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**2ND INTERNATIONAL CONFERENCE ON
LATEST TRENDS IN BUSINESS
MANAGEMENT
INNOVATION, TECHNOLOGY AND
SUSTAINABILITY**

15th & 16th March 2024

BOOK OF ABSTRACTS

**Organized by
GITAM School of Business
GITAM (Deemed to be University), Bengaluru**

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SOUVENIR

**2nd International Conference
on**

**Latest Trends in Business Management
Innovation, Technology, and Sustainability
(ICLTBM-ITS 2024)**

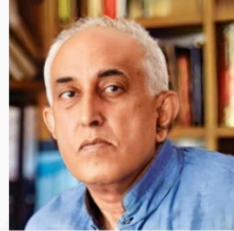
15th and 16th March 2024

**organized by
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Message from the Director

Embrace the Future: Innovate, Adapt, Sustain!

The International Conference on Latest Trends in Business Management- Innovation, Technology, and Sustainability is a highly anticipated event that brings together scholars, researchers, and industry professionals from various disciplines. This conference provides a platform for the exchange of knowledge and ideas, showcasing the intellectual richness and innovative spirit of our academic community.

Research plays a vital role in driving innovation, technology, and sustainability in business management. It helps identify emerging trends, develop new strategies, and find solutions to complex challenges. Academic collaboration further enhances research by bringing together diverse perspectives, expertise, and resources.

With a focus on the latest trends in business management, innovation, technology, and sustainability, this conference aims to explore the intersection of these fields and their impact on the business world. Attendees can expect to engage in fruitful discussions, attend insightful presentations, and network with like-minded individuals who are passionate about driving positive change in their respective industries.

By featuring abstracts from a wide array of disciplines, the conference encourages interdisciplinary collaboration and fosters a sense of intellectual curiosity. It catalyzes new research opportunities, inspiring attendees to push the boundaries of knowledge and make significant contributions to their fields.

About ICLTBM-ITS

The International Conference on Latest Trends in Business Management: Innovation, Technology and Sustainability (ICLTBM-ITS) is a premier forum for academicians, researchers, industry practitioners, and policymakers to discuss and exchange ideas on the latest trends in business management. The conference will be conducted in the offline mode and will focus on the three pillars - Innovation, Technology, and Sustainability, essential for businesses to thrive in the 21st century.

The conference serves as a beacon for exploring the intricate interplay between innovation, technology, and sustainability in modern business practices. Set to unfold on March 15th and 16th, 2024, this event promises to be a dynamic gathering of thought leaders, researchers, and practitioners.

The conference will explore the dynamic and rapidly evolving landscape of business management, with a focus on the transformative role of innovation and technology in driving sustainable growth and societal impact. It will provide a platform for cross-disciplinary dialogue and collaboration, fostering knowledge exchange and the development of innovative solutions to address contemporary business challenges.

About GITAM School of Business

GITAM School of Business is an institution of quality management education, research, executive training, and consultancy. With a vision to become a global leader in management education, GSB prepares future business leaders by leveraging its strong academia-industry collaboration. GSB has secured 100% placement for all its students in prestigious companies.

Vision

To be an exceptional knowledge-driven institution advancing on a culture of honesty and compassion to make a difference to the world.

Mission

- To achieve excellence in academic program design and academic delivery.
- To pursue research that adds value to scholarship and improves business practice.
- To undertake entrepreneurial and social initiatives to address social, economic, and environmental challenges to create societal impact and sustainability.

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Finance and Accounting Track

An Analysis Of Financial Inclusion Through The Financial Innovation In Rural Area and Its Social Impact

Mr. Yuvraj Revansiddh Solapure

Financial inclusion, a pivotal factor in promoting both economic growth and social justice, is strongly influenced by financial innovation. This research paper examines the important role of financial innovation in promoting financial inclusion in rural areas and its consequent social impact. The study systematically analyses the mechanisms that contribute to Through which innovative financial services and products increase access and affordability of financial resources to rural populations, who are often marginalized in traditional banking systems. Through a combination of qualitative and quantitative methods, this paper assesses the extent to which financial innovation, including mobile banking, digital payments, and microfinance institutions, is transforming the rural economic landscape. It focuses in particular on how these innovations have enabled rural populations to participate more actively in the economy, thus promoting inclusive growth. The research also explores the social impacts of this increased financial inclusion, which includes aspects such as poverty alleviation, improved living standards, and enhanced educational opportunities. The study uses case studies and empirical data to illustrate the concrete benefits and challenges of implementing financial innovations in rural areas. It also critically evaluates the sustainability and scalability of these innovations, taking into account the unique socio-economic dynamics of rural areas. In conclusion, the study emphasizes the transformative power of financial innovation in the field of financial inclusion in rural areas and its ripple effects on social development. It also provides policy recommendations to enhance the effectiveness and extent of financial innovations, with the aim of bridging the gap between urban and rural areas in access to financial services and contributing to equitable social progress.

Keywords: Financial Inclusion, Rural Financial Innovation, Social Impact, Economic Development, Digital Banking, Microfinance Institutions

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A Longitudinal Analysis of Dynamic Cross-spill overs among three Financial Markets

Dr. Faa e quah Iqbal

The study of the stock price and exchange rate has been in practice for decades. It has importance among the academicians and practitioners. But the relationship between the Equity market, Fixed market and exchange market was not studied much. The peculiarity of the relationship among these markets leads us to investigate the cross-spillover dynamics among the key three financial variables – stock returns, exchange rates and Bond prices. The study used a comprehensive dataset spanning twenty-three years. This data is strategically divided into three distinct periods. Each period encapsulates unique global financial events. Employing advanced econometric methodologies to analyze the cross spillover in all three phases. The first phase explores the influence of exchange rate movements on stock prices and bond prices leading to the Global Financial Crisis of 2007-2008. The second phase scrutinizes the extended aftermath of Global Financial Crises, Encompassing the years 2008-2020. This period witnessed an economic recovery and evolving financial markets. The Last parts enunciate the unprecedented impact of the covid 19 pandemic on financial Market, encapsulates the economic shocks, market volatility and policy responses triggered by the pandemic. Our Findings have Implications for the investors, policy makers and Financial institutions as they navigate the complexities of global financial Markets.

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A Merged Framework for Sustainability: The Role of Financial Literacy in the Success of SMEs

Manpreet Kaur¹, Dr. Babli Dhiman

The main purpose of this research was to explore possibilities to effectively moderate the effects of governing and finance accessibility on sustainability with the assistance of financial understanding of SME owners. Using questionnaires, the study collected data from small and medium-sized business owners in Punjab using the convenience sample approach. Research employing the partial least squares-structural equation model (PLS-SEM) has shown that financial literacy has a significant influence on loan availability and sustainable governance. This suggests that small- and medium-sized business owners may get better by expanding their expertise and making better investment choices. The paper uses a merged conceptual framework that can be utilized for future study. It is suggested that the construct of sustainability should be considered for a more holistic approach in future research. The research suggests that small business owners- managers should collaborate closely with universities since they are key to educating people to become financially literate.

Keywords: financial literacy, sustainability, access to finance, governance, SMEs.

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A study on the acceptance level of peer-to-peer money transactions with Bitcoin and cryptocurrency- A boom or bust.

Sharmila J¹, Dr. Peerzadah Oveis Mohammad

Impact of Bitcoin and market view in the Indian economy- future India Technology and Innovation is ever-evolving. Despite the pandemic last year we see incredible growth in technology. There has been a massive drive in technological innovation in various fields like

business, Artificial Intelligence, Health Care, Education, and Digital Currency. These technologies have actually transformed the lives of an individual in the present scenario and made the future more unrealistic. Since money has become a mode of transaction in our daily life and the changing expectations have brought several digital tools. And the recent innovation in the digital market is blockchain Management Technology. This paper throws light on the acceptance level of introducing bitcoin and cryptocurrency as a peer to peer money transactions in the Indian economy. Though few countries have not legally tended many countries have accepted it. Bitcoin has made life easy, without relying on Financial Institutions for payment people can depend on this network which is also not charging high fees. It has benefited the consumers and the businesses. But no technology is free from risk and cryptocurrency is not an exception to this. This type of digital currency leads to remnants of fiat currency.

Keywords: Artificial Intelligence, Future India, Blockchain Management, Peer To Peer Money.

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Closing the Financial Inclusion Gap: Empowering Households with Fintech Advancements

Mr. Arun Chandran

Financial technology, or Fintech, has emerged as a significant catalyst for innovation within the financial services sector. Its expanding influence holds promise in bridging the gap of financial inclusion and empowering households. This paper explores the concept of financial inclusion, pinpoints the obstacles that obstruct households from accessing financial services, and investigates how Fintech advancements are reshaping household finance. Fintech innovations such as peer-to-peer lending networks, e-wallets, Smartphone banking, and robo-advisors offer accessible and cost-effective options for managing finances. The paper analyzes the socioeconomic implications of Fintech-driven financial inclusion, emphasizing its potential to lift households out of poverty, enhance economic prospects, and stimulate entrepreneurship. Nonetheless, it acknowledges the challenges and risks linked with Fintech adoption, such as data security and regulatory concerns.

Conclusively, the article presents recommendations for policymakers, financial institutions, and Fintech companies to nurture an inclusive financial environment, ensuring responsible utilization of Fintech innovations to empower households globally.

Keywords: Financial, Fintech, Economic, Innovation, Inclusion, Household

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Corporate Governance and Financial Performance

Pranjalya Bhatt

This study investigates the nexus between ethical governance practices and sustainable financial performance within the corporate landscape. In an era where businesses face increasing scrutiny for their societal impact, this research aims to shed light on the potential interplay between ethical decision-making at the governance level and long-term financial success. Drawing on a comprehensive dataset spanning diverse industries and geographies, our empirical analysis employs quantitative methodologies to assess the relationship between various dimensions of ethical governance and financial performance metrics. Ethical governance practices are operationalized through factors such as transparency, accountability, stakeholder engagement, and adherence to responsible business practices. Preliminary findings suggest a positive correlation between robust ethical governance structures and sustainable financial performance. Companies embracing transparency and accountability not only demonstrate resilience in adverse situations. This study looks into the relationship between sustainable financial performance and moral governance in the context of corporations. This study intends to offer insight on the possible interaction between long-term financial performance and ethical decision-making at the governance level in an era where firms are under increased scrutiny for their social impact. Utilizing an extensive dataset that spans multiple industries and geographical regions, our empirical analysis applies quantitative approaches to evaluate the correlation between different ethical governance characteristics and financial performance criteria. Factors include accountability, openness, stakeholder participation, and adherence to ethical business principles help to operationalize ethical governance methods. societal impact,

Keywords: methodologies, societal impact, transparency, stakeholder engagement.

