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International Conference

on

**Future Trends in Business:
Knowledge, Skills, Sustainability,
Innovation and Technology
(FTB-KSSIT)**

***Conference
Proceedings***



July 27-29, 2023

PREFACE

An AICTE-Sponsored Virtual International Conference on ‘Future Trends in Business: Knowledge, Skills, Sustainability, Innovation and Technology’ was organized at IILM Academy of Higher Learning Lucknow, from July 27 -29, 2023.

IILM Academy of Higher Learning, Lucknow was established in the year 2004 under the aegis of the Ram Krishan & Sons Charitable Trust, Lodhi Road, New Delhi. The Trust is running various Management Institutions under the acronym IILM in different parts of the country with Campuses in Lucknow, New Delhi, Gurugram, Greater Noida, and Jaipur. Over the years, the Institute and its founders have successfully fulfilled the extensive objective of propagating quality professional education and have made IILM a National Brand. The Lucknow Campus of the Institute offers a two-year full-time Post-Graduate Diploma in Management (PGDM) & PGDM (Finance), which is approved by the AICTE, Ministry of Human Resource Development, Govt. of India.

The objective of the conference was to provide a research platform for academicians, industry experts, researchers, and students to discuss, present and develop new ideas on the adoption of sustainable practices, emerging technologies, and innovations.

Students, Research scholars, and Faculty members from different parts of India submitted their original research articles to the conference and presented them virtually. All the articles submitted to the conference were checked for uniqueness and the research committee properly scrutinized them during the review process. Eminent professors and researchers from different organizations participated as keynote speakers and session chairs and added value to the conference.

Dr. Naela Rushdi, Professor (Finance) & Director was the Patron of the Conference. The eminent members of the advisory committee were:

- Dr. Arshi Naim, Quality Program Head, King Khalid University, Saudi Arabia
- Dr. Prakash Singh, Professor, IIM Lucknow
- Dr. Riktesh Srivastava, Associate Professor, City University College Ajman, UAE
- Dr. Sumit Gupta, Associate Professor, Arab Open University, Bahrain
- Dr. Sushil Kumar, Professor, IIM Lucknow
- Dr. Utkarsh Singh, Assistant Professor, IIM Kashipur
- Mr. Prasoon Srivastava, Senior Analyst, Tech Mahindra, U.S.A

Dr. Sheetal Sharma, Professor (HRM& OB) & Dean (Academics) was the Conference Coordinator and Chair and Dr. Vibhuti Gupta, Associate Professor, was the Conference Co-Coordinator and Convener. The members of the organizing committee included Dr. Neha Tiwari, Assistant Professor, Prof. Tauseef Irfan, Assistant Professor, Prof. Ashish Mahendra, Assistant Professor, and Prof. Tapsi Srivastava, Assistant Professor.

We would like to express our sincere thanks to the organizing committee and advisory committee members, keynote speakers, session chairs, reviewers, and participants of this conference for their valuable support.

A CONCEPTUAL STUDY ON ENTREPRENEURSHIP IS AT BEST OF BOTH WORLDS: LIVING IN THE AGE OF DIGITAL MARKETING

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Abstract

The article provides insight into the challenge for entrepreneurs, particularly beginners and SMEs (Micro & Small Entrepreneurs), regarding maintaining their positive digital reputation and a solid line of activities. In such circumstances, which is more important for incubating entrepreneurs to understand the "*Ins & Outs*" of Digital Marketing to enable them to direct their digital promotion budget as per the suitability of their product and target consumers. How can prudent planning help an entrepreneur, which can play a vital role in achieving the business model's success within the prevailing macroeconomic environment? We all have witnessed the sudden emergence of the pandemic, impacting various businesses and Indian government initiatives towards protecting domestic entrepreneurs. Thereby opening new opportunities for innovators, entrepreneurs, and think tanks to create new startups and become the pillars of the growing Indian economy.

Keywords: Digital Marketing, SMEs, Marketers, Customers, Phygital, Organisation.

GIG ECONOMY AND ITS POSITIVE AND NEGATIVE IMPACT ON ONLINE MARKETPLACES

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Abstract

A gig economy is a form of a free market where businesses hire independent workers on a temporary basis and temporary positions are common. The gig economy significantly impacts employment across all sectors of the economy. It has fundamentally altered how individuals are engaged at work and fundamentally transformed how our economy functions. According to a Boston Consulting Group analysis, the number of gig workers will continue to increase as more, and the best and brightest workers choose gig labour as their primary occupation in India. India is the world's fifth-largest flexi-staffing market, behind the US, China, Brazil, and Japan, according to 2019 research by the India Staffing Federation. The gig economy provides many advantages to businesses and workers. For businesses, it provides cost-effectiveness, labour force, and output production; for workers, it provides independence, flexibility, and income. While there are many advantages some downsides tend to make the process difficult. For business worker commitment, ethical issues and for workers lack of benefits, personal expenses, isolation. The gig economy's current trends as well as its benefits and drawbacks in the Indian and worldwide contexts have been covered in this article. In this article, secondary data has been covered.

Keywords: Gig economy, Gig workers, India, Employment

**PERCEIVED OPPORTUNITY AS AN ANTECEDENT AND BRAND ADVOCACY
AS AN OUTCOME OF CUSTOMER ENGAGEMENT: A STUDY WITH RESPECT
TO ONLINE BUYING OF ELECTRONIC WEARABLES**

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Abstract

By utilizing digital marketing technologies, organizations can easily promote their goods and develop relationships with customers. Digital media has developed into an all-encompassing instrument for dialogue, building relationships, and providing chances for customer engagement (CE). The research intends to ascertain the impact of perceived opportunity on customer engagement and the contribution of customer engagement in creating brand advocacy with reference to the online buying of electronic wearable devices. This study used an online questionnaire as the research instrument that was responded to by 220 participants. The result of this investigation suggested the significant positive impact of perceived opportunity on customer engagement and significant role of CE in creation of brand advocacy. It is suggested that using digital platforms to engage customers online is a clever tactic that digital marketers can use to create a connection between the brand and digital media users.

Keywords: Customer engagement, Digital marketing, Perceived opportunity, Brand advocacy.

**LINKING INFLUENCER CHARACTERISTICS AND CONTENT
CHARACTERISTICS TO CUSTOMER ATTITUDE TOWARDS THE BRAND: A
LITERATURE REVIEW**

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Abstract

The dynamics of influencer marketing have changed drastically over the years. Although researchers have shown great interest in this area, it remains one with limited studies due to the ever-changing digital environment. Keeping in mind the divergent nature of social media influencers (SMIs) and their content, an overview of existing research is needed to understand the dynamics of the same. The study aims to systematically review the published studies to understand the various characteristics of the social media influencer and the content generated, which forms customer attitudes toward the brand. The analysis will list the typology of influencers and content that transposes into consumer behavior, which will benefit the business struggling to choose the right influencer fit for their brand. Findings show that authenticity and credibility are some influencer characteristics that affect the brand attitude, in addition to which length of the video and type of post has demonstrated impact on customer brand attitude while studying content characteristics. Other implications of the study for practice and theory are also discussed.

Keywords: SMIs characteristics, content characteristics, brand attitude, systematic literature review

A REVIEW OF LITERATURE ON CUSTOMER PERCEPTION TOWARDS DIGITAL MARKETING

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Abstract

Billions of people are using smartphones, the internet, social media, and other digital technologies every day. Consequently, people are becoming more aware of everything, resulting in changing consumer behavior. To cope with this changing environment, marketers have also shifted from traditional marketing to digital marketing. Digital marketing can be used as a tool to sustain in this highly techno-friendly and competitive market. Moreover, it can help marketers expand their business online. This study aims to review the published research work on customers' perception of digital marketing in the food sector. For this purpose, various studies have been reviewed and further evaluated.

A strong digital presence plays a vital role in the success of any company. Digital marketing helps in forming positive customer perceptions towards the company, as the success or failure of digital marketing strategies mainly depends on consumers' perceptions of the brand. Therefore, digital marketing helps in establishing a strong bond between companies and their customers. With digitalization, the attitudes of customers are changing significantly.

