and market conditions?

Understanding this relationship is vital for multiple stakeholders. For corporate managers, it provides insights into designing optimal dividend strategies. For investors, it helps in evaluating whether dividend-paying stocks actually enhance wealth. For policymakers and regulators, it offers evidence to frame policies that promote healthy corporate financial practices. Therefore, this study aims to examine the impact of dividend policy on firm value and shareholder wealth creation in the Indian pharmaceutical sector, thereby contributing to existing literature and providing practical implications for decision-making in the industry.

ISBN : 978-81-993581-2-6

Exploring the Role of Innovation in Leadership: A Thematic Analysis in the Retail Industry

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Abstract

Innovation is a key determinant of success in the retail segment since it is a rapidly evolving landscape. This research explores innovation's role in leadership through a thematic analysis of 15 in-depth interviews with retail industry heads. This research uses a structured model and categorizes interview sub-themes into four key themes: Strategic Vision and growth, Technology and data Utilization, Adaptability and problem-solving, and Collaboration and leadership Development. This research suggests that visionary thinking, sustainable growth strategies, technological integration, data-driven decision-making, agile problem-solving, and collaborative leadership significantly contribute to organizational precision and cause sustained competitive advantage through organizational direction and employee engagement. It fosters an innovative culture that increases resilience and efficiency in strategic decision-making. This study contributes to leadership and innovation literature by offering practical insights into how retail leaders leverage innovation to sustain growth and adapt to market disruptions. The research significantly contributes to practice professionals and industry specialists who aim to refine their leadership strategies for enhancing business performance.

Keywords

Innovation, Leadership, Retail Industry, Thematic Analysis, Strategic Vision, Organizational Growth.

Consumer Segmentation Based On Social Media Marketing Influences in Online Purchase of Branded Apparels: A Cluster Analysis in Gujarat

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Abstract

Consumer segmentation based on social media marketing influences offers valuable insights into how individuals respond to digital cues when purchasing branded apparel. Using data from 561 respondents and nine key influence variables, consumers were classified through K-means clustering. The results identify three distinct segments—Holistic and Engaged Shoppers, Selective and Cautious Shoppers, and Independent and Uninfluenced Shoppers—each demonstrating unique response patterns toward discounts, reviews, convenience features, and brand communication on social media. These differences highlight the varied impact of digital marketing elements on consumer decision-making. The findings provide actionable implications for designing segment-specific social media strategies and emphasize the importance of tailored communication in apparel marketing.

Keywords

Social Media Marketing, Consumer Segmentation, Digital Apparel Shopping, Cluster, Branded Apparel.

ISBN : 978-81-993581-2-6

Digital Public Infrastructure for a Sustainable and Sovereign Digital Future: An India Perspective

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Abstract

Digital Public Infrastructure (DPI) describes a paradigm shift in the construction of open, interoperable, and citizen-centric systems of identification, payment, and information exchange. India's early trailblazing DPI based upon Aadhaar, the UPI, DEPA, ONDC and ABDM have emerged as a model in the world for globalizing interoperable digital transformation on a massive scale. Using sustainability, digital sovereignty and governance maturity as lenses, this paper will explore the extent to which India experiences the DPI. Applying mixed methods of policy and document analysis, comparative case studies and semi-structured interviews with twelve experts this paper aims to explore DPI's results, challenges and future prospects. The findings suggest that DPI has reached large scale involvement along with cost effectiveness and spurred on private-sector innovation. But there remain structural problems across the board: governance fragmentation, privacy implementation gaps, vendor dependence and uneven digital literacy. The article contended that the next stage of India's DPI evolution needs to be driven by institutional sustainability, privacy-by-design approach, and sovereign data architectures. Recommendations involve creating an independent DPI Authority, transparent governance structures and hybrid financing models, and incorporating environmental sustainability into digital operations. These initiatives will consolidate India's leadership in building an open, sovereign, and sustainable digital future that addresses the Sustainable Development Goals (SDGs) and the Digital India Vision 2047.

Keywords

Inclusive Innovation, Open Standards, Digital Public Infrastructure, India Stack, Digital Sovereignty, Sustainable Governance, Data Protection.

Business Process Improvement of The Outsourcing Management Information System Based on SUS Analysis and Business Model Perspective

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Abstract

Business process management and optimization are complex challenges in the competitive outsourcing industry. The purpose of this research is to evaluate business process of outsourcing management information through business model perspective with system usability scale approach. The goals of this research is to identify opportunities for business process improvement and user experience enhancement. This research uses combination of qualitative and quantitative methods to achieve comprehensive result. Qualitative data were collected through related literature review, and quantitative data were collected through 353 respondents by online platform. The respondents consisted of internal stakeholders, external stakeholders and outsource employee. The instrument of data collection uses likert scale based, and analyzed by SEM-PLS method with SmartPLS4 application. The result of this research are business process improvement give benefits for PT XYZ, clients and outsource employee. By continuously improving and prioritizing the requirement of each stakeholder, OMIS contribute positive impact for each stakeholder and has significant opportunity to become strategically outsourcing management information system.

Keywords

Business Process Management, Outsourcing Management Information System, System Usability Scale, Business Model, Improvement.

ISBN : 978-81-993581-2-6

Organisational Well-Being

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Abstract

Organisational Well-Being is an Organisation's Capability to foster the highest level of physical, psychological and social health for its Employees / Associates. It goes beyond just the absence of illness! It aims for helping individuals flourish and establish a thriving workplace!

Key Dimensions of Organisational Well-Being are

Mind and Mental Health- Coping with stress

Body and Physical Health – Healthy food, Sound sleep and Energy.

Relationships and Social Health – Connecting with others.

Purpose and Vocational Health – Finding Meaning in work, contribution to society.

Environment and Existential Health – Supportive workplace.

ISBN : 978-81-993581-2-6

A Study and Analyze State-of-the-Art Techniques for Virtual Machine (VM) Allocation and Migration

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Abstract

Cloud computing has revolutionized the digital landscape by offering on-demand access to a vast pool of configurable computing resources Virtualization, particularly through Virtual Machines (VMs), is a foundational technology underpinning the flexibility and efficiency of cloud services. Optimizing resource utilization, guaranteeing Quality of Service (QoS), minimizing energy consumption, and cutting operational costs within cloud data centres all depend on the efficient management of virtual machines (VMs), particularly their initial allocation to physical hosts and subsequent migration. This paper presents a comprehensive study and in-depth analysis of state-of-the-art techniques for VM allocation and migration. We delve into a variety of approaches, including advanced optimization algorithms, innovative machine learning-based strategies, and specialized heuristic methods. The study delves deeper into the subtleties of virtual machine consolidation as a major factor in allocation and migration, analyses the difficulties of multi-objective optimization in this field, and uses data from recent surveys to pinpoint current issues and exciting avenues for future study. The goal is to give a thorough grasp of the state of affairs and the continuous development of virtual machine management techniques in response to the growing needs of cloud-based services and applications.

Keywords

Cloud computing, Virtualization, Virtual machines allocation, VM migration, Resource optimization, Quality of Service (QoS), Energy-efficient computing, Data Centre management, VM consolidation, Multi - objective optimization, Heuristic algorithms, Machine learning-based allocation, Cost reduction, Cloud resource management.

ISBN : 978-81-993581-2-6

Fostering Collaborative Consumption in Fashion Renting and Sharing: Study on Indian Economy

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Abstract

The current study examines the circular economy phenomena of collaborative consumption, with a particular emphasis on the fashion rental sector. This study explores the issue from the perspective of a prospective tenant and expands and supports the association between familiarity and trust with the e-commerce business. In order to validate the model, 349 complete replies from a survey of over 362 individuals were instrumented. This article used SEM through AMOS to investigate the measurement and structural links associated with the interaction framework. By incorporating trust to validate the purchasers' intents about apparel, accessories, and other fashion-related commodities on rental platforms, the empirical validations obtained confirmed the phenomena of collaborative consumption. Even though collaborative consumption is a very common phenomenon nowadays, there is a lack of empirical evidence supporting the factors influencing customers' ultimate purchases in India's fashion on-rent market. This work experimentally verifies a more intentional choice of user intents, whereas previous research's unit of analysis is the broad intention to share. Nonetheless, this research paper's geographical restriction is quite significant and pertinent.

Keywords

Collaborative Consumption, Clothing on Rent, Co-existence Sustainable Development, Trust, Familiarity.

Business Strategy for Sustainable Futures: The Role of Management Practices in Advancing the Sustainable Development Goals (SDGs)

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Abstract

The Sustainable Development Goals (SDGs), established by the United Nations in 2015, represent a global blueprint for addressing pressing environmental, social, and economic challenges by 2030. This research paper explores the pivotal role of management practices in integrating SDGs into business strategies to foster sustainable futures. Through a systematic review of existing literature and analysis of case studies, the paper identifies key management approaches such as leadership alignment, stakeholder engagement, and innovation-driven sustainability. Findings indicate that businesses adopting these practices not only contribute to SDG achievement but also enhance long-term profitability and resilience. The discussion highlights implications for policymakers and executives, emphasizing the need for collaborative efforts. This study underscores that effective management is essential for transforming business operations into forces for global good.

Keywords

Sustainable Development Goals (SDGs), business strategy, management practices, corporate sustainability, integrated thinking, dynamic capabilities.