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Determinants of Profitability In Banking Sector: A Case of Ethiopian Private Banks

Dr. Shaiku Shahida Sahib, Veerasankararao R

The study aims at investigating the key bank specific determinants of profitability in the banking sector in Ethiopia. Financial data of 16 Ethiopian private banks between the years 2014 and 2019 has been collected and analyzed using a random effect regression model. The dependent variable used in the study profitability is Return on Assets (ROA). The independent variables used for determinants are Capital Adequacy Ratio, Branch Size, Loan to Deposit Ratio, Operational Efficiency, Employee Productivity and Credit Risk. The results of the study revealed that Capital Adequacy Ratios, Employee Productivity, Loan to Deposit Ratio and Bank Size have a positive impact on Profitability. Whereas, the determinants such as Operation Efficiency and Credit Risk have a negative effect on the Profitability. The study suggests that Private commercial banks in Ethiopia should increase their stockholder's equity, asset size and effectively manage the expenses in order to increase their profitability. Keywords: Determinants, Profitability, Capital Adequacy Ratio, Branch Size, Loan to Deposit Ratio, Operational Efficiency, Employee Productivity, Credit Risk, Ethiopian banks.

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Efficiency Assessment and Trends in the Insurance Industry: A Systematic Review of DEA Applications (2010-2023)

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The insurance industry, a cornerstone of financial stability, is undergoing a transformative phase driven by technological innovations and shifting market dynamics. In this context, understanding and enhancing Efficiency have become critical imperatives for insurers worldwide. This research presents a comprehensive systematic literature review of 72 scholarly papers from reputable databases, such as Web of Science and Scopus, all of which delve into applying Data Envelopment Analysis (DEA) within the insurance sector.

The analysis of this extensive body of work reveals vital themes and insights that shed light on the intersection of DEA and insurance. The reviewed literature predominantly addresses cost efficiency, technical Efficiency, and productivity changes. It underscores the significance of DEA as a robust analytical tool for insurers to assess their operations rigorously.

Identifying gaps in the existing research is a pivotal outcome of this review. Despite numerous studies, several uncharted territories exist within the realm of DEA in insurance. These gaps offer promising avenues for future research, including exploring the influence of regulatory environments, the impact of insurtech on Efficiency, and the development of novel hybrid methodologies.

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Exploring Key Contributors and Thematic Emphases within the Field of Climate Finance and Sustainable Development: A Bibliometric Analysis

Ms. Niru Nisha Bharti, Dr. Shashi Srivastava

The purpose of this paper's discourse was to compile the literature review that already existed on sustainability and climate financing. It concentrates on a broad overview of the researchers' contributions to this specific topic. The purpose of this paper is to offer a broad overview of the field of climate finance and sustainability research, including a list of the top journals, authors, keywords, and top nations, along with other crucial metrics like their index rankings. This paper provides a clear direction and is an informative synopsis tool for future research studies.

Keywords: Climate Finance, Sustainability, Bibliometric analysis, Sustainable Development, PRISMA framework, Network analysis.

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Factors influencing the Usage of Financial Services among the Low-Income Households: A Qualitative Study

Binoy Thomas, Subhashree Natarajan, Joji Chandran

The study aimed to explore the behavioural and psychological factors behind the usage of formal financial services (FFS) among low-income households (LIHs) in India. By understanding these factors, the goal was to improve the design of financial products and services for LIHs. The research approach involved conducting in-depth, semi-structured interviews with 21 LIHs and 3 employees from the financial sector. Interviews were conducted face-to-face in private settings. A purposive sampling technique was employed. Thematic analysis was used to analyse the qualitative data, which involved transcribing, coding, and organizing the data into themes. The themes were developed based on the content of the interviews. The identified themes included compatibility, ease of use, trust, social influence, self-efficacy, and more. The study identified 49 codes, with 26 common to both groups and 23 specific to LIHs or employees. A notable finding was the emergence of the theme of compliance (willingness to adhere to formalities and procedures), which was exclusive to the interviews with employees. The research provides valuable insights into the factors influencing FFS usage among LIHs in India, emphasizing the importance of tailoring financial products and services to their unique circumstances.

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Fintech Adoption in Indian Banks – Growth & Prospects

Bannita Mahanta, Peerzadah Mohammad Oveis

In the present business scenario, the whole world is moving towards the digitization era. The Banking and Finance industry is not an exception to this digitization. This study is an attempt to analyze the digital payment and settlement system in the Indian banking world. The study looks into the digital Infrastructure in the banking world, digital models & channels and the volume of transactions in terms of numbers and value. Moreover, this study tries to overlook the domestic payment frauds happening in the Indian banking system. The results from the study shows that digital transactions have seen a steady increase in terms of volume as well as value. Post demonetization and digital India, the transactions have seen a huge surge. It has also been observed that there is an increase in the number of digital frauds across all payment indicators.

Keywords: Digital banking, Technology adoption, Fintech, Demonetisation.

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Mergers and Acquisitions - An empirical study on the impact of M&As on the performance of the Indian IT companies

Srikanth Khimavath, Dr. Peerzadah Oveis Mohammad

This research examines how mergers and acquisitions (M&As) impact Indian IT companies. It aims to reveal why these companies engage in M&As and what effects these actions have. The study combines reviewing existing literature, analyzing financial outcomes, and interviewing industry experts.

A significant gap has been identified in understanding the success of M&As within India's IT sector, and the strategic motives behind such moves - including aspirations for growth, technological advancements, gaining market share, Geographical diversification or competitive edge. It also explored the challenges and what makes an M&A successful, including culture and other integration related aspects. The study aims to focus more on the financial aspects, especially on the impact of such acquisitions on the financial performances of the acquiring entity.

This study aims to contribute to the theoretical and practical knowledge on M&As, offering implications for decision makers and policymakers in the IT sector. The expected outcomes

of this research include insights into whether M&As have improved financial performances of the acquiring entities and how M&As influence a company's market standing, revenue, and operational efficiency. This information will help CXOs in making informed M&A decisions. By pinpointing the crucial factors that contribute to the success or failure of M&As, the study seeks to provide practical guidance for future strategic actions. The research also intends to add to the academic discussion on the acquisition strategies, offering a foundation for subsequent investigations for industry practitioners.

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SEEKERS OF FINANCIAL ADVICE: PROFILING BASED ON LOGISTIC REGRESSION ANALYSIS

Dr. Tessy Thomas, Elizabeth Joy, Dr. Joy Joseph Puthussery

The functioning of the stock market is fully based on the availability of information. One of the most influencing sources of information for any stock market investor is the investment intermediaries. Many of the retail investors use a prescriptive form of decision making (Raiffa, 1968) whereby they depend on investment advisors to make an investing decision. Thus, there is growing importance to the advisory function of various investment intermediaries. Based on the help seeking model of Joo & Grable (1999, 2001), the present study develops a socio-economic and investment profile of those investors who seek investment advice in India. Data is collected from retail investors who are seekers and non-seekers of financial advice. Snowball sampling techniques are used for data collection. Multivariable results indicate that investors who are aged, with high annual household income, more savings, large portfolio size and high expected return are the most vital seekers of financial advice. Logistic regression analysis provides a predictive capacity to the investor data. This study addresses the major institutional barrier of financial advisory services, i.e., consumer profiling and targeting (Westermann et al., 2020). It highlights the importance of delivering tailored financial advisory services corresponding to the diverse socio-economic backgrounds of the investors and their related investment objectives.

Keywords: Help Seeking Behavior, Investment Advice, Financial Advice Seeking Attitude, Retail Investors, Investor Profiling
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Shadow Banking in India- The Future Ahead

Ruchika Naidu, Peerzadah Mohammad Oveis

The field of 'shadow banking' has garnered a lot of interest from the research community since the financial crisis of 2007-08. On the other hand, their Indian counterparts – non-bank financial companies (NBFCs), still have a very shallow pool of knowledge. This paper intends to systematically review the existing literature on Indian NBFCs, categorize it thematically and summarize to find research gaps. Moreover, this paper tries to attempt to look into the growth prospects of shadow banking and India's position across the globe in relation to shadow banking. Apart from this, this study tries to look into the distribution of assets across NBFCs, public deposits towards NBFC and Credit growth in case of NBFCs. The methodology used in this study is descriptive analysis and trend analysis. This study shows that scanty research is available in relation to this topic. The study found that there is an increasing trend across all the areas which the researcher has looked into.

Keywords: Shadow banking, non-banking finance companies, credit, public deposits.

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Socially Responsible Investing in India: A Way Towards Sustainable Future

Renuka Babladi, Thamotharan. A

The pressing social and environmental issues has led to the evolution of Socially Responsible Investment (SRI) and has gained significant attention of businesses and investors in developed and developing nations over a period. Responsible investors aim to

achieve not only financial returns but social and environmental benefits by investing in socially responsible investments. SRI incorporates the Corporate Social Responsibility (CSR) Practices of businesses and Environmental, Social, and Governance (ESG) criteria into investment decisions, to achieve favorable societal and environmental benefits while providing positive financial returns. The study presents a comprehensive literature review on the growth and future prospects of Socially Responsible Investment (SRI) in India as a promising investment strategy and critically examines the evolution of SRI in response to changing market dynamics, regulatory frameworks, and investor preferences highlighting the significance of Corporate Social Responsibility (CSR) and ESG aspects in driving SRI practices with reference to India. It also reviews the emergence of sustainability indexes and ratings which serves as a tool to investors to assess the sustainability performance of companies and make informed investment decisions. The study presents an extensive literature review on the promising potential of SRI in India accomplishing both financial and sustainability goals and addressing issues that are affecting society and the environment. Investors embrace SRI to achieve positive benefits while realizing long-term financial rewards by considering ESG aspects and sustainability indexes and making informed responsible investment decisions.