Keywords: Digital Marketing, Digitalization, Food Industries, Consumer Perception

THE ROLE OF GOOGLE LENS IN TRIGGERING CONSUMER PRODUCT INFORMATION SEARCH AMONG UNIVERSITY STUDENTS

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Abstract

In today's digital age, consumers rely heavily on online platforms to gather information about products before making any purchase decisions. Google Lens, a visual search engine developed by Google, has emerged as a potential tool for triggering consumer product information searches. This study aimed to explore the role of Google Lens in triggering product information searches among university students, as they are among the highest consumers of technology in the current scenario. The study employed the TAM 3 framework, and the data were collected using a questionnaire adapted from the research paper "Technology Acceptance Model 3 and a Research Agenda on Interventions" by Viswanath Venkatesh and Hillol Bala. The constructs were defined with respect to Google Lens and its use in consumer product information searches. This research used data from 384 respondents and was analyzed using IBM SPSS. Linear regression was used for the analysis of the collected data. In this study, the actual use of Google Lens and the factors influencing its use in consumer product information searches were evaluated, among which perceived usefulness and computer self-efficacy were the factors that influenced the use of Google Lens the most. Overall, the study highlights the potential of Google Lens in triggering consumer product information searches and suggests that businesses should consider optimizing their product information for Google Lens to ensure their products are easily discoverable by consumers using this visual search engine.

Keywords: Google Lens, Consumer product information search, Information search behaviour, Technology adoption, Augmented reality.

“THE INFLUENCE OF CONSUMER PERSONALITY ON GREEN PURCHASE INTENTION WITH SPECIAL REFERENCE TO GUWAHATI CITY”

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Abstract

The concept of sustainability has become a popular trend in recent years, and green consumer behaviour is gaining importance. Consumers are more interested in purchasing green products as their awareness for environmental concerns rises. This study aims to investigate how personality traits of consumers may affect their intention to purchase environmentally friendly products. Based on Theory of Planned Behaviour by Icek Ajzen (1991) and the Big 5 Personality Trait Theory by D. W. Fiske, a conceptual framework was used for the research. The study employs a quantitative approach using a structured survey questionnaire to collect data from a sample of 300 respondents in Guwahati, Assam. The respondents were divided into three equal categories based on their ethnicity. The questionnaire was designed to measure the big five personality traits (extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience), attitude towards green behaviour and green purchase intention. The data were analysed using One-way ANOVA analysis to examine the relationship between personality traits and green purchase intention. However, research have shown that the decision to purchase green products is influenced not just by the product's features, but also by the consumer's personality. The implications of the study suggest that businesses should take into consideration the personality traits of consumers when designing marketing strategies to promote environmentally conscious behaviour. Marketing campaigns that appeal to the personality traits of consumers are likely to be more effective in promoting green consumption behaviour.

Keywords: Green Product, Consumer Purchase Intention, Consumer Attitude, Big 5 Personality Trait Theory and The Theory of Planned Behaviour.

ROLE OF USER GENERATED CONTENT OF SOCIAL MEDIA IN CONSUMER DECISION MAKING WITH RESPECT TO OTT SUBSCRIPTION

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Abstract

In recent years, Over-The-Top (OTT) subscription services have gained immense popularity, and social media has emerged as a powerful platform for consumer decision making. The present study aims to explore the impact of information obtained by the consumers from user-generated content (UGC) of social media on consumer decision making with respect to OTT subscription. In the attempt to explore the influence of information in tune with Uses & Gratification Theory, two constructs are selected for the study namely 'trust on the information' from social media UGC content and 'credibility of information' from social media UGC content. The study employs quantitative approach that assess the influence of these constructs on consumer purchase intention towards OTT subscription. The findings of this study shall contribute to the existing literature by providing insights into the role of information in influencing consumers choices for OTT subscription. It shall also further throw light on the kind of information consumers look into before purchase decision. The study shall hold value for managerial decision making as it shall provide direction in managing online e-WOM. The results of this study will have implications for both researchers and practitioners in the field of marketing and communication.

Keywords: User-Generated Content of Social Media, e-WOM, Consumer Decision Making, OTT Subscription, Trust and Credibility.

IMPACT OF INFLUENCER MARKETING ON CONSUMER BEHAVIOUR

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Abstract

With the development of the Internet and technology and the penetration of multinational companies in India, marketers have started exploring various ways to gain a competitive advantage in the market. Many new methods of marketing have emerged in recent times, but the aim of a marketer is to find the most effective marketing method to connect with and convince its consumers. While these methods may be beneficial in gaining the attention of prospective consumers, the long-term connection can only be established by providing quality products and good customer service. Marketers need to understand the thinking and preferences of this new generation as the already existing methods have become exhausted due to excessive competition. With the penetration of YouTube, Instagram, and other social media platforms, driven by low-cost internet services in India, people have started exploring these platforms and creating content that leaves a deeper impact on their audience. This has helped them gain popularity among the people.

Companies have recognized the potential of such influencers and started collaborating with them to market their products to the target audience. People trust the influencers (individuals) they follow and prefer to purchase products they are using or promoting. The objective of this paper is to find the impact of the recently developed influencer marketing technique on consumer behavior and determine its effect on consumer buying behavior.

Keywords: Marketers, Companies, Social Media Platforms, effective, influencer marketing, consumer behaviour.

CONSUMER PURCHASE INTENTION: A REVIEW OF GREEN MARKETING PRACTICES IN INDIA AND THE INFLUENCE OF SOCIO-DEMOGRAPHIC CHARACTERISTICS

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Abstract

The focus of this paper is to analyze the impact created by the promotion of green marketing on the purchase intention of Indian consumers concerning their cultural, geographical, ethical, gender, instructional, and age backgrounds. This study enhances the construct and usefulness of green marketing. The results explain that price plays a major role in influencing consumers from different backgrounds, and young adults are more inclined towards green purchases due to environmental awareness. It was also discovered that there is a beneficial relationship between eco-friendly items and green marketing methods. Environmental knowledge is connected to age and education. The outcomes may be advantageous for managers, marketers, and the emerging markets to develop suitable green marketing strategies to meet the demands of consumers in the dynamic environment. The results suggest that green marketing strategies can be effective in influencing consumer behavior in the Indian market, but their effectiveness may vary depending on the socio-demographic characteristics of the target audience. This paper provides valuable insights for businesses seeking to promote environmentally friendly products in India and suggests the need for a more nuanced understanding of consumer behavior in the context of green marketing. This might even be instrumental for research purposes to attribute any findings relating to the abstracted model of green marketing. The research method for this study is conceptual modeling and literature review.

Keywords: - green marketing, green purchase intention, environmental attitude, theory of planned behavior

THE IMPACT OF E-WOM ON TRAVEL MOTIVATION, TRAVEL DECISIONS, AND VISIT INTENTIONS OF INDIAN SOLO FEMALE TRAVELLERS

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Abstract:

This article sheds light on Indian solo female travellers' emotional experiences while on vacation, which are critical for improving our understanding of their traveling behavior. Solo female traveller's usually visit places that leave a positive mark on them. Choosing a travel destination is undoubtedly a difficult decision for them, so they choose places that are familiar and nearby for safety reasons. The finding in this research literature is that the occurrence of risk, no matter if it's actual or perceived, influences the travel decision-making process for individuals. The significance of researching opinions regarding travel risks has been recognized in a variety of fields of study, which might involve tourist socio –psychology factors, perceived risks, criminal justice, and promotional activities. It is widely believed that people's perceptions of safety and security influence their destination choices. Consumers form opinions about a particular destination based on information gathered from various sources, such as e-word of mouth, various forms of social media, guidebooks, articles, and conversations with family, friends and relatives. The aim of this research is to look into the impact of e-word of mouth on travel motivation and intention to make travel decisions towards visiting to certain destination. This is a quantitative study conducted for Indian solo travellers. The respondents who participated in this research were solo tourists who were from India and who intent to travel to Shimla. This finding suggests that each tourist attraction should evaluate and enhance its safety and security, as well as re-promote and re-establish areas that have been impacted by risk events in the past. This could restore the positive image of that specific destination, reducing the risks perceived by solo female travellers, so they can continue to feel safe while traveling to a specific location.

Keywords: E -WOM ,Tourism, Adoption, Travel Motivation, Perceived Risk, Solo Female Travellers.

EXPLORING THE MODERATING ROLE OF ENVIRONMENTAL AWARENESS AND MEDIATING ROLE OF CUSTOMER INCENTIVES IN THE RELATIONSHIP BETWEEN HOTEL SUSTAINABILITY PRACTICES AND BEHAVIOURAL INTENTIONS OF MILLENNIALS

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Abstract:

This research study aims to investigate the mediating role of environmental awareness and the moderating role of customer incentives in the relationship between hotel sustainability practices and the behavioural intentions of millennials. The study employs the Stimulus-Organism-Response (SOR) theory to examine how hotels' sustainable practices act as a stimulus to influence the millennials' behavioural responses towards hotels. The study will use a quantitative research approach and a survey questionnaire will be developed to collect data from a sample of millennials who have stayed in hotels that promote sustainable practices. The questionnaire will measure the extent of millennials' environmental awareness, their perceived value of hotels' sustainable practices, the level of customer incentives offered by hotels, and their behavioural intentions towards hotels.

The data collected will be analyzed using a structural equation modelling (SEM) approach. The SEM model will test the hypothesized relationships between the variables and examine the direct and indirect effects of the mediating and moderating variables.