ISBN : 978-81-993581-2-6

An Explainable AI Framework for Automated Customer Complaint Prioritization in Service Management

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Abstract

In today's digital service environment, organizations receive a high volume of customer complaints through emails, chat systems, and ticketing platforms. Manual analysis and the lack of intelligent prioritization often cause critical issues to be overlooked or delayed, resulting in reduced customer satisfaction and increased churn. This paper presents an AI-based customer complaint prioritization system that automatically identifies and ranks complaints based on urgency and business impact.

The proposed framework follows a multi-stage process. First, incoming complaint text is preprocessed using Natural Language Processing techniques to remove noise and standardize the data. A context-aware language model then extracts semantic features from the complaint content, while a sentiment analysis module evaluates emotional intensity to capture customer frustration. These textual features are combined with customer-related attributes, such as complaint history and customer category, to generate a dynamic priority score. Complaints are subsequently classified into high, medium, or low priority levels.

To enhance transparency and trust, the system incorporates explainable AI techniques that highlight key words, sentiment indicators, and customer factors influencing the assigned priority. Experimental results show that the proposed approach improves early detection of critical complaints, reduces response delays, and enhances overall customer support efficiency.

Keywords

Customer Complaint Prioritization, Artificial Intelligence, Natural Language Processing, Sentiment Analysis, Explainable Artificial Intelligence, Machine Learning, Text Classification, Context-Aware Language Models, Customer Support Automation, Complaint Management Systems, Priority Classification, Service Quality Optimization, Customer Experience Analytics.

Beyond ESG Metrics: Interpreting Responsibility and Accountability in Financial Institutions

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Abstract

Sustainable Development Goals (SDGs) are shaped by financial institutions, among other things. Financial institutions ensure that rules and norms are made and upheld, which shape favourable environment for SDGs to guide investment incentives for environmental, social and governance (ESG) objectives or to ensure capital flows for mitigating grand challenges or to aligns risk pricing favourably towards SDGs and so on. Therefore, setting proper standards and upholding their enforcement is an important concerns for SDGs. To this end, standard setting bodies and regulators have increasingly promoted ESG reporting frameworks and circular economy metrics as tools to enhance transparency, accountability and comparability in the financial sectors. However, despite these efforts, concerns persist about effectiveness of ESG measurement and reporting to ensure that impact of sustainability of financial institutions is duly captured in reality than in symbolism or compliance. Extant literature on ESG reporting practices have expressed concerns that current reporting and accountability frameworks prioritize standardized ESG matrices and circular economy indicators over and above contextual interpretations and impact assessments.

This paper examines these concerns from a policy and regulatory accountability perspective and proposes Critical Hermeneutics, as a complementary analytical lens to strengthen regulatory oversight and policy design. Situated within the interpretivist paradigm, this approach enables regulators and policymakers to interrogate not only what financial institutions report, but also how sustainability and circularity are constructed through reporting structures, classifications, and narratives. Critical Hermeneutics is a philosophy with its own set of methodological protocols that allows researchers to question author's intentionality, a feature offered only by few other philosophies (or methodologies) even in the interpretivist paradigm. This is because Critical Hermeneutics treats doubts as an epistemic stance of inquiry as it believes that neither humans are capable of being without prejudices nor their contexts are free from impacts of power, ideology and dominion. Critical Hermeneutics has a set of methodological protocols like hermeneutic circle and hermeneutic horizon that allows researchers to move beyond the obvious and read between the lines.

Keywords

Sustainable Development Goals (SDGs), Financial Institutions, ESG Reporting, Regulatory Accountability, Sustainability Standards, Circular Economy Metrics, Critical Hermeneutics, Interpretivist Paradigm, Policy Design, Symbolic Compliance.

ISBN : 978-81-993581-2-6

A Panchakosha–HR Scorecard Framework for Assessing Teacher Pedagogy and Engagement in Indian Higher Education

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Abstract

This study examines students' perceptions of teachers' pedagogy and engagement practices in higher education institutions through the integrated frameworks of the Human Resource Scorecard (HRSC) and Indian Knowledge Systems (IKS). Using a quantitative research design, primary data were collected from 1,949 students of a selected Indian university through a structured questionnaire. The study analyses student perceptions of teachers' pedagogy and teacher engagement across various demographic variables to identify gaps. Statistical analysis indicates no significant differences across gender, age groups, mediums of instruction suggesting consistency in student perceptions.

Findings reveal that students generally perceive teachers as demonstrating effective pedagogical practices, including conceptual clarity, appropriate teaching techniques, constructive feedback, and reflective assessment, along with strong engagement attributes such as approachability, emotional support, mentorship, career guidance, and industry-ready insights. These dimensions align with the five quadrants of the HRSC i.e. vision and strategy, HR operations, student feedback, high-performance work systems, and management of high-performance work systems thus highlighting the strategic role of pedagogy and teacher engagement in enhancing institutional performance and student outcomes.

Concurrently, these practices resonate with key IKS principles, including Anubhava-pradhana learning, Sah□daya, and Sastra–Prayoga integration, and are further reinforced by the Panchakosha framework, which emphasises holistic student development though the HR Scorecard. The study concludes that integrating HRSC with IKS offers a culturally supported and strategically aligned approach to faculty evaluation and development in Indian HEIs, supporting the broader objectives of NEP 2020 and Viksit Bharat 2047.

Keywords

Indian Knowledge Systems, Panchakosha Framework, Human Resource Scorecard, Faculty Development, Higher Education, NEP 2020.

An Empirical Study to Explore the Relationship Between Job Satisfaction and Employee Engagement in Higher Education Institute of Gujarat

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Abstract

Job satisfaction (JS) is conceptualized as a multifaceted model that provides a holistic understanding of how employees' perceptions towards welfare schemes, and the challenges they encounter within an organization influence their level of engagement particularly in terms of emotional investment in the organization's growth. Employee Engagement (EE) is a critical area of management research, recognized by scholars as a key mechanism for driving organizational success. Identifying the factors that influence engagement is essential for ensuring sustainable organizational growth. This research investigates the effect of JS on EE with a specific focus on Gujarat Technological University (GTU) in India. 123 employees responded to the structured questionnaire. Furthermore, the study finds that all dimensions of job satisfaction namely, Growth Opportunity and Work Environment, Leadership Support, Rewards and Recognition, Balance of Work-Life, and Job Security exert noteworthy effects on employee engagement. The findings indicate that correlation exists between JS and EE in a positive manner which suggests that higher levels of JS work as a catalyst for greater EE. Researchers also emphasize the importance of an integrated strategy that addresses both engagement and satisfaction, fosters an emotionally connected and committed workforce which eventually benefits the organization in achieving new heights.

Keywords

Employee, Employee Engagement, Job Satisfaction, Higher Education Institutes (HEIs), Human Resource Management (HRM).

ISBN : 978-81-993581-2-6

Disrupting Household Consumption Routines: The Hidden Effects of Quick Commerce Platforms in Urban India

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Abstract

Q-commerce platforms like Blinkit, Zepto, and Swiggy Instamart have brought an evolution in urban retail consumption in India, facilitating delivery of groceries and daily essentials at lightning-fast speed. Although prior studies mainly explore Q-commerce through the lenses of convenience, adoption factors, and operational efficiency, there is still incipient research on its more profound impacts on consumption routines and everyday decision-making in home. Taking cues from recent qualitative and interpretive research on digital retail and consumption behaviors, the paper discusses how Q-commerce changes planning patterns, budgeting processes and urban India household provisioning sociocultural in the context of. The results indicate that Q-commerce shortens the consumption horizon, makes micro-consumption the norm, and erodes traditional planning and budgeting activities in the home. Recommendations driven algorithms, also mediate consumption decisions, subtly turning discretionary wants into perceived necessities. Certainly, there are tremendous convenience advantages to all of those platforms and more will come but they also contribute to unintended consequences: the intensification of impulses, the accumulation of overspending, food waste, and greater reliance on platform infrastructures. The research calls for responsible platform design, consumer education, and regulation concerning sustainability and labor conditions in the instant-delivery system. Promoting awareness-based consumption may maintain a balance between convenience and the well-being of households in the long run, as well as sustainable urban retail systems.

Keywords

Quick commerce, Household consumption, Urban India, Retail platforms, Consumer behavior.

Impact of Government Policies on Financial Performance of Fertilizer Companies in Gujarat

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Abstract

This research examines how government policies influence the financial performance of fertilizer firms in Gujarat, India. Fertilizer companies play a pivotal role in supporting agricultural productivity and food security. Governmental regulations, subsidy schemes, pricing controls, and import-export policies significantly affect profitability, liquidity, and long-term financial stability of firms operating in this sector. The study analyzes key financial indicators such as Return on Assets (ROA), Net Profit Margin, Operating Profit Ratio, and Current Ratio for selected fertilizer companies—GSFC, GNFC, IFFCO, and KRIBHCO—over the period 2014–15 to 2023–24. The findings reveal that government policies have a substantial long-term impact on financial performance, contributing positively through subsidy support and negatively through delayed reimbursements and rigid price controls. The paper concludes with policy recommendations aimed at balancing farmer welfare with corporate financial sustainability.

Keywords

Fertilizer companies, Government policies, Financial performance, Subsidies, Gujarat.