Keywords: Socially Responsible Investment, Corporate Social Responsibility, Environment, Social and Governance, Sustainability Index, Investment decision

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The Role Of Supply Chain Finance In Financial Inclusions And Sustainability

Dr. Anil Trimbak Gholap

This research paper focuses on the critical role of supply chain finance (SCF) in promoting financial inclusion and sustainability in the global economic framework. The study aims to highlight how SCF, as a set of technology-based business and financing processes, connects various parties in a transaction – buyer, seller and financial institution – to reduce financing costs and improve business efficiency. This paper explores the concept of social finance as a catalyst for financial inclusion, particularly for SMEs that often face challenges

in accessing traditional banking services. It examines how SCF models enable these companies to obtain short-term financing, thus improving liquidity and operational efficiency. This is particularly critical in developing economies where SMEs play an important role but often face financial constraints. Additionally, the study delves into the sustainability aspect of SCF, highlighting how it supports environmentally and socially responsible supply chains. It assesses SCF's role in promoting sustainable business practices, such as ethical sourcing and green logistics, which are increasingly important in a globally conscious market. Using a combination of qualitative and quantitative research methods, the paper analyzes real-world case studies and industry data to evaluate the effectiveness of SCF in promoting financial inclusion and sustainable business practices. In conclusion, this paper presents the Fund not only as a financial instrument but also as a driving force towards a more inclusive and sustainable economic environment. It offers insights to businesses, financial institutions and policy makers on leveraging SCF to promote a more equitable and environmentally conscious economy.

Keywords: Supply Chain Finance, Financial Inclusion, Sustainability Practices, SME Financing, Green Supply Chains, Economic Development

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Enhancing Firm Performance Through Effective Corporate Governance In The Saudi Banking Sector

Umme Hani, Firoz Alam, Mohammad Asif

This study investigates the impact of Corporate Governance on firm performance in the Saudi Arabian Banking Industry from 2018 to 2022. Despite existing research exploring the global and Saudi Arabian market correlation between robust performance and Corporate Governance, a literature gap exists specifically within the Saudi Arabian Banking Industry.

The research aims to address this gap by operationalizing firm performance through metrics like Return on Equity, Return on Assets, and Tobin's Q. These serve as dependent variables influenced by Corporate Governance, which is conceptually defined as organizational practices, including Board Members' characteristics and Management Fundamentals. The

dimensions of Corporate Governance encompass considerations such as bank size, committee composition, foreign board membership, and employee independence.

Additional variables, such as the Audit Committee, are explored as essential for understanding the relationship between Corporate Governance and banking performance. Controls in the study include firm age and the decision-making process. Thematic Data Analysis using Secondary Data and a Descriptive Research Design is employed.

The findings emphasize a positive correlation between the firm performance of Saudi Arabian banks and Corporate Governance, with the audit committee significantly contributing to Return on Equity and Return on Assets. Parameters may exhibit varying degrees of interdependence. The research underscores positive relationships between the audit committee, board size, meetings, and bank size with Return on Equity. Conversely, interdependency among board members negatively impacts Return on Assets, while foreign board membership and audit committee size positively influence the operational efficiency of Saudi Arabian Banks.

Keywords: Firm Performance, Corporate Governance, Banking Sector, Saudi Arabia

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Data driven culture and firm performance: the mediating role of customer centric innovation and customer loyalty

Mohammad Asif¹ , Waseem Khan²

Recently, many firms have adopted big data analytics (BDA) to gain competitiveness in turbulence environment (Agyei-Owusu et al. 2021). But to explore the potential of BDA firm needs data driven culture (DDC). Becoming data-driven is one of the topmost priorities of organizations (Storm and Borgman, 2020). Chatterjee et al. (2021) stated that DDC is a cultural transformation of firms in a business-oriented landscape. Following Kiron et al. (2013), DDC is a culture of belief that having, understanding and using certain kinds of data having useful information plays a vital role in the success of a firm. DDC enables businesses to gain a deeper understanding of their customers. Through data analytics, companies can

collect and analyze information about customer behavior, preferences, and purchasing patterns. This knowledge allows for the creation of personalized experiences, tailored offers, and targeted marketing campaigns that resonate with individual customers. By meeting their specific needs and expectations, businesses can foster stronger connections and increase customer loyalty (CL) and firm performance (FP). The study of Agyei-Owusu et al. (2021) demonstrated that with the aid of DDC firms can obtain customer development and superior FP.

There is a need for firms to follow customer centric innovation (CCI) to achieve higher customer retention rates. When companies consistently deliver products and services that meet or exceed customer expectations, there is less likelihood of customers seeking alternatives. The study articulates that CCI increases our knowledge and understanding of how DDC enhances CL and FP through CCI. It is imperative to analyze the impact of data driven culture on firm performance. Studying is relevant in several ways. First, the study gives an understanding of how DDC contributes to CL and FP. Companies that prioritize CCI are often viewed more favorably by the public. This positive perception can lead to increased brand trust, CL and a solid reputation in the marketplace. Further, the study also provides the outcomes of DDC in the Indian context. The study also provides managerial implications to owners, managers and policymakers in how to achieve CL and superior FP based on DDC and CCI.

On the basis of in-depth literature following hypothesis has been developed:

H 01 . DDC has a positive and significant impact on CL.

H 02 . DDC has a positive and significant impact on FP.

H 03 : CCI has a positive and significant impact on FP.

H 04 :CL has a positive and significant impact on FP.

H 05: CCI mediates on link between DDC and CL

H 06 :. CCI mediates on link between DDC and FP

H 07 . CL mediates on link between DDC and FP

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Gaining Perspective on Money Attitude and Financial Planning of Educators: Evidence from Northeast India

Dr. Ujjal Bhuyan¹, Dr. Shad Ahmad Khan²

Over the past few decades, society has witnessed significant changes in its socio-economic structure in India. These changes have brought about significant concern on the personal financial domain of individuals. Moreover, the VUCA (Volatility, Uncertainty, Complexity and Ambiguity) aspect of modern times has further challenged the financial security and wellbeing of individuals. All these have made personal financial planning of paramount importance. Growing interest in the personal finance domain has made researchers ponder over the factors influencing one's propensity towards financial planning. Previous studies have shed light on money attitude as a significant factor impacting financial planning. This study attempts to determine the level of money attitude and financial planning among the select educators for the study and also shed light on the relationship between the two variables. The study is focused on school teachers in the district of Jorhat, Assam. The implications of the research would be to put due thrust on money attitude as a determining factor of personal financial planning, by the policy makers and researchers around the globe.

Key words: Socio-economic, VUCA, financial planning, money attitude, wellbeing etc.

JEL classification code: JEL: H, JEL: M5

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Beyond Borders: Geopolitical uncertainty and their Ripple Effects on Gold Prices and International Energy Markets

Dr. Faisal Usmani

This research delves into the interconnectedness between geopolitical uncertainty and their far-reaching consequences on the pricing dynamics of gold markets and the broader spectrum of international energy markets. In an era characterized by increasing global interconnectivity, the study aims to provide a comprehensive analysis of the multifaceted influences exerted by geopolitical uncertainty on these markets. The research unfolds against a backdrop of escalating geopolitical complexities, exploring the nuances of how political tensions, diplomatic fluctuations, and global uncertainties collectively contribute to the ripple effects observed in both gold prices and international energy markets.

It utilizes the GARCH-MIDAS model to discern patterns of volatility in markets as responses to geopolitical risks. Additionally, the research investigates the role played by investor sentiment in shaping the trajectories of gold prices and international energy markets amidst the tumult of geopolitical uncertainties.

The incorporation of geopolitical insights, and market dynamics forms the crux of this research, aspiring to provide a nuanced understanding of the intricate relationship between geopolitical risks and the precious metals and energy resources on the global stage. Beyond theoretical implications, the findings of this study aim to offer practical insights for investors, policymakers, and market participants. In doing so, the research seeks to contribute meaningfully to the ongoing discourse on global economic resilience and the sustainable management of precious metal and energy market dynamics in an increasingly interconnected geopolitical landscape.

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AI in the Banking Sector: Understanding Adoption among Customers in India

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Artificial Intelligence (AI) refers to the simulation of human Intelligence in machines or computer systems. It involves the development of algorithms, software, and hardware that enable machines to perform tasks typically requiring human intelligence. These tasks can include problem-solving, perception, natural language understanding, and decision-making.

In today's rapidly changing technological landscape, the Banking Sector finds itself at a critical crossroads, confident to leverage the transformative potential of Artificial Intelligence (AI). The purpose of the study is to gauge the awareness of Indian customers about AI banking services and to examine the factors regarding consumers' adoption of AI in banking services. The Data has been collected through the Structured Questionnaire to understand the importance and challenges of adopting AI in the banking industry. In the quantitative study, a total of 200 completed questionnaires were received by customers. The quantitative results reveal that AI is an essential tool for fraud detection and risk prevention. The findings also demonstrate that the relationship between perceived utility and intention to use AI in banking services is significantly mediated by attitude toward AI.

Keywords: Artificial Intelligence, Banking, Technology and Risk Prevention.

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Financial Soundness of Indian Automobile industry – A Financial Modelling Approach

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This Study is an attempt to analyze the performance of an automobile industry in India. The study tries to analyze the performance in terms of revenue, operating profit and earning per share. This study has further tried to make an attempt to overlook the forecasting of the industry in terms of Growth in Sales. The data used in the study has been taken from Screener.com for 10 years ranging from (2014-2023). The financial modeling through excel approach has been used to analyze the data. This study finds that TATA MOTORS performs better in terms of "Revenue and operating profit" and is followed by Mahindra & Mahindra and Maruti Suzuki. In terms of Earning per share Maruti Suzuki is more productive, followed by Mahindra & Mahindra and TATA MOTORS. The performance of TATA MOTORS in the two areas is higher than Mahindra & Mahindra and Maruti Suzuki.

In terms of Forecasting of Sales Growth and Operating Profit again TATA MOTORS shows better results than Mahindra & Mahindra and Maruti Suzuki.