The study is expected to contribute to the existing literature by providing empirical evidence of the mediating role of environmental awareness and the moderating role of customer incentives in the relationship between hotel sustainability practices and behavioural intentions of millennials. The study findings will provide hotel managers with insights into how to effectively promote their sustainable practices to millennials and encourage their behavioural intentions towards sustainable hotels.

The application of SOR theory will provide a theoretical basis for understanding the underlying mechanisms of the relationships between the variables. The study findings will also contribute to the practical application of the SOR theory in the context of hotel sustainability practices.

Keywords: Sustainable Practices, Customer Incentives, Environmental Awareness, Behavioural Intentions

GREEN INITIATIVES BY GOVERNMENT AND CORPORATE SECTOR OF INDIA

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Abstract

Over the last few years, awareness towards environmental issues has emerged as an important aspect. The environment, as well as human and animal health, is being affected by the pollution caused by humans themselves, as they use chemicals for food and animal adulteration, resulting in various diseases like low birth rate, cancer, asthma, etc. This has led to an increase in concern among consumers, governments, and companies for ecological balance.

In India, many companies are now shifting their priorities from cost-saving to environmental protection. Companies like Disney, Fisher, and eBay are taking environmental issues seriously and are now investing in environmental initiatives. The government is also making efforts to protect the environment by taking legal actions and implementing laws. The Ministry of Environment, Forest, and Climate Change has issued notifications to the states and union territories to stop using plastic for poll preparation.

The present study aims to spread knowledge about the various efforts made by companies and the government towards green practices.

Keywords: - Green practices, environment, climate change etc.

A STUDY ON THE IMPORTANCE OF DESCRIPTIVE LANGUAGE, PRODUCT SPECIFICATIONS, AND BENEFITS IN ONLINE SHOPPING

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Abstract:

The rise of e-commerce has made product descriptions a critical factor in online consumer purchasing decisions. This study aims to investigate the impact of descriptive language, product specifications, and benefits on influencing consumer behavior. A mixed-methods approach was used to collect data from both online shoppers and e-commerce businesses.

The results revealed that descriptive language, product specifications, and benefits all play a significant role in determining consumers' purchasing decisions. Consumers prefer product descriptions that are clear, concise, and provide detailed information about the product's features and benefits. Moreover, the study found that product specifications were particularly crucial for consumers when buying technical products, while benefits were more essential when purchasing lifestyle or luxury products.

The study's findings highlight the importance of creating effective and informative product descriptions in online shopping. E-commerce businesses should invest in developing high-quality product descriptions that provide detailed information about the product's features, benefits, and specifications. Doing so can help increase consumer trust, loyalty, and satisfaction. Ultimately, this research contributes to the body of knowledge on how product descriptions impact online consumer behavior and can guide e-commerce businesses in improving their marketing strategies.

Keywords: consumer behavior, product specifications, marketing strategies, loyalty, consumer trust

THE IMPACT OF SOCIAL MEDIA PLATFORMS ON TRAVELERS AND THEIR INTENTION TO TRAVEL

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Abstract:

Due to the accelerated development of the economy, science, and technology, the social media era has had a significant impact on all aspects of life. Sharing information on social networks such as Instagram, YouTube, and Facebook by vloggers and bloggers can contribute to travel intentions and decisions. This article examines the use of social media influence platforms, such as blogs and vlogs, to advertise destinations and to encourage travellers to visit these locations. The aim of this paper is to examine the impact of social media platforms on travellers' intentions to visit a particular location. This paper provides insights into the social media platforms of vloggers and bloggers when selecting a destination, focusing on the motivation factor as a crucial connection and a better comprehension of selecting a destination choice as a means of making travel-related decisions. A survey was conducted in the Tricity (Chandigarh, Panchkula, and Mohali) with a sample size of 200 respondents, who were asked about the impact of social media platforms on travellers, in order to obtain accurate and useful results. Prior to travelling to a particular location, the majority of travellers prefer to consult travelogues and blogs for information. Consequently, this adds to the research suggesting the existence of a significant relationship and suggests that the better the travel-related decisions, the better the destination selection and the intention to visit the destination via social media platforms. However, social media participation was not substantially associated with travel capacity. Intriguingly, the relationships between motivation, opportunity, social media involvement, and intention to return were identical on Facebook and Twitter, indicating that hotel managers can employ the same marketing strategy across social media channels.

Keywords - Social Media Platforms, Vlogs, Blogs, Solo travelers, Destination, Decision making

ROLE OF DIGITAL MARKETING ON STUDENT PERCEPTION

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Abstract

Digital marketing has become an integral part of modern educational institutions' strategies to attract and engage students. This research paper explores the significant role of the digital marketing in shaping student perceptions and influencing their decision-making process. Digital marketing empowers students to make informed decisions by providing them with readily available information about programs, courses, admission requirements, and campus life. Through engaging website content, online videos, virtual tours, and webinars, educational institutions can display their facilities, faculty, and student testimonials, creating a comprehensive and immersive experience for prospective students.

Purpose- The basic objective of the study to find out the role of digital marketing on students perception.

Methodology:- This study combines qualitative and quantitative methods to effectively examine the relationship and impact of digital marketing on student perceptions. A structured questionnaire were designed for to collect the data on the dimensions related to the digital marketing and student's perception. The sample size of the study of 200 students, which are studying the higher secondary schools, and under graduate courses in Gujarat & Madhya Pradesh. The convenient sample technique were used for the data collection. Various statistical tools like correlation, regression and ANOVA used for the testing of hypothesis.

Findings: This study shows digital marketing has a profound correlated and influence on prospective students' perceptions of educational institutions.

Keywords: Digital Marketing, Students Perception, Educational Institutions.

**THE DARK SIDE OF GREEN MARKETING:
ANALYSING THE PSYCHOLOGICAL AND CONSUMERIST CONSEQUENCES
OF GREENWASHING ON PEOPLE**

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Abstract

The present paper explores the idea of green marketing as a social activist stance of corporations and greenwashing as a false practice in the name of green marketing. Not only does it highlight various studies conducted across the globe and over time about the impact of greenwashing on consumers, employees, and the general public, but it also tries to indicate the psychological impact it might have on people. Insensitivity towards green marketing and sustainable practices may emerge as a possible outcome of greenwashing when individuals are not able to identify whether a brand's green claims are true or not.

Keywords: Green marketing, Greenwashing, Consumerism, Capitalism, Insensitivity.

CONSUMER BEHAVIOUR TOWARDS LUXURY FASHION BRAND CONSUMPTION IN INDIA

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Abstract

This study examines the preferences of audience for luxury fashion brands. According to the findings, respondents had a positive impression of high-end fashion labels. Their assessment of value for money is influenced by factors including attention to detail, price, material quality, and country of origin. The primary information sources for consumers include company websites, social media, in-store visits, fashion magazines, and online reviews. The country of origin is believed to be somewhat to very important when buying luxury apparel. Respondents also expressed their belief in India's expanding luxury market. These insights are quite useful for luxury fashion producers that want to understand and meet the preferences and expectations of Indian buyers.

Keywords: Luxury consumption, fashion , luxury market , growth , factors, motivation.

BEYOND THE HYPE EXPLORING THE ETHICS, RELIABILITY, AND STRATEGIES OF INFLUENCER MARKETING

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Abstract:

This research paper investigates the relationship between transparency and disclosure in influencer marketing and consumers' purchase intentions, focusing on the ethical considerations surrounding this marketing strategy. The study aims to provide insights for businesses to create more effective and ethical influencer marketing campaigns while ensuring a positive and authentic influencer marketing experience for consumers. The findings reveal a positive correlation between the presence of disclosure in influencer marketing and consumers' purchase intentions, supporting the hypothesis that transparency and disclosure influence consumers' attitudes towards influencer marketing. This highlights the importance of brands prioritizing disclosure in their influencer campaigns to build trust and credibility with consumers. Additionally, the study identifies that consumers' intentions towards influencer marketing are positively influenced by the presence of influencer marketing terms and conditions. This underscores the significance of regulatory systems and guidelines in promoting transparency and accountability within the industry.

The paper emphasizes the factors that brands should consider when planning influencer campaigns, including relevance to the target audience, authenticity, brand fit, engagement rate, and creativity. Furthermore, it recognizes the role of government influencer marketing guidelines in fostering transparency and accountability, providing a framework for brands and influencers to operate within.

Future studies could delve into the effectiveness of different types of influencer marketing campaigns, examine the role of influencer marketing in building brand value, and investigate ethical considerations and the impact of disclosure on consumer trust and purchase intent. This paper serves as a guide for businesses to develop more effective and ethical influencer marketing campaigns and offers recommendations for maintaining transparency and accountability in the industry.