ISBN : 978-81-993581-2-6

A Comprehensive Analysis of Kotak Mutual Fund Schemes Using Risk-Adjusted Performance Metrics

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Abstract

The Indian mutual fund market has grown at a high rate with a variety of schemes available in terms of risk and returns. Nevertheless, this increasing diversity usually complicates the process of investors selecting funds that suit their financial profiles and risk tolerance. This paper is a detailed performance analysis of Kotak mutual funds schemes in the Equity schemes, Debt schemes, and Hybrid schemes. The study makes comparisons of the 24 schemes (10 equity schemes, 8 debt schemes and 6 hybrid schemes) that are chosen by random sampling using the main financial metrics of CAGR, average return, alpha and beta, standard deviation, Sharpe Ratio and Treynor Ratio. This analysis indicates that there are obvious disparities between the three fund groups on the growth potential, market sensitivity, and efficiency at the risk-adjusted level. Equity schemes are the best because they give the best long-term returns, but with higher volatility, debt schemes are the best since they are stable, and hybrid schemes are the best because they offer a balance of risk and returns. According to Sharpe and Treynor metrics, the work determines the most efficient schemes in each category and categorizes them based on the type of investors- Aggressive, Moderate and Conservative. The results suggest that it is essential to consider both returns and risk-adjusted performance during the process of mutual funds selection and indicate that the suitability of investors should be determined by matching investment decisions with individual risk-taking levels and long-term goals. This study provides valuable advice to fund managers, financial advisors and investors on how they can make informed and data-driven decisions concerning investments.

Keywords

Mutual Funds, Risk-Return Analysis, Sharpe Ratio, Treynor Ratio, Kotak Mutual Fund, Equity Funds, Debt Funds, Hybrid Funds, Investor Risk Profiles, Fund Performance Evaluation.

DEI in the Modern Workplace: Insights Across IT, Advertising, Manufacturing, and Automobile Sectors

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Abstract

Diversity, Equity, and Inclusion (DEI) have become essential for creating workplaces where people feel respected, supported, and able to contribute fully. This research paper explores how DEI is understood and practiced across different industries, including Information Technology (IT), Advertising, Manufacturing, Automobile, and others. While some sectors, such as IT and Advertising, have made faster progress in building diverse teams and open cultures, industries like Manufacturing and Automobile are gradually adopting DEI as they modernize and face new talent needs. The paper looks at how companies across these industries design DEI policies, what motivates them to act, and the common barriers they face—such as unconscious bias, lack of awareness, or limited leadership involvement. It also examines the positive outcomes of strong DEI practices, including better team collaboration, higher creativity, improved problem-solving, and stronger business performance. By comparing industries, the study highlights how each sector's unique environment shapes its DEI approach. For example, IT focuses heavily on gender balance and accessibility; Advertising emphasizes cultural and creative representation; Manufacturing works on inclusive hiring and skilling; and the Automobile industry is slowly expanding diversity within engineering and leadership roles. Overall, this research shows that DEI cannot be treated as a checkbox activity. It is a continuous effort that requires commitment, transparency, and empathy. The insights aim to help HR professionals, managers, and organizations strengthen their DEI journey and build workplaces that truly value people from all backgrounds.

Keywords

Cultural Diversity, Equity, Inclusion, Policies, Team Collaboration.

ISBN : 978-81-993581-2-6

Financial Institutions as Catalysts of SDG 8: An Empirical Study of Bank Performance and GDP in India

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Abstract

Financial institutions are crucial in determining national economic paths in the attainment of Sustainable Development Goal 8 (SDG 8), which emphasizes steady economic growth and decent jobs for all. Using real GDP as a stand-in for economic development, this study empirically investigates how bank performance affects sustainable economic growth in India. A representative sample of fifteen banks, five from each of the public, private, and international sectors, chosen based on market capitalization, are included in the analysis, which spans the years 2011–12 to 2020–21. Key financial metrics from the CAMELS framework—Return on Assets (ROA), Return on Equity (ROE), Capital Adequacy Ratio (CAR), Priority Sector Advances to Total Advances (PSATA), Net Non-Performing Assets to Net Advances (NNPANA), and Wage Bill to Total Income (WBTI)—are used to assess bank performance. Multiple Regression Analysis is used to examine secondary data from Reserve Bank of India (RBI) reports in order to determine how these performance criteria relate to real GDP. The results show that bank performance affects India's economic growth in a statistically meaningful way. The findings demonstrate that banks that are profitable, well-capitalized, inclusive, and well run serve as drivers for long-term growth. From a policy standpoint, the analysis reaffirms how crucial the banking industry is to achieving SDG 8. Enhancing bank governance, asset quality, and equitable lending policies can assist long-term sustainable growth in the Indian economy, increase economic resilience, and foster productive employment.

Keywords

Banks Performance, Economic Growth, Sustainability, Gross Domestic Product, SDG 8.

Long Term Impact in Shares with Reference to Banking Sector in Nifty Bank in Indian Stock Market for Investor

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Abstract

This study analyzes the long-term impact of banking sector shares on the performance of Bank Nifty in the Indian stock market. Bank Nifty represents the top banking stocks listed on NSE and reflects the financial strength of the Indian economy. The study uses secondary data collected from NSE, Moneycontrol, and financial reports over a period of 10 years. Descriptive statistical tools such as trend analysis, and volatility measurement are applied. Bank Nifty demonstrates steady long-term growth despite short-term market fluctuations. Economic reforms, digital banking expansion, credit growth, and regulatory support positively influence banking stock performance. The study concludes that Bank Nifty remains a strong investment option for long-term investors.

Keywords

Bank Nifty, trend analysis, volatility measurement, long-term growth, market fluctuations.

ISBN : 978-81-993581-2-6

A Study on Digital Literacy and Financial Inclusion in Rural India

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Abstract

Digitalization is the common usage of the Government as it spreads across all the walks of human life. From a Vegetable Vendor to an Income tax payer use the new way of making their payments digital. Digital literacy has become a need of the hour since the onset of De -monetization. A systematic random sampling study was done among a group of villagers to evaluate the usage of digital services and to make financial payments online. This study is mainly to understand the various factors that hinder the active use of financial services. It also focused on how digital literacy is away forward to Financial Inclusion. The findings of the study suggest that external forces like arrival of new digital services, demonetization and the internal factors like lack of knowledge in using digital devices and new payments methods, cost of digital devices contribute to the financial exclusion. It is found that there is much more need to increase the financial and digital literacy among rural people. Even though Government takes various measures to increase and enhance the digital literacy and bring Financial Inclusion in rural India, changes must be introduced in creating awareness in order to make sure that benefits of financial services reach the intended targeted group of society. Government should take the necessary steps to induce people in the usage of digital facilities and making it easily accessible to the rural population of India.

Keywords

Digitization, Financial Inclusion, Demonetization, Digital literacy.

Sustainable Digital Marketing for Inclusive Education: A Search Engine Optimization Case Study of a Digital Download Product Website

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Abstract

As digital transformation reshapes the educational landscape, the demand for accessible and affordable learning materials has surged. However, many learners in underserved regions remain excluded due to the high cost of physical resources and the digital divide. This paper explores the concept of "Sustainable Digital Marketing" as a framework for promoting inclusive education through organic Search Engine Optimization (SEO). Unlike traditional marketing models that rely on high-energy, high-cost paid advertising, sustainable digital marketing focuses on long-term organic visibility and technical efficiency.

Centering on a case study of Mobotoy.com, a digital marketplace for educational downloads, this research investigates how strategic SEO interventions—such as multilingual long-tail keyword targeting, Core Web Vitals optimization, and structured data implementation—can democratize access to foundational learning tools. The study highlights how optimizing for "evergreen" educational content, particularly in local languages like Hindi, fosters cultural inclusivity and supports homeschooling in resource-constrained environments.

The results demonstrate that by prioritizing technical accessibility (low-bandwidth optimization) and semantic relevance, digital platforms can achieve significant organic growth while reducing the environmental and economic costs associated with physical supply chains. This research underscores the role of SEO not merely as a commercial tool, but as a vital mechanism for educational equity, offering a scalable roadmap for educational entrepreneurs to build resilient, inclusive, and eco-friendly digital ecosystems.

Keywords

Sustainable Digital Marketing, Inclusive Education, Search Engine Optimization (SEO), Digital Downloads, Core Web Vitals, Educational Accessibility, Organic Growth, Multilingual SEO.

ISBN : 978-81-993581-2-6

The Role of Green Finance in Accelerating Climate Change Mitigation: An ESG-Driven Approach

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Abstract

Green finance pets up climate change mitigation by directing capital toward renewable energy, energy effectiveness and other low-carbon results. The purpose of the study is to analyze the role of green finance accelerating climate change mitigation. The study conceptual in nature and secondary data collection method is used. The study shows that banks and fiscal institutions lead the backing of green systems, yet investor caution persists due to perceived pitfalls, lower ROI, and extended timelines, indeed as similar enterprise promise significant carbon reduction and climate impact. espousing formalized sustainability fabrics, expanding digital structure and easing SME- concentrated amalgamated finance are essential for promoting effective green investments and flexible development in climate-sensitive regions. The study concludes a number policy recommendation. Establish robust sustainability reporting standards, promote green credit guarantees and risk-sharing mechanisms, expand fiscal incentives for green investment and strengthen green bond and sukuk markets.

Keywords

ESG, Green Financing, Sustainable Development, Financial Disclosure, Green Bond.