Key Words:

Financial Soundness, Automobile Industry, Forecasting, Operating profit, EPS (Earning per share) and Revenue.

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Marketing Track

From Hand To Heart: Exploring The Consumers Buying Intention Towards Gi-Tagged Handicraft

Liya Teressa Alex

The purchasing behavior of handicrafts stands as a unique realm, driven not only by product allure but also by the profound identity and image it imparts to discerning consumers. This research delves into the factors influencing consumers' purchase intentions for Geographical Indication (GI)-tagged handicrafts, with a specific focus on the impulsiveness in handicrafts purchases and the efficacy of social media marketing activities. Employing an online questionnaire method, this study analyzes key variables such as attractiveness (ATS), cultural and traditional values (CTV), perceived quality (PQ), product trust (PT), and Social Media Marketing Activities (SMMA) using SmartPLS 4 for Structural Equation Modeling (SEM). The investigation unravels the substantial impact of these variables on handicraft purchase intention (HPI), considering the mediating effect of impulsive buying tendency (IBT) and product trust (PT). Notably, product trust emerges as a pivotal factor influencing both impulsive buying tendency (IBT) and handicrafts purchase intention (HPI). Additionally, Social Media Marketing Activities (SMMA) play a crucial role in steering customers towards handicraft purchases. This study seeks to empower artisans and craft vendors by offering insights into consumer behavior, particularly the role of impulse actions and social media influence on demand. The findings aim to guide stakeholders in developing strategic approaches to enhance their business, ensuring a more nuanced understanding of how impulsive actions and social media dynamics shape consumer demand for their unique, handmade products. Ultimately, this research contributes to the sustainable growth of the handicraft industry by fostering informed strategies for artisans and vendors.

Keywords: Geographical Indication, Handicrafts, Purchase Intention, Impulsive buying behavior, Social Media Marketing Activities, Structural Equation Modeling.

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The Gamification Of Trust And The Social Credit Score System

ROHILA M

The social credit initiative calls for the establishment of a record system so that business, individuals and government institutions can be tracked and evaluated for trustworthiness. Social Credit System India holds both promises and perils. It explores the potential application of such a system, focusing on areas like financial inclusion, administrative efficiency, education, business environment and social responsibility. However, it also delves into the ethical and societal concerns surrounding the system, including privacy and data security, algorithmic bias, transparency and accountability and potential misuse by the government. In a historical data we have heard the Arthashastra it is a similar one to a social credit system were Arthashastra mainly concentrated on legal framework, caste systems and a network of spies for surveillances and control and the social credit system mainly concentrated on Gamification of trust, code of conduct of an individual. Both Arthashastra and Social Credit System aims to shape individual actions, though with distinct tools. The National Credit Framework (NCrF) is a proposed framework for crediting learning and skills across all education and training sectors. Through these social credit systems, we can track our overall population as well as induce positive behavioral changes towards them.

KEYWORDS: Social Credit System, National Credit Framework, Arthashastra, Gamification of Trust, Business Environment (Human Resources), Financial, Code of conduct.

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A Study of Customer Preference for Online Shopping in Doddaballapura Taluk, Bengaluru Rural

Mahesh N B, Dr. Anupam Bandyopadhyay

Electronic marketing is going through a huge change right now because of globalization. For the past 10 years, most businesses have been using this technology to sell their different products. People in poor countries like India have a very different experience when they shop online. One of the main reasons people shop online is because it's easier. A lot of people also buy from online stores because they offer big savings and deals. According to the report, most people who use traditional marketing are in Doddaballapur, even though it is the closest metropolitan area to Bangalore. The goal of this poll is to find out which people like shopping online the most. A convenience sample method is used to get information from people who use online shopping tools. The study's goals are to look at the preferences, attitudes, and perceptions of both male and female customers when it comes to shopping online. The study also helps figure out the most important factors that affect people's choices to buy. Described analyses are used to find out which people like shopping online the most. The study's findings show that age, gender, schooling, job, and ability to find work are all important factors that affect online shopping.

Keywords: Online shopping, customer preference, Communication Technology

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A Study On Marketing Of Agricultural Products In Hyderabad

G.SANTHI KUMARI, Prof.M.V.RAMA PRASAD

This study aims to explore and analyze the marketing strategies employed in the agricultural sector, with a specific focus on the region of Hyderabad. The research methodology involved a sample size of 50 participants, comprising farmers, distributors, and consumers, to obtain comprehensive insights into the dynamics of agricultural product marketing. Surveys and other methods of research, both qualitative and quantitative, were used in the study, and

data analysis, to assess the various factors influencing marketing practices in the agricultural domain. The findings of the study reveal a diverse range of marketing challenges faced by agricultural stakeholders in Hyderabad. Farmers expressed concerns about inadequate market access, limited knowledge of modern marketing techniques, and fluctuating prices. Distributors highlighted issues related to supply chain inefficiencies, while consumers identified a lack of awareness about locally produced agricultural products. Despite these challenges, the study also identified promising opportunities for improvement. Farmers expressed interest in adopting digital marketing tools to reach a wider consumer base, while distributors highlighted the potential benefits of collaborative efforts within the supply chain. This study sheds light on the complexities of agricultural product marketing in Hyderabad and emphasizes the need for targeted interventions to enhance the efficiency and effectiveness of marketing practices. Policymakers, agricultural professionals, and all other parties interested in determining the future of Hyderabad's agricultural commercial scene will find great value in the results. Further research and implementation of strategic initiatives are recommended to address the identified challenges and capitalize on the opportunities for sustainable development in the agricultural sector.

Keywords: Agricultural products, Marketing, Agricultural marketing strategies, agricultural sector, marketing practices etc.

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Influencers on social media: Bibliometric Analyses

Mohamad Bash, Anupam Bandyopadhyay

Purpose: This paper describes the trend in the stream of online influencers' endorsement and their attributes' effect on customer behavioral responses, including the published studies from (2005 to 2022) to assist scholars in building new perceptions and exploring the emerging and developing areas of incoming research in this field.

Theoretical framework: The theoretical framework of the study consists of the enormous number of articles published by different scholars in the field of social media influencers and opinion leadership

Methodology/approach/design: a bibliometric analysis was applied using two bibliometric software (VOS viewer and R Studio). The data were collected from the Scopus database, and the total number of papers after inserting the main keywords was 3002 studies by applying the database exclusion criteria, Namely (time limit from 2005 to 2022, studies that were published in Business and Management stream, journal sourced papers and studies published in English) the final number of included studies was decreased to 409 papers. Finally, we applied performance analysis and science mapping after cleaning the bibliographic data file.

Findings: The findings of this paper unfold the progress status of online influencer endorsements and internet users' responses, the growth rate, and emerging thematic gaps for new research. Also, country and institutions cooperation was identified. Moreover, The most active and leading authors, topic trends, sources, keywords, publications, and the links between co-authors in this field were highlighted. These findings assist researchers in guiding new research focusing on future trends.

Research, Practical & Social implications: This paper helps the researcher in the field of social media influencers and online opinion leaders by analyzing the literature bibliographical and uncovering new trends, which allows the academicians to focus on exciting topics that can enhance the quality and significance of the research, which can help companies to build an efficient and effective social media strategy.

Originality/value: This paper adds to the academic research by evaluating the literature status of Online Endorser Attributes and Netizen Behavioral Responses by examining the relationship between the research constituent in this field, which can be built on in any future study in the same literature stream.

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Analyzing The Relationship Between Pricing Strategy And Customer Satisfaction In Hotels: A Study In Bangalore

John b koshy

In the bustling hotel scene of Bangalore, a fascinating study delved into the intricate tango between pricing strategies and guest satisfaction. They focused on the allure of "best rate guarantee," a hotelier's promise of the lowest price on their own channels. Researchers then explored how this alluring tactic pirouetted with the dynamic pricing model, where prices waltz to the tune of real-time demand for maximum profit. Their findings revealed a curious pattern: as hotels gain more experience (managing more listings), their pricing strategies tend to become more elaborate. Imagine a wider range of price options, like a kaleidoscope of possibilities for guests, yet all orchestrated to maximize hotel performance. But this intricate dance isn't just about internal factors; the study stressed the importance of local rhythms, like the vibrant beats of seasonal events and the gentle sway of tourist seasons, which can cause short-term price fluctuations. Ultimately, this research unveils the delicate balancing act hotels face when setting prices. It's a constant negotiation between maximizing revenue, keeping guests happy, and staying in step with the ever-shifting local market. It's a captivating waltz where hotels must pirouette with precision and grace, ensuring every guest feels like they've found the perfect tempo of comfort and value.

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Reels and Shorts: How social media has created a culture of Impulsive Buying

Arun Chandran

With the explosion of the internet and accessibility to smart phones has created an entirely new set of consumers who were oblivious to the market and firms have also found easy accessibility to a huge untapped consumer set. Short Videos have gained traction in recent years attracting attention of several industries and academia. Yet only a few studies have investigated how these videos have influenced consumer buying decisions, in particular how these videos have led to impulsive buying. This paper tries to gather the literature in this area to see how these short videos have influenced consumer decision making and what arenas lie ahead for future studies. To Summarize, this study tries to provide a

comprehensive understanding of how consumer decision making happens when short videos (Reels, YouTube Shorts, YouTube Ads) come into play.

Keywords: Social Media, Consumer Decision, Consumer Behaviour

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Role of Digital Marketing

Aryan Pandey, Dr. Deepak Jha

In today's rapidly evolving business landscape, digital marketing has emerged as a crucial tool for organizations seeking to connect with their target audience, enhance brand visibility, and drive sales. This paper provides an in-depth examination of the role of digital marketing in modern business operations. Drawing upon a comprehensive review of existing literature and industry trends, this research explores the various components of digital marketing, including social media marketing, search engine optimization (SEO), content marketing, email marketing, and influencer marketing. The paper examines how digital marketing strategies have transformed traditional marketing practices, offering businesses unprecedented opportunities to reach consumers across multiple channels and platforms. Furthermore, it investigates the impact of digital marketing on consumer behavior, highlighting the role of personalized content, targeted advertising, and data analytics in shaping purchasing decisions. Additionally, the research delves into the challenges and opportunities associated with digital marketing implementation, such as algorithm changes, privacy concerns, and the need for continuous adaptation and innovation. By synthesizing empirical evidence and industry insights, this paper offers valuable insights for businesses seeking to leverage digital marketing effectively in today's competitive marketplace. Keywords: Digital marketing, social media marketing, search engine optimization, content marketing, consumer behavior, business operations, online advertising.