Keywords: Influencer marketing, Authenticity, Ethics, Disclosure, Regulations

**RELATIONSHIP AMONG CELEBRITY ENDORSEMENT, GREEN BRAND
EQUITY AND GREEN PURCHASE INTENTION FOR AYURVEDA BRANDS: A
CONCEPTUAL FRAMEWORK**

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Abstract

Changing lifestyles, environmental awareness and consciousness have radically changed consumer behaviour. These factors are increasing the demand for Ayurveda products across the world. While the value of Ayurveda and herbal products is acknowledged and their advantages are shown, there is less empirical evidence on the role of celebrity endorsement in their marketing. The present study proposes a conceptual model based on the existing literature integrating Celebrity Endorsement, Green Brand Equity and Green Purchase Intention. The study outlines a framework by which an Ayurveda brand can leverage celebrity endorsement to market its products and influence consumer purchase intention. The study bases the conceptual framework on Source Credibility Theory, Source Attractiveness Theory and Associative Memory Network Theory. It is concluded that celebrity endorsement of Ayurveda brands holds the potential to establish the brands in the consumer's mind and create purchase avenues. Celebrity endorsement for Ayurveda brands will help them gain popularity and influence consumers' attitudes and purchase decisions. The study contributes to the body of knowledge on Ayurveda branding and offers implications for academicians and practitioners.

Keywords: Ayurveda, Brand Equity, Celebrity Endorsement, Purchase Intention.

RESHAPING THE ROLE OF VIRTUOUS LEADERSHIP AND WORK EFFICIENCY IN HYBRID WORKPLACE SYSTEM

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Abstract

A crisis like the Covid-19 epidemic is typically marked by a decline in interpersonal trust, a loss in collaboration, an itemization in communication, and a fading or diminution of happiness and fulfilment. The current situation calls for leadership that is characterized by virtue, which helps followers be happier, more content, and work more efficiently. This research's goal is to investigate how, in a hybrid workplace, a supervisor's virtuous leadership is seen by employees and in what way it affects employees' efficiency. A self-administered questionnaire was used to survey 371 IT engineers in Bengaluru, Karnataka, India. The empirical findings display that a superior's virtuous leadership, as valued by the subordinate, favourably improves engineers' job efficiency. The results show that encouraging virtuous leadership is a viable method to increase employee efficiency in a hybrid work environment, which may eventually improve both individual and organisational performance. Despite a long history of interest in leadership qualities, workers in the IT industry have a limited comprehension of this notion in terms of employee job efficiency in a hybrid work environment. This research fills this gap by investigating the relationship between virtuous leadership and workers' efficiency while building on recent developments.

Keywords: Virtuous leadership, Work efficiency, Hybrid work system, IT sector

IMPACT OF SPORTS PARTICIPATION ON JOB PERFORMANCE OF ACADEMICIANS WITH REFERENCE TO NORTHEAST, INDIA

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Abstract

India's growing sedentary behavior among youth/employees is becoming a national concern. A major means to increase the participation levels for employees would be by developing an environment supportive of physical activity and sports. The research has been undertaken to study the impact of sports participation on performance of employee's attitude and motivation towards work. Sports stimulate brainstorming and innovative thinking. It is a remarkable tool for fostering a sense of unity among colleagues, which in turn leads to increased commitment. In this research both primary data and secondary sources of data has been used. The primary data is collected using non-probability sampling technique and the respondents are of different age groups and are employed in different institutions. It has been found that the employees of academic institutions are more energetic and motivated once they are involved in frequent sports activities. Other employees who were involved in sports in their young age they are also been found having positive attitude leading to good performance. Only few employees were found having low performance and low esteem who frequently played sports but could not achieve much in the sports which they wanted to.

Keyword: Sports, Job Performance, Attitude, Motivation, Physical activity.

AN EMPIRICAL STUDY OF EMPLOYEE MOONLIGHTING IN AN EDUCATION

INDUSTRY

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Abstract:

Employees take up more than one job at a time to safeguard against job loss and supplement their incomes which is prevailing as Employee Moonlighting. This study was conducted to find out the factors affecting employee moonlighting in an Education Industry. The population of the study included the employees of various private universities of Uttar Pradesh. A total of 150 respondents involved in this study. Qualitative research technique was applied to collect the data from all the respondents. Questionnaire method was used, and percentage analysis was done to study the data. The findings of the study showed that if the employees will receive good salary, then they will quit employee moonlighting and also if the employees are satisfied and happy in their primary job then they will not go for moonlighting. The study gives scope to the Human Resource professionals to re-visit the institutional policies and employment contracts.

Keywords: Employee Moonlighting, Teachers, Income, Education, and Job Satisfaction

HUMAN RESOURCE ACCOUNTING PRACTICES OF SELECTED INDIAN MAHARATNA COMPANIES IN PRE & POST PANDEMIC ERA

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Abstract

Introduction- COVID-19 has made a significant impact on employees and workplaces all over the world. Organizations are afflicted by a widespread pandemic, and the world as a whole is seeing rapid changes in technology, structure, and objectives. As a result of the COVID-19 pandemic outbreak around the world, the lockdown of big cities and India arising from the pandemic has impacted the Indian Maharatna companies.

Objective- The purpose of this research paper is to analyze the relationship between pre and post human resource accounting and financial performance of selected Maharatna companies in India.

Research Methodology- For this study, 5 Indian Maharatna companies have been taken into consideration. The duration of the study was considered two years for pre-pandemic era from 2018 & 2019 and two years for post-pandemic era from 2021 & 2022. Secondary data for this study was used and acquired from various secondary sources. Descriptive statistics and Regression Analysis was used to analyze the data.

Findings- As a result of Covid-19 pandemic, the recruitment and selection activities drastically decreased and the previous set goals could not be achieved by employees. The study found that there is an insignificant relationship between pre and post Covid-19 human resource accounting practices (employee' benefit expenses) and financial performance (net profit and return on equity) of selected Indian Maharatna companies.

Need/ Value- This study will be beneficial for the various stakeholders, accountants and HR managers to take decisions and make policies related to HR.

Keywords- Covid-19 pandemic, Financial Performance, Human Resource Accounting practices, Pre & Post-pandemic era.

EXAMINING THE EMPLOYEE MOTIVATION TO USE LINKEDIN FOR PERSONAL BRANDING

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Abstract

People who want to build their personal brands and develop their professions frequently use LinkedIn, a well-known professional networking site. The effects of LinkedIn on employees' personal branding and professional advancement, as well as the underlying psychological processes that underlie these effects, are still little understood. This study aims to investigate the effects of LinkedIn on personal branding and career growth among employees, focusing on the mediating roles of perceived competence and perceived control. This study draws on the ERG theory, which holds that people are motivated by three primary needs — existence, relatedness, and growth — in order to achieve their goals. A survey-based methodology will be used to collect data from a sample population of employees from various organizations. The survey will assess the use of LinkedIn for personal branding and career growth, as well as the dependent variables of job opportunities, satisfaction with job opportunities, length of unemployment, number of connections made, frequency of engagement, opportunities with professional relationships, recommendations received, frequency of using LinkedIn to learn new skills, number of skills gained through courses or content, satisfaction with skills gained, and progress made in job roles. The collected data will be analyzed using regression analysis to examine the relationships between the independent variable, dependent variables. The findings from this research will provide insights into the role of LinkedIn in facilitating personal branding and career growth, as well as the underlying psychological mechanisms that influence these outcomes. The research will contribute to the existing literature on personal branding and career growth, as well as provide practical implications for individuals seeking to enhance their professional development and employers seeking to leverage LinkedIn for talent management.

Keywords: LinkedIn, Personal Branding, Career Growth, Personal Brands, Opportunities,

ARTIFICIAL INTELLIGENCE IN HR PRACTICES SWOT ANALYSIS OF CHATGPT USAGE AMONG EMPLOYEES

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Abstract

The introduction and wide acceptance of ChatGPT, particularly in the public domain, has shown the usefulness of Artificial Intelligence (AI) in almost all aspects of life. ChatGPT serves as a personal assistant to many people in this era. This extends to various organisations' human resource (HR) personnel who use ChatGPT for daily tasks such as writing letters and minutes and searching for ways to resolve an office problem. As a new technological tool being integrated into various human resource practices, a strengths, weaknesses, opportunities and threats (SWOT) analysis is required to help identify and improve its benefits and mitigate the problems associated with its usage in official duties. ChatGPT is noted to be a time saver and makes work more accessible. However, it has weaknesses like being unable to communicate on all subject matters perfectly like a human will and producing text that sounds plausible but is incorrect under the surface. The study's findings show that institutions can adapt or adopt Chat GPT in official duties but do so with set policies and guidelines not to misinform and increase the unemployment rate. This is because ChatGPT has the opportunity to make HR employees experts in various fields of interest related to other employees and therefore increases the organisation's productivity.