Role of Management Practices in SDGs and Employability of Home Science

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Abstract

The Sustainable Development Goals (SDGs) emphasize the need for higher education institutions to integrate sustainability, skill development, and employability into academic curricula through effective management practices. Home Science, being an interdisciplinary and application-oriented discipline, has substantial potential to contribute to sustainable development and workforce readiness. The present study examines the role of management practices in advancing SDGs with specific reference to the employability of Home Science graduates. The study aims to analyze the perception of Home Science students and professionals towards curriculum relevance, skill development, and sustainability-oriented employment opportunities.

A descriptive research design was adopted using the survey method. Primary data were collected through a structured, self-designed questionnaire administered to postgraduate students, doctoral scholars, and professionals associated with the Home Science discipline. The study focuses on key management practices such as curriculum planning, institutional governance, industry–academia collaboration, experiential learning, capacity building, and entrepreneurship development, and their alignment with SDGs related to quality education, gender equality, decent work, and responsible consumption.

The findings reveal that effective management practices significantly enhance sustainability awareness, practical competencies, and employability skills among Home Science graduates. A positive relationship was observed between SDG-oriented curriculum management and improved employment prospects in sectors such as nutrition and health, human development, textiles and apparel, community development, and social entrepreneurship. The study highlights existing gaps between academic curriculum and labor market expectations and emphasizes the need for curriculum restructuring and policy support.

The study concludes that strengthening management practices within Home Science education is essential for aligning academic outcomes with SDGs and enhancing graduate employability. The findings provide valuable insights for academic administrators, policymakers, and curriculum developers to promote sustainable, skill-based, and employment-oriented Home Science education, thereby contributing to inclusive and sustainable development.

Keywords

Sustainable Development Goals (SDGs), Management Practices, Home Science Education, Curriculum Relevance, Employability, Higher Education, Sustainability.

ISBN : 978-81-993581-2-6

Regulating Digital Financial Advice: An Analysis of SEBI's Finfluencer Guidelines in India

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Abstract

Digital voices are increasingly supplementing traditional sources of investment advice in today's financial ecosystem, such as wealth managers, brokers, and certified financial advisors. The term "financial advisory" generally refers to the offering of professional advice or tactics concerning wealth creation, taxation, insurance, investment planning, and money management. Enabling informed financial decision-making and shielding investors from needless risks are the main goals of financial advisory services.

Influencers are a new class of opinion leaders who have gained greater recognition due to the growth of social media platforms. Influencers are individuals who influence their followers' attitudes, preferences, and behaviours by leveraging their perceived expertise, online popularity, or content-driven engagement. In this larger world of influencers, financial content creators, also known as "finfluencers," have become their own group. Finfluencers make content about investing, the stock market, personal finance, insurance, retirement planning, and other aspects of managing money. Their content usually combines financial information with easy-to-understand language and examples, which makes it easier for young and first-time investors to understand complicated financial ideas. Finfluencers help people learn about money and make it easier for everyone to learn about investing, but there are worries about their accuracy, credibility, conflicts of interest, and regulatory oversight. These worries have caught the attention of regulatory bodies like the Securities and Exchange Board of India (SEBI), which has led to the creation of rules to make the digital financial advisory space more open and safe for investors.

Keywords

Influencers, finfluencer, SEBI policies, financial advice, social media, investment planning.

Gastronomy in Organisations for Employee Mental and Physical Well-Being

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Abstract

In today's globalized world, occupational stress is a major challenge and contributes negatively to the employees mental and physical well-being. Organizations or managers usually focus on compensating the employees with money but often ignore their well-being. This abstract proposes to investigate how workplace food programs qualify for a non-monetary benefit which strengthens the biological and psychological health of the employees. A longitudinal mixed methods study is proposed, with a combination of psychological scale such as Well-being Process Questionnaire (WPQ) with psychological monitoring of cortisol markers and glucose stability within a test kitchen environment. Qualitative thematic analysis will further explore how food and shared meals may help reduce stress during work. The anticipated result from this study will address the core psychological needs through food which is expected to increase employee focus and motivation. Also, the ritual of shared eating will act as 'social glue,' reducing isolation and improving performance and mitigating the damages of poor nutrition on performance. This research will provide empirical data needed to redefine workplace food programs as mental health support and the outcomes may also develop HR policies and procedures.

ISBN : 978-81-993581-2-6

Critical Analysis of AI at Workplace: An Exploratory Research of NCR Region

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Abstract

Artificial Intelligence (AI) is rapidly transforming the modern workplace by automating tasks, enhancing decision-making, and reshaping job roles. In the context of India's National Capital Region (NCR), which serves as a major hub for IT, finance, and service industries, AI implementation has become increasingly visible. This exploratory study aims to critically analyze the influence, opportunities, and challenges of AI adoption at workplaces in the NCR. While AI promises efficiency and innovation, its integration also raises critical questions about job displacement, employee reskilling, workplace ethics, and decision-making transparency. There is a lack of region-specific empirical data on how these dynamics are unfolding in NCR's diverse and rapidly evolving employment landscape. This study will offer insights into how AI is reshaping work environments in one of India's most economically active regions. It will contribute to the academic discourse on AI's socio-economic implications and provide practical recommendations for organizations and policymakers.

Keywords

Artificial Intelligence, Work Automization, Employee Reskilling, Workplace Ethics.

Sectoral Influence on Entrepreneurial Growth Stages: A Study of Women-Led Startups

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Abstract

This study examines the link between the business growth stage and the business in which women-led startups work in the Marathwada region of Maharashtra (India). Understanding the dynamics of sector-wise startup evolution is essential given the increased emphasis on women's entrepreneurship as a method for impartial economic development. The number of women-led startups by industry and business phase (Ideation, Validation, Early Traction, Scaling) was determined using secondary data. To determine if startup sectors are significantly correlated with growth phases, a Chi-Square Test of Independence was performed. The results are intended to show if some industries offer more conducive conditions for advancement and economic empowerment. According to preliminary findings, development patterns differ among sectors, indicating that startup advancement may be influenced by ecosystem readiness, sector-specific support, and access to market opportunities. In order to support women's entrepreneurship in developing areas like Marathwada, the research emphasizes the importance of sector-specific intervention and policy frameworks.

Keywords

Business stages, women's entrepreneurship, Startups.

ISBN : 978-81-993581-2-6

From Sacred to Scalable: Analyzing Marketing Narratives and Cultural Integrity in IKS-Inspired Wellness Businesses

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Abstract

The rapid growth of India's wellness industry has pushed Indian Knowledge Systems (IKS), such as Ayurveda, yoga, and traditional healing practices, into mainstream and global markets. This shift has made these practices more accessible and commercially viable. However, it has also raised significant concerns about preserving cultural integrity and ethically representing sacred knowledge. Most marketing literature views this growth as a way to create value and reach global markets. This perspective offers little insight into how cultural meanings change and are negotiated during commercialization. To address this issue, the present study uses an interpretive qualitative approach to examine how wellness businesses inspired by IKS create and share marketing narratives. It focuses on balancing sacred traditions with market demands. This research includes in-depth interviews with founders and marketing decision-makers, along with an analysis of brand communications. The study looks at how concepts like authenticity, tradition, science, and modernity are used to attract different consumer groups. The findings show that cultural integrity is neither completely preserved nor fully lost. Instead, it is actively reshaped through selective storytelling, the scientific interpretation of tradition, and symbols of legitimacy. These strategies help businesses grow without completely displacing culture. By providing a detailed view of cultural commodification in a developing market, this study adds to the literature on marketing and consumer culture. It also offers practical insights for wellness businesses aiming for responsible growth and for policymakers focused on protecting the ethical commercialization of indigenous knowledge systems.

Keywords

Indian Knowledge Systems (IKS), Wellness Industry, Cultural Commodification, Marketing Narratives, Authenticity, Interpretive Qualitative Research, Consumer Culture Theory, Ethical Commercialization, Indigenous Knowledge, Developing Markets.

AI-Powered Real-Time Accident Detection and Automated Email Alerting System

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Abstract

Early roadway accident detection is necessary to lowering fatalities and allowing quicker emergency response. Because they lean so heavily on human observation and are prone to mistakes and delays, manual reporting methods and traditional surveillance systems are frequently useless. This paper offers an AI-driven real-time road accident detection and intelligent alerting system designed with Convolutional Neural Networks (CNNs) in order to get around these restrictions. The Roboflow Accident-NonAccident dataset, which includes a wide range of marked images displaying accident and non-accident scenarios, is used by the framework. To increase the stability of the model and decrease overfitting, each image is given to a process of preprocessing, normalization, and augmentation steps. With the Adam optimizer and binary cross-entropy loss function, a simpler CNN framework was constructed that can successfully and reliably detect road scenes using convolutional, pooling, and fully connected layer concepts. The technique is efficient even when the model is trained in any setting. Additionally, the system will notify emergency services about the accident using an SMTP based email alert module, at which point emergency timely actions could be implemented. Testing shows that the warning notification is timely and reliable. The proposed design of the system offers a reasonable, practical, and adaptable system for traffic monitoring, emergency management, and improved road safety by utilizing computer vision powered by AI, deep learning, and automated notification communication systems.

Keywords

Road Accident Detection, Deep Learning, CNN, Image Classification, Roboflow Dataset, Real-Time Alerting, Automated Email System.