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The Impact Of Athlete Endorsements On Brand Awareness

Rahul Balo, Dr Deepak Jha

Using athlete brand endorsements in marketing campaigns has been a popular marketing tactic for many years. This is a powerful tool used to increase brand sales and brand awareness. The goal of athlete brand promotion is to build an emotional connection with customers and leverage the athlete's reputation and influence to drive sales and increase brand awareness. This article examines the impact of athlete brand endorsement on brand sales and brand awareness.

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Consumer Behavior Towards Ready-to-Eat Items

Dev Raj Khattar, Dr. Deepak Jha

This research aims to find out the relation between consumer behavior towards Ready-to-eat (RTE) items using primary data collection methods. This study will basically focus on the factors that affect consumer decision making while purchasing RTE items, including important aspects such as item quality, brand, packaging, pricing, and promotion collectively. This research study will utilize the primary data as the main essential information, focusing on buyers of different age gatherings. Additionally, a structured questionnaire designed to collect information on age, gender, income level, and education will be used in the study. The study will look into what factors, such as a customer's level of trust and brand loyalty, influence their purchasing decisions, and the worth of RTE items. This research likewise assesses the effect of various showcasing methodologies for example Product labeling, Packaging, on Consumer behavior. The Findings of this study will be providing a huge significance for RTE manufacturers and retailers along with the distributors. The primary data will ensure that the findings that have been collected are based on actual consumer responses. The results of this study will be useful for RTE item producers, advertisers, and

retailers in creating and promoting methodologies that address the problems of their objective buyers.

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Analyzing Customer Churn in Subscription-Based Services: A Survival Analysis Approach

N.Nagasubba Reddy, Prof. M.V.RAMA PRASAD

Businesses looking for long-term development and profitability have a substantial hurdle from customer churn, the phenomenon of customers quitting subscription-based services. The complexity of customer turnover in subscription-based services is examined in this research study, and we suggest a survival analysis technique to better understand and anticipate churn behavior. A suitable statistical method for assessing time-to-event data is survival analysis, which is why it is a good choice for examining how long consumers stay subscribed before churning. By using this strategy, we want to pinpoint the critical elements affecting customer churn and create a thorough model that correctly forecasts churn probability. To assure the quality of the data, pre-processing procedures are used, and feature selection methodologies are used to find the most pertinent churn predictors. This study used relevant statistical techniques, such as Cox proportional hazards regression and Kaplan-Meier estimators, to analyze a survival analysis model. The study's findings shed light on the important factors influencing churn behavior and offer new information on the temporal trends in churn. Businesses may develop tailored retention strategies to increase customer loyalty and lower turnover rates by analyzing the customer categories with the highest churn propensity. This research makes both theoretical and practical contributions. A strong technique for analyzing customer attrition is provided by the suggested survival analysis approach, adding to the body of knowledge in the field of subscription-based services. Additionally, the results offer practical advice for companies looking to maximize subscription income and optimize client retention efforts.

Keywords : Customer; Churn; Subscription; Churn analysis; Survival Analysis; Tenure

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Impact Of Social Appeals In Tv Commercials On Socially Responsible Consumption In India

Ankita Das, Dr. Arun Mittal; Dr. Suparna Dutta

Social appeals in television advertisements are more or less successful depending on the demographics of the viewers and the context in which the ads are shown. However, research on how social marketers use such marketing appeals is lacking. As the importance of communication grows in advertising through social skills, this work provides a deep analysis of the idea of “social appeals” in advertising, highlighting the significance of practicing this theory in the field. Social appeals were employed more expressively and proportionately throughout the study period, according to a thorough literature analysis of previous research conducted in India. A study of the consistency between the understanding of social appeals in the advertising process and socially responsible consumption is made possible by tracking how often these types of messages appear in TV commercials. The research sparks a conversation about the most common types of social appeals used in specific studies, how they can influence consumer behavior, and what research gaps need to be filled, especially for a theme affected immensely by inconsistencies within research on the effectiveness of the information frames in social marketing.

Keywords: Social Appeals, Commercials, Socially Responsible Consumption, Consumption Behaviour in India, Impact of Appeals.

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Research Need of Affinity Revolution in the Fifth Paradigm of Marketing

SUHAS.S

The contemporary marketing landscape, characterized by the fifth paradigm shift, presents a critical imperative: to transcend transactional relationships and forge enduring connections with consumers. This necessitates the strategic deployment of affinity platforms, ecosystems that foster vibrant communities built on shared values, co-creation, and personalized experiences. Unlike traditional loyalty programs, these platforms cultivate organic brand advocacy, exceeding the limitations of mere discounts and points.

Within the fifth paradigm, brand success hinges not solely on product offerings, but on meaningful engagement and tribal affiliation. Consumers yearn for authentic connections, shared passions, and a sense of belonging. Affinity platforms cater to these desires by fostering a space for co-creation, fostering shared experiences, and transforming customers into passionate brand ambassadors. Imagine exclusive member forums, collaborative product development initiatives, and vibrant fan clubs – these are the hallmarks of effective affinity platforms.

The benefits are twofold. Brands gain invaluable consumer insights and unwavering support from dedicated communities, while consumers find personalized experiences and a strong sense of belonging. This mutually beneficial ecosystem fosters collaborative value creation, pushing the boundaries of traditional marketing. Hence, embracing affinity platforms is not merely a strategic choice, but a paradigmatic shift. It signifies a move away from customer acquisition and retention towards community building and fostering long-term value for both brands and consumers. In the fifth paradigm, successful marketers don't just sell products; they cultivate passionate tribes.

Keywords: fifth paradigm, marketing, affinity platforms, community building, co-creation, personalized experiences, brand advocacy, consumer insights.

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HRM Track

Ensuring Organizational Sustainability through HR Practices: Moderating Role of Leadership in the Banking Industry

Arvind Kumar Gupta, Dr. M UMASHANKAR AND Dr.VINITA SESHADRI

Background: The banking industry faces increasing pressure to embrace sustainability practices while navigating economic and competitive challenges. Human resource (HR) practices play a crucial role in shaping employee behavior and fostering a culture of sustainability. However, the effectiveness of these practices remains contingent on leadership commitment and actions.

Objective: This study investigates the moderating role of leadership in the relationship between HR practices and organizational sustainability within the banking industry.

Methodology: A structured questionnaire is administered to 500 banking associates in various branches and departments. The data is analyzed through structural equation modeling (SEM) using SPSS and AMOS, examining the following constructs:

HR practices: Recruitment/talent acquisition, onboarding/training, performance management, compensation & benefits, employee engagement/communication.

Leadership: Vision/commitment, decision-making/resource allocation, empowerment/delegation, leading by example.

Organizational sustainability: Economic, environmental, and social dimensions.

Expected outcomes: We expect to find that effective leadership strengthens the positive relationship between HR practices and organizational sustainability. Additionally, we aim to identify specific leadership behaviors that most significantly moderate this relationship.

Implications: The findings will contribute to a deeper understanding of how leadership and HR practices can drive sustainability within the banking industry. This knowledge can inform the development of targeted interventions and best practices for fostering a more sustainable banking sector.

Keywords: Organizational sustainability, HR practices, leadership, banking industry, structural equation modeling

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Employee Perceptions of Dignity: Exploring the Role of Compassionate Managerial Communication

K Madhuri, Dr Hardik Shah

In the current world which is being described as BANI, an acronym for 'brittle', 'anxious', 'nonlinear' and 'incomprehensible', sustainability surfaces as the most important value for businesses to survive and flourish. Humanistic values of dignity, well-being, inclusion, equity and decent work are already part of the 17 sustainable development goals formulated by the United Nations. Also statutes have made it imminent for businesses to build in the ESG factors (Environment, Social and Governance) into organizational Vision and Strategy.

However, given the predominant paradigm where employees are treated as resources or means to the economic end of maximizing profits, shifting to a more sustainable humanistic paradigm calls for a radical change; to a paradigm where employees are considered ends in themselves.

This study explores the role of compassionate managerial communication in the formation of employee perceptions of dignity.

The study adopts a qualitative approach and semi structured interviews to gather perceptions of dyads of managers and their subordinate team members. The findings of the study are analyzed using a narrative analysis approach.

The findings indicate a direct relationship between compassionate managerial communication and employee perceptions of dignity.

Recommendations for initiatives for humanizing organizational communication along with implications to practice and theory and recommendations for further research are provided.

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Embracing Diversity in Leadership for Resilient and Sustainable Change

Dr. Vasudha Kurikala

This article investigates the imperative role of inclusive leadership as a linchpin for sustainable development, especially in dynamic times of change. The article synthesizes relevant studies and best practices using a literature review process to identify the essential

skills and behaviors of inclusive leadership. It meticulously explores the nuanced challenges and opportunities that arise when leading inclusively in periods of flux. The study's findings underscore that inclusive leadership catalyzes sustainable development by fostering creativity, amplifying organizational effectiveness, and nurturing a commitment to social and environmental responsibility. The article culminates with a compelling call to action, urging individuals and organizations to proactively adopt and champion inclusive leadership for a resilient and sustainable future.

Keywords: sustainable development, change management, Inclusive leadership, crisis leadership, sustainable future.

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Innovative Employee Experience Practices: A Holistic Approach for Faculty and Administrative Staff in Indian Higher Education Institution

Chitturi Prabhu, Prof. S Manivel

This research investigates the implementation of an innovative onboarding approach tailored for faculty and administrative staff at a prominent university in India. The Human Resource (HR) department seeks to establish a distinctive, cost-effective, and sustainable onboarding experience, positioning the university as the best place to work. The enhancement of employee experience approach integrates elements like a paperless onboarding system, comprehensive campus tours, employee buddy initiatives, personalized welcome kits, virtual reality tours, gamified learning modules, and wellness programs. The analysis explores the impact of diversity on employee satisfaction, organizational culture, and overall performance. Findings from this review shed light on the evolving nature of diversity and inclusion strategies and provide valuable insights for HR practitioners and scholars interested in enhancing workplace diversity. Additionally, the study outlines strategies such as real-time feedback mechanisms, social media integration, continuous learning modules, and a robust set of quantitative metrics to assess the onboarding experience comprehensively.