Keywords: Artificial Intelligence, ChatGPT, SWOT Analysis, Human Resource Practices, Technology

HOUSEHOLD MANAGER: SEARCH FOR THE ROLE AND RESPONSIBILITY OF THE LADY OF THE HOUSE

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Abstract

The study of human history brings to our notice that the first formal organization that came into existence was the "Family." No organization can function without proper management, and the family is no exception. Except for only a few examples, almost all families across the world are managed by the womenfolk.

The art and science of management have taken a formal shape in the form of a discipline of study in the last two centuries. The study of management was initially directed towards business activities and was named "Business Management." Over time, the application of managerial principles found their place even for non-commercial activities.

Every organization needs successful management to achieve its objectives. Family, as an organization, also has its goals to achieve, but formal literature on management does not deal with this area specifically. Drawing an analogy from the existing principles of business management, an attempt has been made to develop the area of "Household Management." In the study of Household Management, the emphasis has been directed towards understanding the role and responsibilities shared by the lady of the house. It will not be an exaggeration if we title her as a "Household Manager."

Keywords: Household Management, Home Maker, Lady of the House, गृहिणी, Housewife, Household Manager, Family, Business Management.

A CONCEPTUAL STUDY OF GREEN HRM PRACTICES IN EDUCATION INDUSTRY OF LUCKNOW AND KANPUR

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Green Human Resource Management that is GHRM aims at sustainable environment, waste management, adopting activities which are nature friendly and assisting in social responsibility of the organisation. Green HRM activities are the need of an hour. Industries and corporate world must promote the concept to make the environment friendly scenario for future growth and development.

When the sustainable development is talked about HRM practices of green concept becomes an integral part of it. It involves creation of green workforce, reduction of pollution and carbon, better employee engagement activities and cost reduction. Education industry too plays an important role in promoting and practicing the Green HRM. Education industry is the pillar of the sustainable society, thus also have crucial role in developing the environment friendly activities and minimising the wastage of natural resources. This concept should be more practised after pandemic to maintain the natural balance.

The research paper discusses about the importance and dimensions of Green HRM practices. It throws light on the contribution of educators, students and staff involved in such practices. The researcher analyses the primary data of education industry which involves schools, colleges and coaching industries of Lucknow and Kanpur.

The suggestions are also given to promote the Green HRM activities to make the foundation of the concept more nature as well as environment friendly, overall cost reduction and improvement in routine activities.

Key words – Sustainable development, Environment, Green HRM, Green workforce, Nature Friendly

SYSTEMATIC ANALYSIS OF COMPLEMENTARY INTERDEPENDENCE BETWEEN GIG WORKERS AND ORGANIZATIONS PROVIDING GIG WORK

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Abstract

In recent years, the gig economy has grown rapidly across various sectors due to advancements in technology and changing work dynamics. As a result, it is crucial to conduct a comprehensive study of the gig economy to gain a deeper understanding of its opportunities and challenges for both gig workers and organizations providing gig work. This research paper undertakes a critical analysis of existing literature on the gig economy, utilizing secondary data sources. Its primary objective is to shed light on the challenges and benefits associated with the gig economy from the perspectives of gig workers and organizations. The paper highlights the vital role played by gig workers and gig work providers in today's job market. By examining these factors, the study aims to offer valuable insights on how gig workers and organizations can collaborate effectively to maximize the benefits of the gig economy while minimizing its challenges. This requires the establishment of policies and practices that protect workers' rights while fostering innovation and economic growth globally.

Keywords: Gig economy, opportunities, challenges, gig workers, organizations, benefits

THE ROLE OF NATURAL ACCEPTANCE, PROSPERITY AND HAPPINESS AS A KEY VIBRATION IN EMPLOYEES

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Abstract

Desires are meant to be fulfilled to get happiness, but as one desire is fulfilled it shows a gateway for another desire and then another and another and finally a vicious circle of desires is formed and it becomes almost impossible to break that circle. Meanwhile in fulfilling these desires one tends to forget the reason behind these desires and seek for happiness remains unfulfilled. We all are working on the process of achieving happiness through different medium as per our level of understanding, sometimes we succeed but mostly fail. But we still try to seek happiness through mediums throughout life. Everyone wants happiness continuously, not in spurts. We do not want to be unhappy even for a single moment, but how successful the organizations are in achieving this for their manpower is a serious matter of self-exploration.

Value education plays a significant role in organizational behavior by shaping the beliefs, attitudes, and behaviors of employees. It is the system of education through which employees could understand the role of Natural Acceptance and self-exploration in the medium of attaining prosperity and happiness for their well-being.

For this, difference between happiness and medium of achieving happiness must be clear. Happiness is complete in itself and no medium is required for the same, but yes mediums are also indispensable part of life and for a prosperous life they are necessary to be fulfilled.

The paper gives a clear concept of value-based education mechanism in which happiness and prosperity are two basic aspirations for human being and for this, organizations need to have right understanding of the virtue of happiness, prosperity, natural acceptance and self-exploration for the betterment of their employees.

Keywords: Happiness, Natural Acceptance, Prosperity, Self-exploration, Right Understanding, Value-education.

DEVELOPMENT OF MEASUREMENT MODEL FOR FINANCIAL LITERACY OF INDIVIDUALS: AN EVIDENCE FROM INDIAN HOUSEHOLDS

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Abstract

Purpose- The purpose of this paper is to build and validate a model for financial literacy that includes the major components of financial literacy namely, Financial Behaviour, Financial Attitudes, Financial Knowledge and Financial Awareness. Under these items, different aspects are considered relating to financial affairs of an individual. In this way, the study includes different scales and tries to integrate and develop a suitable model that defines financial literacy in Indian context.

Research Design- The study investigated a random sample of 400 respondents from rural and urban areas of Varanasi District. The choice of scale was made on the basis of universal acceptability and previous Indian studies. For the analysis, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were used. The model for the construct financial literacy is embodied with components and variables/statements therein; therefore, the model goes into higher order measurement of financial literacy model.

Findings and Discussion- the findings indicate that in the first and second order measurement models scales for all four components have been reduced. The final model shows that extracted items from EFA significantly and positively indicate the financial literacy. In order to generalize the results, more studies with larger samples should take place. The present study shows those factors that may be helpful in measuring financial literacy in India.

Key Words: Financial Literacy, Exploratory Factor Analysis, Confirmatory Factor Analysis, Measurement Model.

A STUDY ON SUSTAINABLE DEVELOPMENT OF GREEN INVESTING IN FINANCIAL INSTITUTIONS IN INDIA

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Abstract

The present scenario of globalization has brought luxury to human life but has also led to environmental degradation due to various involved activities. The entire economy is facing a huge challenge in dealing with environmental problems and their related impacts in their regular businesses. Nowadays, the economy is confronted with challenges of climate change and financial crises, and businesses must adapt to create a greener environment for future generations.

In this context, the financial sector can play a crucial role in promoting environmental sustainability through the concept of Corporate Social Responsibility (CSR). This paper discusses the concepts of Green Finance and sustainable development of the financial sector and highlights various green financial products and services offered by financial institutions in the Indian context.

Keywords: Financial Institutions, Sustainable Development, Green Finance and Investing , Green Products & Services, Corporate Social Responsibility.

IMPACT OF FIRST-TIME ADOPTION OF INDIAN ACCOUNTING STANDARDS ON SELECTED INDIAN NON-BANKING FINANCIAL COMPANIES

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Abstract

International Financial Reporting Standards (IFRS) are the harmonized language of accounting and reporting across all countries. Many countries have adopted or converged with IFRS. Following the footsteps of harmonization, the Ministry of Corporate Affairs (MCA), India has issued Indian Accounting Standards (Ind AS) by converging IFRS. Ind ASs have been implemented in various phases since F.Y. 2015-16. For Non-banking financial companies, the roadmap of implementation of Ind AS has been laid down in two phases i.e., in F.Y. 2018-19 and F.Y. 2019-20. This study aims to analyze the impact of the first-time adoption of Ind AS on selected NBFCs. For this purpose, a sample of ten NBFCs has been taken which have adopted Ind AS from the F.Y. 2018-19. Various financial performance parameters have been analyzed under IGAAP and Ind AS regime for the F. Y. 2017-18. For testing the normality of data Shapiro-Wilk test has been employed. As the data were not normally distributed, a non-parametric test has been considered to analyze the data i.e., the Wilcoxon Signed-Rank Test using SPSS version 26. The results of this study conclude insignificant difference in the financial performance of NBFCs under IGAAP and Ind AS. However, the interest coverage ratio, debt-equity ratio, and equity multiplier have been significantly affected by Ind AS.