ISBN : 978-81-993581-2-6

Measuring SBI's Contribution to the UN Sustainable Development Goals (SDGs)

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Abstract

The relationship between financial institutions and sustainable development has gained significant prominence in the last decade, as global attention increasingly shifts toward climate risk, social vulnerability, and inclusive economic growth. Banks in particular are no longer evaluated solely on their financial performance; they are also judged on the extent to which their operations, investments, and governance practices support broader societal priorities. The United Nations Sustainable Development Goals (SDGs), adopted in 2015, provide an internationally recognized framework for promoting development that is economically viable, socially inclusive, and environmentally responsible (United Nations, 2015). The financial sector has been identified as a critical actor in achieving these goals, especially through mobilization of capital, credit allocation, risk management, and support for sustainable transitions (UNEP FI, 2020).

In emerging economies such as India, the banking system plays an especially vital role in shaping the trajectory of development because its decisions influence the allocation of scarce financial resources across sectors and communities. Public sector banks, by virtue of their extensive branch networks, mandates for financial inclusion, and integration with government programmes, occupy a central position in this ecosystem. Among them, the **State Bank of India (SBI)** is uniquely significant. As India's largest financial institution, SBI commands a market presence that enables it to affect economic outcomes at scale. With more than 45 crore customers, a diversified portfolio of financial products, and a legacy of over two centuries, SBI represents a major institutional lever for India's progress toward the SDGs (RBI, 2023; SBI, 2024).

Over the past decade, SBI has systematically expanded its sustainability agenda, moving from traditional corporate social responsibility (CSR) activities toward an integrated Environmental, Social, and Governance (ESG) framework. This shift mirrors global developments in sustainable finance, where regulatory authorities, investors, and rating agencies increasingly require banks to embed sustainability considerations into core operations. The Reserve Bank of India (RBI) has explicitly emphasized the need for climate-related risk assessment and responsible finance, noting that banks must align with evolving global standards to maintain financial stability (RBI, 2022). Meanwhile, SEBI's introduction of the **Business Responsibility and Sustainability Reporting (BRSR)** framework in 2021–22 marked an important step toward ensuring standardized and comparable sustainability disclosures among large Indian companies (SEBI, 2021). These policy shifts have influenced SBI's reporting practices and rendered its sustainability performance highly relevant to broader developmental outcomes.

Keywords

Sustainable Development Goals (SDGs), Financial Institutions, Public Sector Banks, State Bank of India (SBI), Sustainable Finance, ESG Framework, Banking and Development, Emerging Economies, Regulatory Governance, Sustainability Reporting.

Evaluating Selected SDGs to Enhance Human Resources

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Abstract

Sustainable Development Goals (SDGs) created by the UN Sustainable Development Summit was in an effort to improve living conditions worldwide. There are numerous hidden goals to improve human life which is crucial. However, this study focuses on Goal 1, Goal 3, and Goal 4. That is, no poverty, good health & wellbeing, and quality education respectively, which are the three Sustainable Development Goals (SDGs) that are evaluated in this article. Every country in the world worked on their development discourses with the goal of developing human resources or the prosperity of people. The study is an attempt to identify what efforts India has taken to strengthen its human resource to accomplish the sustainable development targets. It also examines how these goals might ultimately lead to an improvement in human resources. The article also discusses some of the dangers the nation faces that impede its ability to build and develop its human capital.

Keywords

SDGs, Sustainably, Human resources, Poverty, Mortality, Education, Threats.

ISBN : 978-81-993581-2-6

Energy Sector M&A in India

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Abstract

India stands 4th globally in Renewable Energy Installed Capacity.4th in Wind Power capacity & 5th in Solar Power capacity (as per REN21 Renewables 2024 Global Status Report).The country has set an enhanced target at the COP26 of 500 GW of non-fossil fuel-based energy by 2030.From 2021 to 2023, energy deals as a share of total M&A deal value in India rapidly increased from 7% to 15% as did inbound PE investment into solar and wind energy assets in India. Mergers and acquisitions occur when a new technology appears, supply shock to secure productivity, policy changes, or activation of the external capital market in the industry.

Keywords

Renewable energy, Wind power Capacity, Solar Power capacity, Country Target, Total M&A deal Value in India.

Determinants of Agricultural Expenditure and Impact of Direct Benefit Transfer[DBT] on Rural Financial Formalization in Farm Credit: Evidence from PM-KISAN Scheme

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Abstract

This study examines the extent to which the PM-Kisan Samman Nidhi Yojana (PM-Kisan), facilitated a shift in farmers' borrowing patterns from informal to formal credit sources in the rural regions of Gujarat, India. By evaluating the causal impact of direct income support policies on credit behaviour, the study contributes to the broader discourse on agricultural finance and addresses a critical gap in the empirical literature concerning the effectiveness of policy interventions in promoting financial formalization within rural agrarian economies. The study explores the determinants of agricultural finance in the rural areas Six distinctive models have been developed using multiple regression analysis. The findings offer robust empirical evidence supporting the program's role in advancing the formalization of rural credit. The findings support the integration of direct benefit transfers with formal credit linkages as a strategy to strengthen the financial resilience of rural households and in reducing their over dependence on informal sources of credit.

Keywords

Policy intervention, PM-Kisan scheme, Kisan Credit Card, Informal credit sources, Gujarat, India.

ISBN : 978-81-993581-2-6

From Pollution to Policy: Mapping the Air Quality and Health and Well-Being Nexus in the context of SDG-3

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Abstract

In present times where health consciousness has reached to its all-time height and has escalated global well-being challenges, its alignment with Sustainable Development Goals (SDG) has emerged as a sincere focus of both researchers and policy makers. The present study aims to fill the last quinquennium gap by mapping the research trends related to association of air pollution and health and wellbeing aligned with SDG-3: Health and Wellbeing. The bibliometric mapping of 192 SCOPUS indexed publications was conducted using VOSviewer and Biblioshiny. Four clusters emerged through network visualization are: Integrating climate, environmental health and health policy with SDG-3; Role of particulate matter in atmospheric pollution and air quality depletion; emerging global health risk: Role of epidemiology, infant mortality and chronic disease; Regional and socioeconomic dimensions of air pollution health risk - have been identified. The study comprehensively summarizes the trends and developments in health and well-being field using bibliometric analysis. The insides derived from this research offers valuable implications for researchers, policy makers and practitioners ensuring healthy lives, promoting well-being at all age and thereby, fostering sustainable development.

Keywords

Sustainable Development Goal-3, Health & Wellbeing, Bibliometric, SCOPUS, VOSviewer.

Emotional Volatility Metric: A Machine-Learning-Aware Approach for Predicting Mood Instability

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Abstract

Self-logged mood diaries can be utilised to track day-to-day emotional and behavioural health patterns. However, their utility is limited without any reliable metric to measure mood fluctuations. This paper introduces emotional volatility metrics, a novel digital biomarker derived from self-logged mood data. The emotional volatility metric measures fluctuations in mood by using a weighted combination of short-term variance, rate of change, emotional drift, and direction-corrected instability. We introduce the mathematical formulation of the Emotional Volatility metric and assess its user-to-user generalizability, stability over time frames, and sensitivity. We demonstrate that the Emotional Volatility metric captures significant emotional variability that is missed by average mood level or single-point assessments using longitudinal datasets of mood diaries gathered in unrestricted, non-clinical settings. Its reliability is supported by the strong associations found between the elevated Emotional Volatility metric and mood instability. The results establish the Emotional Volatility metric as a straightforward yet useful metric that converts unprocessed mood logs into comprehensible behavioural indicators, facilitating early detection of emotional dysregulation and setting the stage for further predictive modelling.

Keywords

Emotional Volatility, Mood Diaries, Digital Biomarkers, Mood Fluctuations, Emotional Dysregulation, Behavioral Indicators, Longitudinal Data, Mental Health Monitoring, Self-Reported Data.

ISBN : 978-81-993581-2-6

A Context-Aware AI Banking Agent for Dynamic Spending and Investment

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Abstract

Modern digital banking ecosystems process enormous volumes of transactional data, yet much of this information remains underutilized in delivering meaningful, personalized financial insights to customers. As a result, users often struggle to understand their spending behavior, control expenses, and make informed investment decisions due to the absence of adaptive, context-sensitive advisory support. This paper introduces a Context-Aware Artificial Intelligence banking agent designed to continuously model customer spending patterns, financial conditions, and behavioral signals in order to provide real-time expenditure analysis and tailored investment recommendations. The proposed approach combines supervised learning for accurate transaction classification, reinforcement learning for adaptive decision making, and explainable AI techniques to ensure transparency and user trust. By continuously updating individualized financial profiles, the system evolves alongside changing customer behavior and market conditions. Experimental results indicate that the proposed agent outperforms traditional static, rule-based banking systems in terms of classification accuracy, risk-aware investment guidance, and early anomaly detection. These findings highlight the potential of intelligent AI-driven agents to support proactive decision making and form the foundation of next-generation smart banking platforms.

Keywords

Context-Aware Artificial Intelligence, Digital Banking, Intelligent Financial Advisory Systems, Transaction Classification, Personalized Financial Insights, Reinforcement Learning, Explainable AI, Investment Recommendation, Smart Banking Platforms.

Image Fusion Using Scale-Invariant Feature Transform

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Abstract

Image fusion is an important technique in image processing that integrates complementary information from multiple images into a single image with enhanced visual quality and richer information content. It plays a crucial role in applications such as remote sensing, medical diagnosis, surveillance, robotics, and autonomous navigation. One of the major challenges in image fusion is accurate image registration, particularly when source images differ in scale, orientation, illumination, or imaging modality. The Scale-Invariant Feature Transform (SIFT) has emerged as a robust and reliable feature extraction technique capable of addressing these challenges due to its invariance to scale, rotation, and moderate illumination changes. This paper presents a detailed study of image fusion methods based on SIFT. The paper discusses the fundamentals of image fusion and SIFT, reviews existing SIFT-based fusion techniques, examines their applications, and highlights challenges and future research directions. The review demonstrates that SIFT-based image fusion techniques provide superior alignment accuracy, improved structural preservation, and enhanced fusion quality compared to traditional fusion methods.