Keywords: Innovative Onboarding, Higher Education, Human Resource, Employee Experience, Sustainable Practices, Virtual Reality Tours, Gamified Learning, Real-time

Feedback, Employee Retention, Cost-Effective Onboarding, Learning and Development, Employee Well-being, Best place to work, Onboarding Metrics.

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A journey from reality to reality: Role of informal groups in organizational socialization

Shaju Meetna

In the retrospective literature, organizational development has received explanations in both theoretical and empirical perspectives. Berger and Luckmann (1966) explain this change as the transformation of an individual's subjective reality into an organization's objective reality which happens through organizational socialization. On the other hand, Feldman's stage model (1981) explicates organizational socialization through a three phase process namely anticipatory, encounter, and change & acquisition stages. However, these two models do remain separate in the literature which makes them too theoretical to address the practical concerns. In order to address this gap, I integrate these two models which could serve the literature in two ways. First, it offers an extended conceptual model on organizational socialization for a broader understanding of the topic, especially in terms of employees' performance. Second, it highlights the significance of informal groups in the organizational context and thereby the probability of employees being led astray in the road of objective reality attainment. Accordingly, certain propositions and suggestions are made.

Keywords: Organizational development, Change management, Socialization, Social constructivism, Employee performance, Stage model.

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HR 4.0 Technological Disruptions: Are organizations prepared for the future of work?

Dr Manisha Seth, Dr. Sheetal Sharma

Digitalization across a range of industry and service sectors is transforming the workplace and human resources. The adoption of disruptive technologies associated with the Fourth Industrial Revolution, also known as Industry 4.0 is reshaping the HR function and transforming the way people work, engage, learn, recruit, and communicate with one other. HR 4.0 is a revolution in the area of Human Resources. Innovative technologies like Internet of Things, Big Data and Artificial Intelligence are helping to automate most HR processes, resulting in a more efficient and lean system. Above all, state-of-the-art technology applications are transforming traditional HR into HR 4.0. which helps HR professionals to focus its activities on strategic issues and no longer on manual, bureaucratic and repetitive actions.

The aim of this study is to ascertain to what extent organizations are prepared and intend to embrace technological disruptions pertaining to HR 4.0. The study also attempts to understand the role of Inclusive leadership and Learning culture in the successful adoption of HR 4.0.

The main contribution of the study would be that it will help gain insights into how employees perceive these technological disruptions affecting the field of HRM and whether they intend to adopt and use digital trends resulting from HR 4.0.

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Factors Influencing Retention Cognitions among Knowledge Workers: A Data-driven Analysis

Preeti Aagneya alias Avani Bharadwaj, Dr. Soumitro Chakravarty, Dr. Umesh Prasad

This research paper aims to explore the factors that influence the retention of knowledge of knowledge workers, considering their high level of mobility and the associated costs. The study collected data from 306 full-time knowledge workers representing diverse demographic groups. Surprisingly, the results indicate that job satisfaction and organizational commitment are not the sole predictors of the knowledge workers' longevity in the organization. It was also noticed that competitive compensation alone too does not guarantee workforce loyalty. There are factors other than compensation which helps build long-term organizational commitment among the knowledge workforce. In the present study, factor analysis resulted in identification of seven underlying dimensions of retention cognitions, which included individualism, challenge, and personal development. On the basis of retention cognitions, nine distinct clusters of knowledge workers were obtained from the cluster analysis. The implications of these findings are discussed, providing valuable insights into effective strategies for knowledge worker retention.

Keywords: Knowledge workers, employee retention, factor analysis, retention cognition, job satisfaction, organizational commitment

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Unveiling the Future: AI's Role in Shaping the Hiring Landscape

Ms. Swarnalatha, Ms. Sheethal C, Ms. Deepthi, Ms. Nisarga

In recent years, the integration of Artificial Intelligence (AI) technologies into various aspects of human resources, particularly in the realm of hiring, has sparked significant interest and debate. This paper delves into the evolving landscape of hiring practices, examining the profound impact of AI advancements on recruitment strategies and outcomes. Through an in-depth analysis of current research and industry trends, we explore how AI-powered tools and algorithms are reshaping traditional hiring processes, from candidate sourcing and screening to final selection decisions. Keywords such as machine learning, natural language processing, predictive analytics, and algorithmic bias are central to our investigation, as we dissect the opportunities and challenges inherent in the adoption of AI in recruitment.

Furthermore, this study sheds light on the implications of AI-driven hiring for both employers and job seekers, emphasizing the need for ethical considerations and human oversight in the deployment of these technologies. By unveiling the future trajectory of AI's role in shaping the hiring landscape, this research aims to inform stakeholders and stimulate critical dialogue surrounding the responsible use of AI in HR practices.

Keywords: Artificial Intelligence (AI), Recruitment Strategies, Algorithmic Bias, Ethical Considerations, Human Resources (HR) Practices.

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Virtual Team Building Activities for Remote Employees

Dr.D.Vijaya Sree, Khushi, Sthitha Prajna,

In the evolving landscape of remote work, maintaining team cohesion and fostering camaraderie among remote employees is vital. Traditional team-building activities may not translate seamlessly to virtual settings, but innovative approaches can bridge this gap and strengthen team bonds. This paper explores diverse virtual team-building activities aimed at enhancing collaboration, communication, and overall team effectiveness among remote employees.

Addressing challenges like isolation and communication barriers inherent in remote work, the paper proposes virtual activities tailored to mitigate these issues. From online games to collaborative projects, these activities leverage technology to engage remote employees and encourage active participation, thereby promoting team bonding and morale.

Additionally, the paper discusses the crucial role of leadership in facilitating virtual team-building activities. Effective leaders are pivotal in fostering a positive virtual team culture and encouraging participation. Insights into leadership strategies that support successful execution are provided.

A survey was conducted from remote employees. A total of 150 responses were collected from remote employees who participated in the virtual team building activities.

As organizations increasingly adopt remote work, understanding and addressing the unique challenges of virtual team dynamics is imperative. This paper contributes a concise guide to

virtual team-building, offering practical insights for organizations aiming to strengthen their remote teams and cultivate a collaborative work environment.

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Spirituality At Workplace And Employee Well-Being – Does Workplace Spirituality Play Any Role In Improving Employee Well-Being

Amarendra Nath Misra¹, Prof Mohammad Israrul Haque and Dr Gaurav Tripathi

The search for meaning and spiritual significance at the workplace has grown tremendously in recent years. Recent research has shown that increasing numbers of people are looking for a sense of meaning in one's life and relate it to be an important factor for spiritual health and well-being. Hence the spiritual significance of the workplace has become a sought-after factor for employees for their well-being. Workplace spirituality is associated with employees looking for meaning, self-transcendence, inclusion, values, ethics, protection of one's religious beliefs.

In this study, the authors have examined the relationships between spirituality at workplace and employee well-being and have tried to explore with the help of the existing literature if workplace spirituality plays any role in improving employee well-being. The study was aimed to review literature about spirituality at workplace and employee wellbeing and find definitions of both the constructs and to enumerate studies which have shown the connection between the two constructs. This study will attempt to demonstrate how spirituality at the workplace is a better source of motivation and well-being for the employees that is propounded by various motivation theories and also how a sense of meaning in one's life brings out the best in a person and makes him a more committed and happier employee. Findings of the research paper suggest a strong connection between workplace and employee wellbeing and how it benefits employees, enhances organizational performance, improves employee well-being and thereby the quality of their life. The paper introduces that workplace spirituality provides a sense of purpose and meaning at work and suggests recommendations for organizations for taking a holistic approach to incorporate spirituality which may benefit the workplace environment. This paper expands interpretation of workplace spirituality at the workplace and its connections with employee well-being.

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Personality And Psychological Capital As Predictors Of Organizational Citizenship Behavior Among Bank Employees

SONAM YADAV, Dr. Vibhuti Gupta

This study examined the role of personality traits and psychological capital in predicting organizational citizenship behavior (OCB) among employees of private and government sector banks. HEXACO short form for measuring personality traits, PCQ questionnaire was used to assess psychological capital and Sharma & Jain's scale was used for measuring organizational citizenship behavior was used for collecting data which was analyzed by using SPSS and Ms-excel. For the purpose of this study data of 120 participants were used Data from whom 60 were males and 60 were females, working in private and government banks of Delhi at different levels. Results indicated significant positive correlation between personality traits Honesty-Humility ($r=.303$, $p<0.01$), Extraversion ($r=.290$, $p<0.01$), conscientiousness($r=.270$, $P<0.01$) and Openness to experience ($r=.186$, $p<0.05$) with organizational citizenship behavior while emotionality, and agreeableness did not show significant correlation with organizational citizenship behavior. Results also showed positive correlation between the dimensions of psychological capital, hope($r=.438$, $p<0.01$), resilience($r=.571$, $p<0.01$), self-efficacy($r=.521$, $p<0.01$) and optimism($r=.503$, $p<0.01$) and total psycap($r=.600$, $P<0.01$) with Organizational citizenship behavior. In regression analysis it was found that psychological capital, extraversion, conscientiousness and openness to experience predict organizational citizenship behavior among bank employees. 2X2 ANOVA of gender and sector effect on OCB was found to be insignificant suggesting that OCB is not significantly different across gender and public and private banks. The results are discussed in light of existing research.

Keywords: Personality traits, psychological capital, organizational citizenship behavior, Bank employees, private and government sector.

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Organizational Citizenship Behavior and employee performance in the context of transformative leadership: a mediated model

Velaga Sri Sai, Anitha Kumari Pinapati

The survival and growth of small and medium-sized businesses (SMEs) depend on their capacity to compete and improve their sustainability measures globally. Internal strength is the only determinant for SMEs, and the strength that SMEs depend on most heavily is their workforce. Not only employee performance and engagement boost organizational performance, but employee performance and engagement boost productivity as a whole. In light of social bond theory, which states that workers gain autonomy via their connections with their leaders, this study investigates how small and medium-sized enterprises (SMEs) may tap into their employees' full potential when leadership is successful and encourages people to volunteer their time. This study uses a sample of 297 workers from small and medium-sized enterprises (SMEs) in Bengaluru Rural to examine how transformational leadership and organizational citizenship behavior affect SMEs in terms of encouraging employees to engage in voluntary work that boosts performance and, in turn, helps SMEs thrive both at home as well as globally. The current study adds to the existing body of knowledge on transformational leadership and organizational citizenship behavior and points scholars in new directions by investigating the mediating role of organizational citizenship behavior.