Keywords: Indian Accounting Standards (Ind AS), International Financial Reporting Standards (IFRS), First-Time Adoption, Non-Banking Financial Companies, Financial Performance.

INDIA'S DIGITAL PAYMENT SYSTEM AND ITS IMPACT ON ECONOMIC GROWTH: AN EMPIRICAL STUDY

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Abstract

During the past few years, an increasing number of economic transactions have been regulated through online or cashless methods across the globe, particularly in developed and developing nations like India. Several financial frameworks, such as Unified Payment Interface (UPI), have helped India develop as a digital economy in the past few years. One of the main benefits of digital payment is that they are convenient, fast, and cost-effective. An effective digital payment system is critical to the overall economic activity of a country, the stability of its monetary policy, and the stability of its financial system. The study was conducted to evaluate the impact of the digital payment system on India's economic growth. The Real Gross Domestic Product was taken as a proxy for economic growth. In this study, five digital payment systems are used: Real Time Gross Settlement (RTGS), Clearing Corporation of India Ltd (CCIL) operated systems, Paper Clearing, Retail Electronic Clearing, Card Payment, and Prepaid Payment Instruments (PPIs). Data on India's digital payment and real GDP was collected from the year 2011 to the year 2022. Analysis was done by employing the Ordinary Least Square Regression Model, Auto-Regressive Distributed Lag (ADRL) co-integration approach and ARDL Bound test. The results show a long-run relationship between economic growth and the digital payment instrument used in the study.

Keywords: Digital Economy, Digital Payments, Retail Electronic Payments, Card Payments, Prepaid Payment Instruments (PPIs).

FINANCIAL INCLUSION: A CATALYST ROLE OF PUBLIC SECTOR BANKS IN INDIA

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Abstract

The primary focus of this paper is to study the different factors that contributed to financial inclusion in India from the year 2010 to 2021. To accomplish this objective, a pre- and post-financial inclusion comparison of the public sector banks is made regarding total deposits, total credit, and offices. Aside from that, the population group-wise number of branches or offices is also considered to compare different population groups. Financial inclusion is a way of guaranteeing that those who are vulnerable, such as women, senior citizens, migrants, marginal farmers, urban residents, and landless labourers, have the opportunity to utilize financial products and services and promptly receive adequate loans. This is one of the main pillars of India's financial inclusion programmes. All citizens are eligible for financial amenities and services. Therefore, all people must use the amenities and services without any bias, regardless of religion, tribe, or wealth. The study is empirical in nature. It is completely based on secondary data. The information and data have been collected from the Indiastat website, EPWRF India time series website, RBI annual reports, and the banking statistical table published by RBI. For the purpose of data analysis, descriptive statistics, one-way ANOVA and Independent sample T-tests have been used. According to the study, there is a significant rise in total deposits, total credit, and total offices in the post-financial inclusion period compared to the pre-financial inclusion period. Branch or office expansion is higher in rural and semi-urban areas than that in urban and metropolitan areas. As in the study, the various determinants of financial inclusion are studied, so the study can prove helpful in determining the causes of financial exclusion and the necessary steps to overcome it.

Keywords: Financial Inclusion, Public Sector Banks, Deposits, Credit, Offices.

A COMPARATIVE STUDY OF FINANCIAL PERFORMANCE OF LEATHER MANUFACTURING COMPANIES OF INDIA

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Abstract

The Leather & Footwear Sector has been identified as one among the 12 focus sectors by the Government of India. It holds a prominent place in the Indian economy and is among the top ten earners of foreign exchange for the country, known for its consistent significant revenues from exports. India produces approximately 13% of the total leather production in the world and is the second-largest producer and consumer of leather footwear. The leather industry has made a tremendous contribution to employment, providing jobs to almost 4.42 million people, primarily from the weaker sections of society.

The present paper analyses and examines the financial performance of selected Indian Leather manufacturing companies listed on the stock exchange in India. The analysis is based on data collected for a time period of 10 years (2013 to 2022) and establishes a linear relationship between liquidity, performance, and profitability. The financial data is analyzed using several accounting ratios and statistical tools like ANOVA & CAGR, which reveal differences in the financial results of selected Indian Leather manufacturing companies. This analysis provides insights into the capability, stability, and profitability of these companies based on their financial statements.

Keywords: Leather Companies, Ratios, Liquidity & Profitability Analysis, ANOVA, CAGR.

GIG ECONOMY IN INDIA

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Abstract

The Gig Economy refers to a business or workforce model built around temporary work that an individual can deliver without formal commitment. In this era of digital revolution, certain new types of jobs are becoming popular among youths and gig jobs are one of them. Gig is a piece of work or tasks done for different clients over a stipulated period. The features of this sector like flexibility, autonomy, task variety etc are appearing attractive to these youths. While gig work exists previously also, it has gained momentum recently with the emergence and success of platform-based companies like Uber, Swiggy, Zomato, E-commerce companies, Urban company etc. The workers in this economy are classified accordingly as platform workers and non- platform workers. Platform workers are those who are outside of a traditional employer–employee relationship in which organizations or individuals use an online platform to access other organizations or individuals to solve specific problems or to provide specific services in exchange for payment. Non-platform workers are generally casual wage workers and own account workers in the conventional sector, working part time or full time. After developed countries, the concept of gig economy is now becoming popular in developing countries also. In the country like India where unemployment is a major concern for the policy makers since many decades, gig economy can provide great opportunity in this sector. Although it is in the nascent stage in India, but according to the report of NITI Aayog, by 2029-30 gig workers will form 4.1 % of India’s total workforce rising from current 1.5% in 2020-21. These positive trends suggest bright future of gig economy in India. In this paper different aspects of gig economy in Indian context will be discussed.

Keywords- Gig economy, Digital revolution, Platform workers, Non-Platform workers, Unemployment.

A COMPARATIVE STUDY ON CONSUMER PREFERENCE TOWARDS INTERNET BANKING SERVICES BETWEEN BANK OF INDIA AND HDFC BANKS IN BHOPAL

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Abstract

In today's era, the internet plays a very crucial role in making lives easier and empowering people. This advantage of the internet is incorporated by the banks to provide efficient internet banking services to their consumers so that they enjoy various benefits of it. Banks, be it private or public banks, provide these services to their consumers. But it is observed that though people prefer to keep their money and other valuables in public banks but for internet banking services they prefer private banks over public banks. The reason is fast services with an efficient interface and helpdesk and feedback features which the public sector banks still need to improve on their part. Today, with low- cost and high- speed internet service and a lack of time, people are shifting towards internet banking services rather than physically visiting the bank. Consumers are provided with every feature in addition to some advanced options available. Even opening a bank account with zero balance is possible with the help of internet banking. These services are safe, convenient and provide better interest rates to their consumers. In this study, an attempt is made to understand consumer preference towards internet banking services between HDFC and Bank of India. To know the level of awareness that whether the consumers have knowledge of various products or just basic services used for transactions. A survey has been taken of 118 respondents with the help of a structured questionnaire as primary data. The study is descriptive and analytical. For hypothesis testing Chi- Square test has been used. Based on the data, findings have been developed and certain suggestions through the opinions of consumers are provided for banks to improve their services and increase consumer base.

Keywords: Consumer preference, Internet banking services, Public banks, Private banks, consumer base

METaverse: THE FUTURE OF THE INSURANCE INDUSTRY

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Abstract:

Metaverse technology aims to promote automation and increase customers' value the financial sector in an effective manner. The application of augmented reality and virtual reality offers innovative customer experience. In this paper an attempt has been made to give a brief introduction to the concept of metaverse technology and its application areas in the banking operations. A rapid change in the technology creates a new dimension of the banking operations and creates "value" for the customers. In brief, metaverse technology is expected to have a positive impact on the "value creation" process for the customers and would be able to address customers' expectations.

Keywords: Metaverse, AR, VR, Digital Banking, Insurance, Automation

**A STUDY ON CHANGES IN FINANCIAL PERFORMANCE POST MERGER - A
CASE OF KOTAK MAHINDRA BANK**

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Research Scholar

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Abstract:

This study examines how the CAMEL Model affected Kotak Mahindra Bank's financial performance both before and after the merger. The study looked at secondary data from a nine-year period, including a base year of 2015, a four-year pre-merger era (2011-2014), and a four-year post-merger period (2016-2019). The paired sample T-test was used to analyze the statistical significance of the difference between the CAMEL ratios before and after the merger, as well as how the merger affected financial performance. According to the study, a few CAMEL model parameters have shown improved financial performance after mergers. However, overall, the data suggest that there hasn't been a statistically significant improvement in the bank's financial performance since the merger.

Keywords: Merger, Banking Sector, Financial Performance, CAMEL.