Keywords

Image Fusion, Scale-Invariant Feature Transform (SIFT), Image Registration, Feature Extraction, Multi-Modal Imaging, Remote Sensing Applications, Medical Image Fusion, Structural Preservation, Fusion Quality.

ISBN : 978-81-993581-2-6

Integrating Industrial Ecology and Industry 4.0 Technologies for Sustainable Smart Manufacturing Systems

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Abstract

The convergence of industrial ecology principles with Industry 4.0 technologies offers a transformative pathway toward sustainable manufacturing systems. Industrial ecology focuses on optimizing material and energy flows by emulating natural ecosystems, while Industry 4.0 introduces advanced digital technologies such as artificial intelligence (AI), the Internet of Things (IoT), big data analytics, and cyber-physical systems (CPS). This paper investigates how these technologies act as drivers for implementing industrial ecology through smart manufacturing systems. The study evaluates AI-based decision-making for life cycle assessment, design for the environment, predictive maintenance, and the development of industrial symbiosis networks. The results indicate that smart manufacturing systems enable real-time monitoring, predictive analytics, and data-driven decision-making, leading to enhanced resource efficiency, waste reduction, and improved environmental performance across the product life cycle. The study concludes that the integration of Industry 4.0 technologies with industrial ecology principles is essential for enabling a circular economy while maintaining manufacturing competitiveness.

Keywords

Industrial Ecology, Industry 4.0, Artificial Intelligence, Smart Manufacturing, Sustainable Manufacturing, Circular Economy.

Sustainable Finance and Inclusive Growth: An Empirical Analysis of Sectoral Credit Deployment by Indian NBFCs

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Abstract

Sustainable finance is a critical driver of inclusive and long-term economic development in emerging economies where access to formal banking is constrained by structural limitations. In this context, Non-Banking Financial Companies (NBFCs) play an important role by extending credit to underserved and productive sectors beyond the traditional banking framework. Anchored in Sustainable Finance Theory, which emphasises the non-neutrality of credit deployment, this study examines the developmental role of Indian NBFCs. Using secondary data from the Trends and Progress of Banking in India reports published by the Reserve Bank of India, the analysis covers NBFC gross advances and sectoral deployment of credit across agriculture, industry, MSMEs, services, retail, housing, education, and microfinance during the period 2018–2025. The findings indicate that diversified NBFC lending toward agriculture, MSMEs, education, housing, and microfinance is closely associated with improvements in inclusive growth, socio-economic resilience, and advancements in the Financial Inclusion Index. The study underscores the policy relevance of strengthening NBFCs to enhance responsible credit allocation, expand financial inclusion, and support long-term economic sustainability in India.

Keywords

Sustainable Finance, Non-Banking Financial Companies (NBFCs), Financial Inclusion, Inclusive Growth, Credit Allocation, Emerging Economies, MSMEs, Microfinance, Sectoral Credit Deployment, Indian Financial System.

ISBN : 978-81-993581-2-6

Sustainable Supply Chain Management in the Surat Textile Market: A Bibliometric Review and Contextual Analysis of Emerging Sustainability Themes

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Abstract

By combining important themes from international sustainability supply chain management (SCM) research with regional industry characteristics, this paper investigates SCM methods in the Surat textile market. By focusing on resource efficiency, waste reduction, and stakeholder collaboration, sustainable supply chain management (SCM) incorporates environmental, social, and economic issues into conventional supply chains. A bibliometric review of recent research shows a notable increase in supply chain studies with a sustainability focus, emphasizing developing study areas including eco-innovation, the circular economy, and environmental performance evaluation. Co-author networks, keyword co-occurrence, and citation mapping are important approaches that combined demonstrate growing scholarly interest in sustainable SCM frameworks and implementation issues. Regional empirical evidence and the integration of the social dimension are two of the main deficiencies found in the textile environment. The study lays the groundwork for focused tactics that improve sustainable sourcing, production efficiency, and adherence to international sustainability standards by placing Surat's textile market within this research framework. The implementation of sustainable SCM in textile hubs is supported by these insights in theory, practice, and policy.

Keywords

Sustainable Supply Chain Management, Textile Industry Sustainability, Surat Textile Market, Bibliometric Analysis, Circular Economy, Environmental Performance, Social Sustainability, Sustainable Sourcing, Emerging Economies, Triple Bottom Line.

Artificial Intelligence and Data Analytics for Sustainable Air Quality Management: A Review with Insights from Ahmedabad, India

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Abstract

Urban air pollution remains a major challenge for public health and sustainable development, particularly in rapidly urbanizing cities of developing countries. The Air Quality Index (AQI) is widely used to communicate air pollution levels; however, conventional AQI assessment approaches are constrained by sparse monitoring networks, limited spatial resolution, and weak predictive capability. Recent advances in Artificial Intelligence (AI) and data analytics offer new opportunities to enhance air quality assessment, forecasting, and decision support.

This paper presents a structured literature review of AI- and data-driven approaches for AQI analysis and sustainable air quality management. The review synthesizes recent studies on AQI data sources, including regulatory monitoring systems, satellite observations, and emerging sensor networks, and examines analytical methodologies such as machine learning, deep learning, hybrid models, and spatio-temporal data analytics. Key methodological strengths and limitations are critically assessed, with particular attention to data quality, model generalization, interpretability, and policy relevance. The review further examines global and Indian urban case studies to identify prevailing research trends and gaps. Focused insights relevant to Ahmedabad highlight that existing city-level studies are predominantly descriptive, with limited adoption of advanced AI techniques and weak integration with sustainability frameworks. The paper emphasizes the potential of AI-enabled AQI analytics to support Sustainable Development Goals related to health, sustainable cities, and climate action through predictive modeling, early warning systems, and decision-support tools.

Overall, this review provides a comprehensive synthesis of AI-based AQI research and outlines future directions for developing interpretable, scalable, and sustainability-oriented air quality management frameworks for urban environments.

Keywords

Air Quality Index, Artificial Intelligence, Machine Learning, Deep Learning, Air Pollution, Sustainable Development Goals, Data Analytics, Ahmedabad.

ISBN : 978-81-993581-2-6

How Content Marketing Strategy is Shaping Swiggy Brand

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Abstract

Swiggy has established itself as a prominent player in the food delivery industry and is widely recognized for pioneering organized food delivery services in India. The firm's diversified service offerings have significantly contributed to its widespread adoption among consumers. Beyond operational efficiency, a critical driver of Swiggy's growth has been its strategic deployment of digital marketing practices. In an increasingly competitive digital environment, where organizations strive to enhance online visibility and audience engagement, Swiggy's content marketing initiatives demonstrate notable differentiation. Content marketing has evolved from a supporting communication function to a strategic mechanism for consumer engagement and brand building. Through its active presence on social media platforms and targeted email communications, Swiggy has effectively expanded its digital reach and strengthened consumer interaction. This study aims to examine the content marketing strategies employed by Swiggy and to analyze their role in enhancing digital engagement over time.

Keywords

Content Marketing, Digital Marketing Strategy, Consumer Engagement, Social Media Marketing, Brand Building, Food Delivery Industry, Swiggy, Email Marketing, Digital Platforms.

Digital Communication and Quality Education in Higher Studies

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Abstract

The pursuit of Sustainable Development Goal (SDG 4) has positioned digital communication as a transformative catalyst for ensuring inclusive, equitable, and effective learning environment within higher education. Despite the widespread adoption of digital ecosystems, the rapid transition to online and blended models – aggravated by the post COVID – 19 landscape – has necessitated a more rigorous synthesis of how these technologies translate into tangible educational quality. Accordingly, this systematic review aims to address this gap by critically evaluating peer-reviewed literature from 2020 onwards to examine digital communication as a mediating pedagogical mechanism; to analyse the conditions shaping its effectiveness; to synthesise the role of learning-analytics-driven communication; to evaluate alignment with SDG 4 targets, and conceptualises digital communication as a conditional enabler of quality education in higher studies. Following a systematic Literature Review approach guided by Systematic Thematic Synthesis, relevant studies were identified from major scholarly databases, including Scopus, Web of Science, ERIC, and Google Scholar, and analysed to generate descriptive and analytical themes. The synthesis reveals that communication-rich digital environments, when pedagogically aligned and institutionally supported, enable learner-centred pedagogical approaches such as personalised learning and group-based learning, while strengthening student engagement, feedback, collaboration, and learning continuity. Furthermore, the review identifies faculty digital competence, pedagogical alignment, and institutional readiness as critical determinants of educational success, particularly in shaping the evolution of academic interaction in the post-pandemic era. Overall, the findings consolidate current research perspectives into a structured framework, offering evidence-based insights to inform institutional policy and strategic planning, reinforcing digital communication as a conditional enabler of quality education under SDG 4 in higher education systems globally.

Keywords

Digital communication practices, Educational quality determinants, Learner-centred pedagogy, Learning analytics–driven feedback, Virtual collaboration and interaction, Faculty digital competence, Pedagogical alignment, Institutional readiness, Student engagement and retention, Blended and online learning ecosystems, Post-pandemic higher education, Inclusive digital learning environments, Digital governance in education, Equity and access in higher education, Sustainable Development Goal 4 (Quality Education).