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A Sequential Mediation Mechanism of Training Transfer: An Empirical Study Abstract

Dr. Yasmin Yaqub, Dr. Tanusree Dutta, Dr. Swati Dhir

Purpose – This study aims to establish if managerial transfer design can trigger training transfer (TT), based on training engagement theory and goal-setting theory. The authors propose a sequential mediation process of motivation to transfer (MtT) and volition to transfer (VtT) connecting managerial transfer design with training transfer (TT).

Design/methodology/approach – Based on the research framework data was collected from 410 managerial executives in different timelines. The first questionnaire (T1 after training completion) was administered in two Indian industrial organizations across 410 managers who had attended an in-house leadership training program. The second online questionnaire (T2) was sent to the respondents after twelve weeks of training. Out of 410 respondents, only 263 provided usable responses. Structural Equation Modeling (SEM) was used to analyze the direct and indirect impact of the managerial transfer design on training transfer through the two mediators, MtT and VtT.

Findings – The results based on SEM bootstrap analysis suggest a mediating effect of MtT and VtT between managerial transfer design and training transfer in sequential order.

Practical implications – Managerial transfer design promotes TT by engaging trainees in learning and enhancing their motivation and volition. Organizations should consider conditions associated with managerial transfer design, MtT, and VtT while designing and implementing positive training transfer strategies.

Originality/value – This study explores a sequential mediation mechanism for enhancing TT through managerial transfer design in leadership intervention.

Keywords: Managerial transfer design, Volition to transfer, Motivation to transfer, Training transfer.

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Linking Organizational Support and Culture with Training Transfer: Role of Motivation

Dr. Yasmin Yaqub, Dr. Tanusree Dutta, Dr. Swati Dhir,

Purpose- Grounding on signaling theory this study checks the mediating mechanism of motivation to improve work through learning between organizational support; organizational learning culture and training transfer.

Design/methodology/approach- This study employed a mixed-method approach using quantitative methods as co-variance-based structural equation modeling in study 1 and a qualitative method in study 2. For study 1, data was collected with the help of validated scales from 405 respondents, whereas the authors conducted in-depth interviews with 20 respondents for Study 2.

Findings- The results show the mediating mechanism of motivation to improve work through learning between organizational support and training transfer, and also between organizational learning culture and training transfer.

Research implications- The study outcome can be useful for human resource development practitioners. The study demonstrates that organizational support and organizational learning culture signal trainees the value of learning and motivate them to utilize it for performance improvement from executive training and may help for effective training transfer.

Originality/value- This study advances human resource development literature by exploring training transfer using a mixed-method approach. The findings of the study offer noteworthy implications to the literature related to the complex process of executive training transfer.

Keywords- Training transfer, executive training, organizational support, organizational learning culture.

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Generative Artificial Intelligence for Human Capital Management

**Vishwanadh Raju Kurchellapatir, Prof. Ram Prasad Mσ ,
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Generative AI is quickly gaining attention and making a statement in this white paper, we will discuss its use in HR and touch upon its benefits too and short stories of early adopters and how that is creating a steep learning curve for others to follow. In a detailed view, we will

discuss day-to-day HR processes that are being elevated by this technology and are applications of Generative AI shortly. With the progression of natural language processing technology, chatbots and virtual assistants equipped with GPT-3 and the more recent GPT-4 are gaining widespread prominence across various industries. Although this advancement holds the promise of transforming our computer interactions and streamlining numerous everyday tasks, it also prompts inquiries about the future landscape of employment.

This paper presents the views of pioneers of the IT industry and a detailed literature review of the evolution of Generative AI. It also discusses the uses and case studies of Generative AI to enlighten the future perspective of the technology.

Keywords: Human Resources, ChatGPT, GPT-3, GPT-4, Open AI, Virtual Assistant, Generative AI.

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The Role Of Effective English Communication In Human Resources Recruitment Process And Talent Management

Mr. Halloli Revansidh Mahadev

This research paper explores the critical role of effective English communication in the human resource recruitment and talent management process, especially in a globalized business environment. It examines how proficiency in English, as a global lingua franca, influences candidate selection and talent management within diverse organizational contexts. The study begins by highlighting the increasing importance of English in the corporate world, especially for multinational companies operating across different cultures and languages. It then delves into the hiring process, analyzing how English communication skills are evaluated and prioritized in selecting candidates. The paper argues that English language proficiency is not just a skill, but an essential tool for global business interactions and cultural adaptability. Furthermore, the research examines how effective English communication impacts talent management practices, including training, development and employee retention. He asserts that strong communication skills in English facilitate smoother interactions, knowledge transfer and collaboration in multicultural teams, enhancing overall organizational effectiveness. The methodology includes a combination of qualitative interviews with HR professionals and quantitative analysis of recruitment and performance data. This approach provides a comprehensive understanding of the practical implications of English communication skills in HR practices. In conclusion, the paper

highlights the necessity of English communication skills in the modern workforce and provides insights for HR professionals in improving recruitment and talent management strategies to align with global business demands. The research contributes to a deeper understanding of the intersection between language skills and effective human resource management in a globalized economy.

Keywords: English Communication Skills, HR Recruitment Strategies, Global Talent= Management, Multicultural Workforce, Corporate Language Proficiency, Cross-Cultural Collaboration.

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Operations Management and Business Analytics

Future And Perspectives Of India's Industry Sector Through The Industry 4.0

Mr. Yuvraj Revansiddha Solapure

The emergence of Industry 4.0 is changing how companies manufacture, promote and distribute products by integrating cutting-edge technologies such as the Internet of Things, cloud computing, analytics, artificial intelligence and machine learning into production facilities. Current Industry 4.0 initiatives aim to foster collaborative relationships between human creativity, talent, innovation, accuracy and speed of 4.0 tools. This synergy enhances workforce efficiency, frees teams from repetitive tasks, and facilitates collaboration with intelligent technologies to prepare for the evolving technology landscape and the future of AI-powered work. Industry 4.0 is based on nine technological pillars that connect the physical and digital worlds, enabling intelligent and autonomous systems. While companies and supply chains already use some of these technologies independently, the true potential of Industry 4.0 unfolds when they are combined. The digital transformation associated with Industry 4.0 triggers cultural and operational evolution, connecting people, data and assets to unlock limitless improvement possibilities. This paper highlights the industry 4.0 landscape, exploring the challenges, opportunities and expected outcomes in the Indian manufacturing sector, with an emphasis on the holistic benefits that go beyond mere technological upgrading. By breaking down silos and enhancing communication across

manufacturing areas, Industry 4.0 establishes a transparent, holistic approach to business that can extend throughout the entire organization.

Keywords: Industry 4.0, Industrial Policy, Industrial Development, Indian Manufacturing Sector Advancement of Technology, AI Application.

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An Analytics On Effective Content Writing For Social Media And Its Impact On Business Practices

Mr. Halloli Revansidh Mahadev

This research paper provides a comprehensive analysis of effective social media content writing and its significant impact on modern business practices. In the digital age, where social media platforms play a crucial role in shaping consumer behavior and business trends, understanding the dynamics of content creation is essential to business success. The study explores the key elements that make social media content effective, including language, tone, engagement strategies, and use of multimedia elements. He emphasizes the importance of tailoring content to specific social media platforms and audiences to maximize engagement and communication. The paper also examines how different types of content, such as educational, promotional, and interactive posts, influence consumer perceptions and behavior. Furthermore, the research touches on the impact of well-designed social media content on business practices. It evaluates how effective content writing contributes to brand building, customer engagement, and sales conversion. The paper also explores the role of analytics in content strategy, highlighting how data-driven insights can guide the content creation process to achieve the best results. Using a mixed-methods approach, the study combines qualitative analyses of successful social media campaigns with quantitative data on consumer engagement and business outcomes. This approach provides a comprehensive understanding of the relationship between content writing and business performance in the context of social media. In conclusion, the paper provides valuable insights for businesses and content creators on leveraging the power of social

media through strategic content writing. It emphasizes the evolving role of content in digital marketing and its critical impact on business growth and relationships with consumers.

Keywords: Social Media Content Strategy, Business Impact Analysis, Digital Marketing Analytics, Audience Engagement, Brand Communication, Content Optimization Techniques.

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Predictive Analytics in Education: Assessing Machine Learning Models for Student Performance

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In an era where educational success is crucial, this study explores the use of machine learning models to predict student performance in entrance exams, a key component of educational strategy. The primary aim is to assess various machine learning models' effectiveness in predicting students' scores and identifies the most accurate and reliable models. This research is pivotal for enhancing educational processes and interventions. The methodology involved analyzing survey responses from students who appeared in entrance exams, focusing on demographic data, academic performance, and educational preferences.

Key machine learning models, including Decision Trees, Random Forests, Support Vector Regression, Lasso Regression, and Ridge Regression, were employed and critically compared. The data underwent preprocessing, including cleaning, normalization, and handling of missing values. Models were evaluated using Mean Squared Error (MSE) and R-squared (R^2). Results showed significant variance in model performance.

The Support Vector Regression model had the lowest MSE, suggesting a better fit, though limited in predictive power as shown by the near-zero R^2 value. Decision Tree and Random Forest models demonstrated overfitting tendencies with high MSE and negative R^2 scores.

This research stands out for its comprehensive approach, using multiple models to understand educational data's predictive capabilities. It highlights the complexities in educational data and the challenges in making accurate predictions using machine learning. The study contributes to the growing field of machine learning applications in educational data analysis, offering a comparative perspective of various models.