IMPACT OF MERGER ON FINANCIAL PERFORMANCE OF ICICI BANK: A CAMEL ANALYSIS APPROACH

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Abstract:

This research study examines the influence of the CAMEL Model on the financial performance of ICICI Bank before and after the merger. The study examined secondary data from a nine-year time span, including a four-year pre-merger period (2007-2010), a four-year post-merger period (2012-2015) and 2011 as base year. The statistical significance of the difference between the CAMEL ratios before and after the merger and the impact of the merger on financial performance was examined using the paired sample T-test. The study found that few CAMEL model parameters have demonstrated improved financial performance following mergers, but overall research indicates that there has not been a statistically significant increase in the financial performance of the banks since the merger.

Keywords: Merger, Banking Sector, Financial Performance, CAMEL

MARKETING STRATEGIES AND FINANCIAL INNOVATION: A BIBLIOMETRIC ANALYSIS

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Abstract

As the digital era is developing at its own pace, financial innovation is going hand-in-hand with technological advancements. There has been a gap identified for comprehensive literature availability of finnovational marketing strategies on the basis of consumers' approach. As the technological markets are truly dynamic and exclusively intensive, it is the need of hour to focus on finnovational developments. The main aim of the study in this arena is to help the policy makers and Government along with academicians to provide ample conceptual database available till now for financial innovations and marketing strategies as a whole. The research methodology adopted to present the theoretical framework with the help of bibliometric analysis. The data has been extracted from the renowned Scopus and Dimensions in order to perform co-authorship analysis, co-occurrence analysis. There are 91,240 papers available on SCOPUS out of which 71,371 are in the time frame between the period of 2014-2023 and 809,627 on DIMENSIONS out of which, 258,094 are all open access. So data extraction process is being executed to make specific study. Considering the structural features, publication, citation sources, author's correlation along with country/organization contributions are being accumulated. As financial innovation is inclusive of technologies in products and services of financial nature, financial market awareness would impact the consumer perception and attitude for its usage. Financial services including marketing strategies are being discussed and future research suggestions are included in the study. Practical implications are that the study will showcase a wider perspective that is related to finnovational marketing strategies to promote awareness amongst the consumers regarding financial products and services in the market.

Keyword: Financial Innovation, Marketing Strategies, Bibliometric Analysis, Co-authorship, Co-occurrence.

**ASSESSING THE IMPACT OF MERGERS AND ACQUISITIONS ON
SHAREHOLDER VALUE: A COMPARATIVE ANALYSIS OF ANCHOR BANK,
INDIAN BANK, PUNJAB NATIONAL BANK, AND CANARA BANK**

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Abstract

Banking is an important industry in every economy and is one of India's fastest-growing industries. The stakes are tremendous, and there are international actors involved. Public and commercial banks in the country are also competing furiously to reach the targeted theatregoers. The troubling element is that share values are expanding at the same time as the core business. As a result, mergers in the banking sector occur to maximize share value, improve overall worth, and make the combined institutions stronger and less competitive. The most recent and largest merger in the banking industry involved 4 banks, which is relevant to this research study.

In the proposed study paper, the researcher attempted to determine the influence of bank peonage following a merger on the banking sector and the economy.

Keywords: Share value, Mergers, and acquisition (M&A), Banks.

DEEP WEB : AFFECT ON HUMAN LIFE

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Abstract

The deep web, which is also known as the hidden web or the invisible web is a part of the internet, but it is not what we use in our daily life i.e., the surface web. The surface web contains billions of HTML pages, but it is believed that there is far more information hidden in the deep web which is not acknowledged by the search engines. Therefore, there is much more information or HTML web pages hidden on the internet and it is a non-restricted space, so we can access those hidden HTML web pages through World Wide Web. Most deep web content consists of private files hosted on cloud platforms such as Dropbox and Google Drive.

Keywords: Deep web, hidden, HTML web pages, Internet

**IMPACT OF INFORMATION TECHNOLOGY ON BUSINESS: RESEARCH
FOCUSED ON INDIA**

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Abstract:

In today's era, Information technology is considered one of the most important ingredients for the process of entering a business into the innovative market. It also enables the generation of market-oriented products and services, leading to the expansion of companies and their business. The nation's economy showcases outstanding performance in the business sector, which is largely attributed to the revolution in information technology and the facilities provided by the internet.

This outstanding performance became possible due to the exchanges made feasible through internet facilities, electronic devices, and internet boosters. With the help of internet facilities, companies have become capable of attaining global accessibility. In the present study, the researcher aims to find out the impact of information technology on businesses and the overall performance of the economy. The empirical findings have shown a drastic and tremendous level of growth in the business world, which has been made possible by advancements in information technology.

Keywords: Information Technology, Business, Market, Economy

INVESTIGATIONS ON THE BARRIERS OF NEW PRODUCT DEVELOPMENT IN MANUFACTURING INDUSTRIES: A DEMATEL APPROACH

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Abstract

The present research work is dedicated to the investigations on the relationships among the barriers in new product development in manufacturing industries. For this purpose, first of all, a list of possible barriers was created with the help of available research and experts' opinion, and the relationships among the barriers were investigated using a well know multi criteria decision making (MCDM) technique, Decision-making trial and evaluation laboratory (DEMATEL).

Keywords: New product development, Decision-making trial and evaluation laboratory (DEMATEL), Manufacturing industries, Multi criteria decision making (MCDM).

MATERIAL HANDLING SYSTEMS SELECTION FOR INCINERATION OF WASTE MATERIALS IN CEMENT KILN USING AHP-VIKOR

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Abstract

The present research work focuses on the selection of material handling system for incineration of waste materials in cement kiln. For this purpose, first of all, with the help of experts opinion, six types of wastes were identified along with the possible alternatives for their handling, and in the next stage, with the help of two renowned multi criteria decision making (MCDM) techniques, namely, Analytical hierarchy process (AHP) and Vlekrerijumsko KOmpromisno Rangiranje (VIKOR), the rankings of material handling systems were declared for each types of wastes.

Keywords: Material handling, Waste materials, Multi criteria decision making (MCDM). Analytical hierarchy process (AHP), Vlekrerijumsko KOmpromisno Rangiranje (VIKOR).

**THE MEDIATING ROLE OF ARTIFICIAL INTELLIGENCE IN FACILITATING
AUTOMATION IN SMALL AND MEDIUM ENTERPRISES (SMES): A
BIBLIOMETRIC ANALYSIS**

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Abstract:

Artificial Intelligence (AI) has garnered significant attention as a transformative technology that has power to revolutionize several sectors of the economy. The role of AI in facilitating automation in the context of small and medium-sized enterprises (SMEs) has become a topic of growing interest. This article aims to explore the major areas of research, the recent trends and existing literature on the mediating role of AI in automating processes within SMEs through bibliometric analysis, highlighting the potential benefits and constraints associated with its implementation.

The findings of this study found that the countries technologies such as United States and China which are quite rich in have contributed to a greater context in this research field followed by United Kingdom and India. The terms that appeared after the analysis of keywords co-occurrence were industry 4.0, artificial intelligence, blockchain and automation. The results of the present study shall guide numerous stakeholders, including researchers, to analyze the role of AI in facilitating automation in small businesses.

Keywords: Artificial Intelligence (AI), automation, digitalisation, SMEs, bibliometric analysis.

A STUDY ON SUSTAINABILITY IN BUSINESS AS A FUTURE TREND IN INDIA

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ABSTRACT:

In recent years, sustainability has made great headway in Indian culture. Although the most contentious issue in sustainability is climate change, which has evolved in popular culture into more of a political than a scientific debate, the case for sustainability as a workable solution to many of the nation's and planet's environmental problems has largely taken hold. There has never been a bigger chance for sustainability to lead to success across a variety of social sectors. Technology advancements have greatly increased the chance that environmental sustainability will actually have an impact.

Keywords: Business Sustainability, Future Trends

EVALUATION OF PRODUCTIVITY IMPROVEMENT BARRIERS USING FUZZY-AHP

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Abstract

Today, all the industrial sectors are looking for more and more efficient techniques for productivity improvement, but due to barriers, fail to do so. Considering this fact, the present research work is dedicated to the evaluation of productivity improvement barriers using Fuzzy-Analytical Hierarchy Process (FAHP). During the research work, first of all, a list of three potential barriers as well as four criteria was identified using the survey of available literature as well as experts' opinion and in the next step, after getting the responses from a questionnaire, the rankings of barriers was accomplished using Fuzzy-AHP technique.

Keywords: Productivity, Barriers, Manufacturing, Fuzzy-Analytical Hierarchy Process (FAHP).