ISBN : 978-81-993581-2-6

Soil Health Management and Food Security in India: A Management Perspective on the Role of Startups and Private Sector in Achieving SDG Goals

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Abstract

Soil degradation poses a critical challenge to global food security, ecosystem sustainability, and the achievement of the United Nations Sustainable Development Goals (SDGs). The degradation of soil resources poses a direct threat to the Sustainable Development Goals (SDGs), particularly SDG 2 (Zero Hunger), SDG 12 (Responsible Consumption and Production) and SDG 13 (Climate Action). In India, where agricultural systems support nearly one-fifth of the world's population under severe land and water constraints, declining soil health has emerged as a major barrier to sustainable development. While the Government of India has introduced several policy initiatives such as the Soil Health Card Scheme, National Mission for Sustainable Agriculture, and Digital Agriculture Mission, gaps persist in implementation, coordination, and outcome-based governance. In this context, AgTech startups have emerged as key actors capable of complementing public efforts through innovation, technology deployment, and farmer-centric solutions. This paper explores the role of selected Indian AgTech startups which are focusing on soil health management and contributing to SDGs, particularly those related to zero hunger, responsible land use, climate action, and ecosystem restoration. Using an exploratory qualitative research design and case study methodology, the study analyses two representative startups—NeerX and EF Polymer—through in-depth interviews and thematic analysis. The findings highlight how sensor-based soil diagnostics and bio-based soil moisture retention technologies enhance water-use efficiency, optimise fertiliser application, and improve soil sustainability. The study contributes to the literature by linking soil health governance, public–private partnerships, and innovation ecosystems in a developing economy context, and underscores the importance of policy coherence and private sector participation in advancing India's soil health agenda.

Keywords

Soil Health, Sustainable Development Goals, Agricultural, Innovation, Startups, India, SDG 2, AgTech Companies.

Advancing Sustainable Agriculture through Financial Risk Management: Evidence from Wheat and Rice Markets in India

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Abstract

Agricultural commodity markets in India are characterized by persistent price volatility arising from seasonal production cycles, structural inefficiencies, and demand–supply imbalances. Such instability poses serious challenges to farmer incomes, food security, and the long-term sustainability of agricultural systems. These concerns are closely aligned with the United Nations Sustainable Development Goals, particularly those related to poverty reduction, food security, and inclusive economic growth.

This study applies the Black–Scholes option pricing framework to agricultural markets as a finance-technical tool for analysing and mitigating crop price risk. Using ten years of secondary monthly data on wheat and rice prices, the study estimates time-varying volatility and evaluates the implicit financial cost of price protection by modelling MSP-linked European put options. By interpreting price support as a structured risk-mitigation mechanism, the research quantifies the theoretical premium associated with safeguarding farmers against adverse price movements.

The findings indicate that volatility in wheat and rice markets is non-constant and that the implied cost of price protection varies significantly over time. This suggests that static support mechanisms may misprice agricultural risk and weaken the sustainability of intervention policies. The Black–Scholes framework provides a structured method to convert agricultural uncertainty into measurable financial risk, enabling the design of adaptive and transparent price-stabilisation mechanisms.

The study contributes to sustainable finance and management practice literature by demonstrating how classical financial models can be repurposed for farmer-centric risk mitigation rather than speculative trading. The results support the development of financially informed agricultural policies and highlight the role of structured risk management tools in advancing sustainable agricultural futures.

Keywords

Black–Scholes model, Agricultural price volatility, Wheat and rice, Price risk mitigation, Agricultural finance, Option pricing, India.

ISBN : 978-81-993581-2-6

Understanding Social Responsibility Among Generation Z: Integrating ISR and CSR Through Communication

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Abstract

Generation Z are those who are born between the late 1990s – 2010s. As a generation it has witnessed technological boom. As the generation Z constitutes itself as one of the highest consumer demographics, and simultaneously entering the workforce, their perception of individual social responsibility (ISR) and how it views corporate social responsibility (CSR) becomes paramount given their inclination, awareness and active participation in the social and environmental concerns. Multiple studies are done from perspective of generation Z as the consumers and the impact of CSR of the firms' on their perception, brand loyalty, purchase intentions, willingness to pay, etc. The current study intends to understand the perception of the Generation Z on individual social responsibility (ISR) and corporate social responsibility (CSR) and explore commonalities to demonstrate their convergence to attract and retain them as employees and consumers. The method involved collecting primary data of 266 participants through a structured questionnaire based on a five-point Likert. The findings revealed that the Generation Z are quite vocal about social responsibilities both at an individual level (ISR) and at the institution level (CSR). The insights will help aid the corporates in strategizing, designing, and ameliorating their existing corporate social responsibility in a manner that caters to the generation by suggesting a communication framework which can help the organizations to have a comprehensive plan for the organizations to communicate with the Generation Z.

Keywords

Generation Z, Individual Social Responsibility, Corporate Social Responsibility, Ethical Behavior, CSR Communication, Communication Strategy, Communication Framework.

Performance of ESG Funds: A Systematic Literature Review

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Abstract

This paper systematically reviews the literature on the performance of ESG funds across developed and emerging economies, covering 47 peer-reviewed studies published between 2016 and 2025 from the Scopus database. The analysis reveals that research is predominantly concentrated in developed markets, particularly Europe and the United States, with a notable surge after the COVID-19 pandemic. Methodologically, the literature is dominated by quantitative approaches, employing econometric techniques such as regression models, GARCH, Fama–French factors, and time-varying parameter analysis, while qualitative studies remain scarce. Findings suggest that the relative performance of sustainable investments compared to conventional funds is context-dependent: sustainable funds often demonstrate resilience during periods of market instability, yet remain sensitive to macroeconomic shocks and geopolitical risks. The review highlights geographic and methodological gaps and provides directions for future research in emerging markets and ESG-specific drivers of fund performance.

Keywords

Sustainable Investments, ESG Funds, Performance, Market Instability, Emerging Economies.

ISBN : 978-81-993581-2-6

Economic Impact of Digital Fraud

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Abstract

Digital fraud is currently posing a massive challenge to the current economies, with financial systems being largely reliant on the digital platforms. The fast development of digital banking, online payments, e-commerce, and service-based companies is providing new opportunities to grow economy, not only, but also makes individuals, firms, and governments vulnerable to some financial risks. This study will discuss the effect of digital fraud on the economy on micro, meso and macroeconomic levels based on statistics of global fraud, available empirical studies, as well as regulatory reports. The results show that the economic cost of digital fraud is a significant part of national revenue especially in economies that have weak regulations and technology protection. This paper discusses the major causes of digital fraud such as technological weaknesses, behavior, regulatory, institutional and weaknesses. we also discussed types of online fraud, such as identity theft, payment fraud, and financial related crimes like digital arrest, APK file fraud and, etc. This paper is the evaluation of the present response in policies and institutional strategies that aim at reducing the cases of digital fraud. We concluded with policy related recommendations that will enhance the economic resilience in case of digital fraud in an ever digitalized global economy.

Keywords

Digital Fraud, Online Payments, Financial Cybersecurity, Economic Impact, Identity Theft, Payment Fraud, Regulatory Policies, Digital Economy, Institutional Strategies, Economic Resilience.

The Role of Financial Resilience (Altman Z-Score) in Enabling Sustainable Development: A Secondary Data Analysis of ESG / SDG

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Abstract

This study looks at how listed non-financial enterprises' financial resilience, as determined by the Altman Z-Score, contributes to sustainable development outcomes. The study examines the connection between corporate financial health and sustainability performance, as measured by Environmental, Social, and Governance (ESG) scores and Sustainable Development Goals (SDG) performance, using secondary data from a sample of 100 publicly traded non-financial companies. The study uses multiple regression analysis to determine how financial resilience affects SDG performance while accounting for firm-specific factors like leverage, market value, and return on assets (ROA). Correlation analysis is used to determine the relationship between Altman Z-Scores and ESG scores. The results show a statistically significant positive link between Altman Z-Scores and ESG scores, suggesting that more sustainable practices are typically exhibited by financially resilient organizations. Even after taking into consideration debt, business size (market value), and profitability, regression results indicate that greater financial resilience has a favorable impact on SDG performance. SDG performance is negatively correlated with leverage, but positively correlated with market value and ROA. These findings demonstrate the significance of financial stability as a fundamental enabler of long-term development objectives and business sustainability. By offering actual proof that financially resilient businesses are better positioned to support sustainable development activities, the study adds to the expanding body of research that links financial success and sustainability.

Keywords

Financial Resilience, Altman Z-Score, ESG Scores, Sustainable Development Goals (SDGs), Corporate Sustainability, Non-Financial Firms, Regression Analysis, Firm Performance, Leverage, Market Value.

ISBN : 978-81-993581-2-6

A Study Impact of Social Media Influencer on Purchase Decisions for Purchasing Electronic Goods Online

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Abstract

Influencer marketing with its growing influence has become an essential component of digital commerce, reshaping how consumers discover, evaluate, and purchase products online. This study is based on a structured survey conducted across fifteen districts in Gujarat, incorporating respondents from varied age groups, income levels, and professional backgrounds, with the objective of examining the influence of social media influencers on online purchases of electronic products. Analyzing data from 116 respondents varying in age-groups ranging from 18-65 employing tests like Regression and Annova, analyses how influencer-driven content affects consumer decision-making processes and purchasing behaviour. Findings of the study indicate that influencer marketing contributes to factors like increased brand recognition, consumer engagement, and purchase intent; however, its impact is strongly shaped by factors such as perceived authenticity, transparency in promotions, and the level of trust consumers place in influencers. The results further suggest that exposure to social media content, targeted personalized promotional strategies, and ease of use of digital platforms play a major role in shaping buying decisions. These outcomes show the importance of carefully selecting influencers catering to the product segment and adopting data-informed based on their Product strategies to ensure consumer interest. By placing influencer marketing as a component within discussions of social commerce and consumer-centric marketing, this study contributes to existing academic literature while offering actionable insights for organizations seeking to refine their digital marketing approaches. Overall, the research provides a comprehensive understanding of the evolving role of influencer marketing in contemporary consumer behavior and establishes a foundation for future investigations into its long-term effectiveness.

Keywords

Influencer Marketing, Social Media Influencers, Online Advertising, Consumer Purchase Decisions, Digital Commerce, Electronic Product, Brand Recognition, Consumer Engagement.

Algorithmic Middle Management: The Rise of AI Supervisors

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Abstract

Artificial intelligence (AI) is increasingly embedded in organizational decision-making processes, reshaping not only how work is performed but also how managerial authority is exercised. While prior research has examined AI as a decision-support technology and as a mechanism of algorithmic control in platform-based labor, comparatively little attention has been paid to how AI transforms the core functions of middle management within conventional organizational hierarchies. This paper introduces the concept of **Algorithmic Middle Management** to describe the delegation of supervisory, evaluative, and coordination responsibilities traditionally performed by human middle managers to AI-driven systems. These systems, referred to as **AI Supervisors**, increasingly allocate tasks, monitor and evaluate performance, enforce standards, and shape employee behavior through continuous feedback and algorithmic nudging. Drawing on literature from management theory, information systems, organizational control, and governance, the paper develops a conceptual framework that positions AI Supervisors as emergent organizational actors rather than neutral tools. The analysis identifies three central tensions introduced by algorithmic middle management: efficiency versus managerial discretion, transparency versus algorithmic control, and automation versus accountability. The paper further examines the implications of AI Supervisors for organizational power, managerial legitimacy, employee trust, and ethical governance. By reframing AI as a managerial actor embedded within organizational hierarchies, this study contributes to theory on management and digital transformation and outlines a future research agenda for understanding hybrid human–AI management systems in contemporary organizations.

Keywords

Algorithmic management, artificial intelligence, middle management, organizational control, AI governance, digital transformation.

ISBN : 978-81-993581-2-6

Impact of Digital Payment on Economy

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Abstract

In recent years, economic transactions have rapidly shifted towards digital and cashless methods, especially in both developed nations and growing economies like India. With the rise of mobile wallets, UPI, e-banking, and card payments, the use of cash has seen a steady decline. These digital methods offer speed, convenience, and cost-effectiveness. This study explores how digital payments are influencing economic growth, improving financial inclusion, and changing consumer and government behavior. It also looks at challenges like cybersecurity and the need for strong regulations. Lastly, the study touches on how emerging technologies like blockchain and digital currencies could shape the future of payments and the broader economy.

Keywords

Digital Payment, Economic transactions, UPI (Unified Payments Interface), Economic Growth, Financial Inclusion, Mobile Wallets, E-Banking, Cashless Economy, Cybersecurity, Blockchain, Consumer Behavior, Government Operations, Digital Economy, Central Bank Digital Currencies (CBDC) Cybersecurity risks.

Advancing Sustainable Growth: Measuring India's Progress in Decoupling Economic Growth from Resource and Energy Use

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Abstract

Rapid economic growth in India has put an intense pressure on natural resources and energy consumption thus, making sustainable growth a top priority. Decoupling economic growth from energy consumption and material footprint is a major indicator of sustainable development process. The paper examines the extent to which India's economic growth has been decoupled from material and energy consumption during the SDG period (2015 – 2024). The study is based on secondary data from the World bank, UN SDG Global data base and the Economic Survey of India were analysed to examine trends in GDP growth, material footprint per capita, and primary energy consumption per capita. Percentage change analysis and trend observation were employed to evaluate the presence of relative or absolute decoupling. The findings shows that India has maintained a steady economic growth, material footprint and energy consumption per capita has gradually increased with the percentage of approximately 21.6% and 26.7% respectively, for the period of 2014 – 2024. The results suggest that absolute decoupling has not been achieved yet and the relative decoupling is still very much limited. The paper concludes that the rising economic growth along with rising material and energy use shows the need for stronger circular economy practises, improving energy efficiency and employing a more effective resource management to ensure a sustainable development.

Keywords

Economic growth, Material footprint, Energy use, Decoupling, Circular economy, SDG.

ISBN : 978-81-993581-2-6

Barriers in Digitisation of PMIS in Construction Projects: A Systematic Review

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Abstract

Digitisation of project management information systems has become an important requirement for improving communication, documentation and coordination in construction projects. This paper presents a systematic review that examines the main barriers that slow or limit the adoption of digital PMIS in the construction industry. The review focuses on published secondary data and identifies challenges related to organisational readiness, user awareness, system integration, cost concerns and technical reliability. The analysis groups the barriers into common themes to show how they influence the ability of project teams and firms to shift from manual processes to structured digital systems. The findings provide a clear understanding of the current issues that affect PMIS digitisation and offer a basis for future studies that aim to develop practical strategies, supportive policies and implementation guidelines for construction environments.

Methodology: This systematic review was conducted using secondary data collected from peer reviewed journal articles, conference papers and academic reports related to digital project management systems in construction. A structured search strategy was applied across major databases to identify studies that discuss barriers to the adoption or digitisation of project management information systems. After removing duplicates and screening titles and abstracts, the final set of papers was selected based on relevance to PMIS, construction industry context and discussion of challenges or influencing factors.

The selected studies were reviewed in full and the reported barriers were extracted and coded. Similar terms and overlapping issues were grouped to form broader barrier categories. The analysis focuses on identifying common patterns across the studies and summarising how these barriers affect PMIS implementation and digital transformation in construction projects. Only secondary data were used, and no primary survey or interviews were conducted.

Keywords

Web based PMIS, Construction industry, Digitisation barriers, System adoption, Information management, Organisational readiness, Implementation challenges, Digital project management.

Key Performance Indicators for Evaluating Web Based PMIS in Construction Projects: A Structured Literature Review

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Abstract

Web based project management information systems are introduced in construction projects to improve communication, coordination and documentation. However, there is limited agreement on how the performance of these systems should be measured. This review examines published studies to identify the key performance indicators used to evaluate web based PMIS. The findings show that most papers focus on qualitative outcomes such as communication quality, document reliability and user satisfaction. Only a small group of studies report measurable indicators related to time savings, reduction in rework, faster approvals or improved cost tracking. Technical indicators such as system quality, information quality and integration capability are also used but are not applied consistently. The review highlights the absence of a common performance measurement framework and shows that current assessment practices concentrate more on perceived benefits than on quantifiable project results. The study indicates a need for clearer and standardised KPIs to evaluate PMIS effectiveness in construction environments.

Methodology: This study was conducted using the Scopus database, which provides comprehensive coverage of peer reviewed journals and conference proceedings in engineering and construction domains. The final search string was developed iteratively to capture literature on project management information systems and web based project management tools specifically in construction. The search returned 78 records.

All 78 records were exported in spreadsheet format and screened in two stages. In the first stage, duplicate records were checked using DOI and title matching. One duplicate entry was present in the dataset, following which 77 records proceeded to screening in terms of Title and Abstract Review. In the second stage, titles and abstracts were examined for relevance. Based on predefined inclusion and exclusion criteria, 54 papers were retained while 22 papers were excluded. Of the retained set, 45 papers initially had full text accessible. Therefore, 45 unique papers were analyzed in detail, whereas 9 papers were assessed using abstract-level information because their full text could not be retrieved.

The inclusion criteria required that the study focused on web based project management information systems or project management software applied in construction or related sectors, reported on functions, implementation, or outcomes.

Keywords

PMIS, Web-Base, Construction Industry, Key Performance Indicator.

ISBN : 978-81-993581-2-6

Aligning India's National Green Hydrogen Mission with the UN Sustainable Development Goals: A Strategic Mapping Framework

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Abstract

India's National Green Hydrogen Mission (NGHM) is a significant step towards achieving a low-carbon, energy-secure future. This study proposes a structured mapping framework for assessing the compatibility of NGHM objectives with the United Nations Sustainable Development Goals (SDGs). The study identifies direct and indirect links with SDGs such as SDG 7 (Affordable and Clean Energy), SDG 9 (Industry, Innovation and Infrastructure), SDG 12 (Responsible Consumption and Production), and SDG 13 (Climate Action) by examining mission components such as renewable energy integration, industrial decarbonization, technology innovation, job creation, and global competitiveness. The analysis identifies synergies, trade-offs, and implementation gaps, providing insights on how India might optimize developmental gains while advancing its green hydrogen ecosystem. The study suggests policy proposals to enhance SDG alignment, including targeted investments, regulatory reforms, and cross-sectoral collaboration.

Keywords

National Green Hydrogen Mission, Sustainable Development Goals (SDGs), Green Hydrogen Policy, Clean Energy Transition, Industrial Decarbonization.