PRIVACY AND CONFIDENTIALITY IN PERMISSIONED BLOCKCHAIN NETWORKS: EVALUATING SECURITY MODELS

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Abstract:

The capacity of blockchain technology to offer secure and decentralised data management is helping it gain popularity. It is still very difficult to guarantee privacy and confidentiality in permissioned blockchain networks. This study aims to assess the privacy and confidentiality security models of permissioned blockchain networks. The RBAC and ABAC models are the two primary security models that are examined in this study. The research paper conducts a thorough analysis of existing literature on permissioned blockchain networks, security models, privacy, and confidentiality. The researchers also conduct experiments using a permissioned blockchain network to simulate real-world scenarios. Based on a number of parameters, including access control, data sharing, and data protection, they compare and contrast the two security approaches in terms of privacy and confidentiality.

The research's findings demonstrated that in permissioned blockchain networks, privacy and confidentiality may be effectively provided by both the RBAC and ABAC models. The ABAC paradigm, however, was discovered to be more adaptable and scalable than the RBAC approach. It makes it possible for fine-grained access control, which makes it possible to manage data access more precisely and quickly. On the other side, while the RBAC paradigm is easier to install and operate, it might not offer enough security in challenging situations. The study comes to the conclusion that implementing the right security models will enable privacy and confidentiality in permissioned blockchain networks. The particular demands and requirements of the application will determine which security architecture is best. While the RBAC model is appropriate for applications that need straightforward access control, the

ABAC model is more suited for those that need fine-grained access control. This study makes a significant addition to ongoing work on permissioned blockchain networks' privacy and confidentiality issues.

Keywords: Blockchain, Permissioned Networks, Security Models, Privacy, Confidentiality, RBAC, ABAC.

EFFECT OF ASSET SPECIFICITY ON TRUST IN MANUFACTURER-SUPPLIER RELATIONSHIP- A REVIEW

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Abstract

In order to strengthen the relationship between manufacturers and their suppliers, it is necessary to focus on the level of trust between them and how this trust can be made stronger. This review paper tries to determine whether the “asset specificity” possess any effect on the trust in a manufacturer-supplier relationship. Furthermore, it will also find that whether this relation is positive or negative in nature. The study is a systematic literature review based on the already published literature. Result of this study suggests that out of seven specific assets, only two types of specific assets i.e., “human specific and site-specific assets” have a positive and direct effect on the trust between a manufacturer and its supplier. Enough literature is not present which can establish a direct relation between dedicated and physical specific assets and trust. “Temporal, brand capital, and procedural asset specificity” does not have any direct effect on trust.

Keywords: Asset Specificity, Trust, Supply chain Management

**DIGITAL HEALTHCARE ECOSYSTEM – A DATA DRIVEN INNOVATIVE
MODEL TO RESHAPE THE HEALTHCARE SYSTEM AND AN OPPORTUNITY
TO ADVANCE HEALTH EQUITY**

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Abstract:

After COVID-19 pandemic, in healthcare sector, one prevailing sentiment has become very clear; many consumers would prefer options that allow them to remain out of a hospital or facility. To meet this demand, healthcare systems are re-envisioning how homecare ecosystems may evolve. Considering consumer preferences for receiving home-based rather than facility-based care, researchers are working how might we create a technological advanced clinical system to treat patients in a personalized, confidential, and qualitative manner per their diagnosis anytime anywhere, maintaining the healthcare business growth intact. A strategy around services in the end-to-end components of a home care could enable health systems' success in delivering patient-centred care. Digital health solutions using the digital tools have the potential to dramatically improve patient care and cost-effectiveness. To accelerate equity in digital health innovators can progress by aligning goals and actions to levers that prioritize diversity, equity, and inclusion. Yet achieving that at scale still has a lot of obstacles to overcome, Government could engage with their healthcare partners to support their investments in digital platforms and tools for innovative care management solutions. But maintaining the momentum and sustainability through investment and partnerships Government must need to ensure compliance with healthcare privacy and security laws.

Keywords: Personalized Healthcare, Digital Ecosystem, Health equity, Business Drivers, Governance

IMPACTS THE INNOVATION CULTURE IN THE FIRM: A REVIEW

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Abstract

The world has gone through many revolutions, such as the revolution of mechanical energy, electric power, Information Technology (IT), and currently, Industry 4.0. Every revolution was aimed at growth, ease of life and exploring new heights that humans so far did not reach. However, on the other hand, we paid heavily for Sustainability, i.e. deterioration in the environment, social and governance (ethics) or ESG. In the current business world, growth is measured by how organizations focus on Sustainability. In this systematic literature review, the author studied factors that impact the firm's sustainability performance. It may be beneficial to include Sustainability as a critical strategy for the firm's growth and academically include it in the curriculum to create knowledge.

Independent variables, Leadership Roles (LR), Dynamic Capability (DC), Stakeholder Engagement (SE), Environmental Aspect (EA) and Social Aspect (SA) are considered factors.

Key Words:

Leadership role, Dynamic capability, Stakeholder Engagement, Social Aspect, Environmental Aspect, Sustainability, and Innovation

INTERNET OF THINGS: SECURITY AND PRIVACY

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Abstract

The Internet of Things (IoT) is an ongoing debate in the engineering and technology industries and been a focused headlines in both specialised and general media. The widespread use of IoT devices has the possibility to drastically alter multiple facets of how we live. We are going towards a concept of the "smart home," giving additional security & energy efficiency, obliged to advance IoT customers-goods including Internet-enabled equipment's, home-automation components, and energy management appliances. The Internet of Things' full hinges on approaches/plans that esteem people's sequestration and security preferences over a vast range of expectations. Concerns about privacy, security, and capable downsides may obstruct the Internet of Things from being widely adopted, even though the data streams and personal particularly made available by IoT devices may offer users a great and unique value. This implies that in order to ensure users' assurance and confidence in the Internet, linked devices, and inter-connected services, privacy and security rights as well as respect for user privacy expectations are most crucial. The Internet of Things has led to various outcomes; grave concerns have been raised about access to user data on devices and personal privacy. The security risks and privacy issues and setbacks implicated by IoT will be discussed in this paper.

Keywords: Internet of Things (IoT), Security & Privacy, Threats, Challenges, Application and Taxonomy of IoT.

STUDENT PERCEPTION TOWARDS ARTIFICIAL INTELLIGENCE IN EDUCATION SECTOR

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Abstract:

Artificial intelligence (AI) is an increasingly prevalent technology in many industries, including education. As AI is incorporated into classrooms and educational materials, it is important to understand how students perceive this technology. This paper reviews existing research on student perception towards AI in education and identifies some trends and potential future developments. Overall, students tend to have positive attitudes towards AI, with many recognizing its potential to personalize learning and improve educational outcomes. However, there are also concerns about privacy, data security, and the potential for AI to replace human teachers. As AI continues to be integrated into education, it will be important to address these concerns and ensure that students feel comfortable and supported in this new educational landscape.

Recent studies have shown that students generally have positive attitudes towards the use of AI in education. In one study, 83% of surveyed high school students believed that AI would have a positive impact on education, with 52% believing that it would improve educational outcomes. Additionally, many students recognize the potential of AI to personalize learning experiences and make education more engaging and interactive. Despite these positive perceptions, there are also concerns about the impact of AI on privacy and data security. Students may worry about how their personal information is being used and who has access to it. Additionally, there are concerns about the potential for AI to replace human teachers, with some students expressing a preference for learning from human instructors rather than machines.

Keywords-Artificial intelligence, Education sector, Student perception, Positive attitudes, Personalized learning, Educational outcomes, Privacy

MODELING OF EXHAUST EMISSIONS FOR ASSESSING THE AIR QUALITY USING ARTIFICIAL NEURAL NETWORKS APPROACH: A CRITICAL REVIEW

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Abstract

Environmental toxicology is a multidisciplinary science field concentrating on researching the dangerous impact of many physical, chemical and biological agents on living organisms in the ecosystem, including human beings, and according to the statistics show that one of the main reasons behind environmental toxicity is exhaust emissions, which have been considered as one of the most popular research topics all over the world. The present research work is also devoted to the modeling of exhaust emissions and focuses on the contributions of researchers in the field of modeling of exhaust emissions for assessing quality and concludes with the investigated research gaps and objectives of the proposed research.

Keywords: Exhaust emissions; modeling; environmental toxicity.

DATA-DRIVEN APPROACHES FOR SUPPLY CHAIN FORECASTING AND OPTIMIZATION

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Abstract

This research paper focuses on demand forecasting for an orange company using various analytical tools. The study explores the application of different forecasting techniques, with different tools like MS Excel, Power BI, and Minitab to predict the future demand for Oranges. The research utilizes historical sales data, market trends, and other relevant factors to develop accurate and reliable demand forecasts. The findings contribute to improved inventory management, production planning, and decision-making processes for the Orange company, ultimately enhancing operational efficiency and customer satisfaction.

Key Terms— Supply chain forecasting, Predictive analytics, forecast accuracy, Supply chain optimization.