Key Words: Predictive Analysis, Machine Learning Models, Regression, Student Performance and Educational Institutions

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Relation between opinions and utility patents for fantasy sports in India 2024: the future of utility patents

Dr. Umang Gupta, Manindra Rajak

Fantasy sports allow a big market and a big platform to keep functioning. Athletes and sports communities the world over are in awe over the Indian fan following and craze for sports. In this digital age fantasy sports allow athletes and sports stars to find recognition for their achievement and also have an additional source of income apart from their outcome dependent earnings from the sport itself. Fantasy sports is at the end a service experience and a lot depends on copyright technology, patents and practicality of the fantasy sports app. The fantasy sports market has reached saturation. However the market is still big and large in nature. This makes it very attractive for legitimate businesses as well as fraudsters. Technology protects the common citizen from fraudsters as well as common mistakes arising from ignorance. Case in point is the Mahadev betting app criminal conspiracy being debated in the Indian courts. This research aims to find the similarities in app design and app lifecycle with a qualitative descriptive analysis.

Keywords—fantasy sports, patents, lifecycle

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Chiller Sustainability: Predictive Maintenance Strategies For Long-Term Energy And Cost Savings

Subramaniam MR, Dr Amit Ambar Gupta

In the ever-evolving landscape of industrial and commercial refrigeration, the pursuit of sustainability has become paramount. Chiller systems, integral components in climate control and refrigeration processes, play a crucial role in maintaining optimal temperatures for various applications. To enhance environmental efficiency and reduce operational costs, the integration of predictive maintenance strategies has emerged as a key focus area. This paradigm shift from reactive to proactive maintenance not only ensures the longevity and reliability of chillers but also fosters long-term energy savings and cost-effectiveness. By leveraging advanced monitoring technologies, data analytics, and predictive algorithms, businesses can now anticipate potential issues, schedule maintenance activities strategically, and optimize chiller performance, thereby aligning sustainability goals with operational excellence. The concept of chiller sustainability through predictive maintenance represents a holistic approach to energy conservation and financial stewardship. Beyond the immediate benefits of minimizing downtime and repair costs, this strategy contributes to a more sustainable future by curbing energy consumption and reducing the carbon footprint associated with chiller operations. By harnessing real-time data and predictive analytics, organizations can transition from traditional maintenance practices to a forward-thinking model that prioritizes resource efficiency and environmental responsibility. This paradigm not only transforms the operational landscape of chillers but also underscores the pivotal role predictive maintenance plays in achieving a harmonious balance between technological advancement, economic viability, and ecological preservation in the realm of industrial refrigeration.

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A study on implementation of AI & ML to optimize Healthcare Operations Management.

Prasanna Kumar C S

The study explores the potential benefits of implementing AI and ML in healthcare operations management. By analyzing large amounts of data and identifying patterns and trends, these technologies have the potential to improve decision-making, resource allocation, and patient outcomes. The study explores various applications of AI and ML, including predictive analytics, resource allocation, and diagnosis, and highlights the potential for increased efficiency, reduced costs, and improved patient outcomes. However, the study also emphasizes the importance of ethical and responsible implementation, with appropriate safeguards in place to protect patient privacy and ensure the accuracy and reliability of the algorithms. The study highlights a few specific examples of how AI and ML can optimize decision-making in healthcare operations management. These technologies have the potential to revolutionize healthcare by leveraging data-driven insights to improve patient care, resource allocation, and operational efficiency like

Predictive Analytics for Readmission Risk, Demand Forecasting for Resource Optimization & Inventory Management and Supply Chain Optimization. This study may assist healthcare providers in making informed decisions about diagnosis, treatment plans, and medication selection, leading to more precise and personalized care. Overall, the implementation of AI and ML in healthcare operations management empowers organizations to leverage data-driven insights and optimize decision-making processes. Overall, this study provides insights into the potential benefits and challenges of implementing AI and ML in healthcare operations management.

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Career Plan Analysis using Machine Learning and Sentiment Analysis: A Prototype Model

Soni Saini and Moin Hasan

Choosing a career path is a crucial decision in life, often influenced by various factors beyond personal interests and skills. This research proposes a novel approach utilizing machine learning and sentiment analysis to analyze career plans and provide insights into potential career paths. We create a custom dataset capturing personal, academic, and demographic information, along with the individual's written career plan. Sentiment analysis is applied to this final entry to gauge the individual's emotional connection to their chosen path. Further analysis explores correlations between various data points and potential career choices. Finally, a prototype model is designed for future development, encompassing machine learning and a recommendation system to provide personalized career guidance.

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EMOTIONTRACK : Enhancing Employee Emotional Wellbeing through Insightful Monitoring

K.VijayGowtham, G.Teja Bhargav

The integration of keyloggers and sentiment analysis provides a comprehensive method for monitoring employees, enhancing productivity, security, and well-being. Keyloggers record keystrokes and offer insights into employee activities, while sentiment analysis interprets attitudes and emotions. This combination enables organizations to detect patterns, identify potential security risks, optimize workflows, and measure employee satisfaction. Keylogger, designed by implementing the Exact String Matching algorithm, can record all user activities related to the keyboard, and the results are stored automatically in a dedicated database. Despite its benefits, this approach raises privacy, trust, and ethical issues. By ensuring transparent communication, obtaining informed consent, implementing data security and encryption measures, providing employee education and training, and maintaining a balanced monitoring approach, The insights gathered from EmotionTrack can be used by organizations to identify patterns, detect potential emotional distress or dissatisfaction among employees, and implement targeted interventions to address these issues. Overall,

EmotionTrack offers a hopeful way to support employee wellbeing by closely monitoring emotions. This can lead to higher productivity, happier employees, and better success for the company.

KEYWORDS: Keylogger with sentiment analysis, keystrokes, emotional distress, privacy and trust, transparent communication, data security.

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Cobots and sustainability management

Dr CD James

AI's advancement in 21 st century is heading towards unmatched improvements in industrial performance. Manufacturing and services is seeing an unprecedented transition towards autonomous systems and (cobots) collaborative robots. Cobots are existent in various forms including physical and virtual. While cobots add efficiency and cost savings in tasks there is an increasing concern on their impact and interaction with humans in the workspace. There is a need to set a frame of rules and regulations to streamline this interaction and make the transition sustainable. This paper discusses the pros and cons of collaborative robots while providing tool-sets which aid in decision-making, conflict management and work-ethics for its sustainable management.

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On Cloud Nine: A SEM Study of Service Quality, Price Sensitivity, and Passenger Satisfaction in India's Airline Sector

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Purpose: This study aims to analyze insights into customer satisfaction and airline attractiveness to engage in airline services using the SERVQUAL model.

Design /methodology/approach: The 400-sample data were collected from the respondents through an online questionnaire using the convenience sample method. The data were analyzed through a structural equation modeling approach to test the hypotheses.

Findings: The results indicate that empathy, price, tangibles, and satisfaction determinants positively develop attractiveness among passengers to use and continue in airline services.

The assurance, reliability, and responsiveness attributes must improve to attract passengers in India. **Originality/value:** This study originally provides insight into exploring the satisfaction and attractiveness of passengers to use and continue toward Airlines in India using the SERVQUAL model. This model enables better improvement factors and service quality to encourage customers to use, continue, and attract non-regular customers towards Airlines in India services.

Research Implications: The results provide insights into the customer satisfaction level, level of attractiveness, and price perception among the customers, which will help to make better policies and strategies to implement services and customer satisfaction to sustain heavy aviation competition in India.

Keywords: Service quality, Satisfaction, Airline attractiveness, Price, Airlines in India, SERVQUAL.

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A Research On Integrating Digital Twins In Manufacturing And Logistics

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The emergence of digital twins (DTs) presents a transformative opportunity for manufacturing and logistics, promising enhanced efficiency, optimized operations, and predictive maintenance. This study delves into the critical aspects of DT integration, focusing on:

Establishing robust data pipelines from diverse sources (sensors, IoT devices, enterprise systems) while ensuring data integrity, security, and real-time synchronization, Constructing accurate and scalable DT models that capture the dynamic behavior of manufacturing processes and logistics networks, considering factors like physics, engineering principles, and operational constraints, Utilizing advanced analytics and machine learning algorithms within the DT framework to enable real-time insights, predictive maintenance, and intelligent

decision-making for optimized performance, Establishing seamless communication and data exchange between DTs across different manufacturing and logistics systems, adhering to industry standards and ensuring compatibility and Implementing robust cyber security measures to protect sensitive data within the DT ecosystem and ensure data privacy compliance.

This research will employ a multi-pronged approach, combining literature review, case studies of successful DT implementations, and collaboration with industry partners. The findings will contribute to the advancement of knowledge in DT integration, providing valuable insights and practical recommendations for manufacturers and logistics providers seeking to leverage this technology for improved efficiency, agility, and sustainability.

Keywords: Digital Twins, Manufacturing, Logistics, Data Integration, Analytics, Decision Support, Interoperability, Security, Privacy.

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Influence of circumstances in development of Critical Technologies

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COVID-19 has influenced the whole world to innovate and develop new technologies. These technologies have played a pivotal role in saving the lives of many from the critical illness, ensured improved comfort levels of users and ensured sustainability of economic sectors, as far as business is considered. Till date in India around 72,000 startup companies have evolved based on novel and critical technologies, post COVID lockdowns. However, it is required to understand the driving motive for such developments and assess the technologies for their sustainability. This paper discusses factors influencing and the importance of critical technologies, their acceptance, rejection and psychological impact among people and end users. This paper also discusses a preliminary research and its results about socio-economic and psychological impact of Oxygen concentrators.

Keywords: COVID, Critical Technologies, Oxygen Concentrators, Psychological Impact, Socio-economic

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Quantum Risk Assessment: Navigating Uncertainty in a Quantum World

Padmavati Krishnagopal Uttarwar ξ , Prof. M V Ramaprasad σ , Prof. Saisree Mangu β

As quantum technologies continue to evolve, they bring about a paradigm shift not only in computation but also in risk assessment methodologies. This paper explores the emerging field of quantum risk assessment, which comprehends the unique challenges and opportunities posed by quantum technologies in various domains.

Quantum risk assessment begins with an examination of the foundational principles of quantum mechanics and their implications for information security, cryptography, and data integrity. Leveraging quantum phenomena such as superposition and entanglement, quantum technologies introduce novel risks that transcend the capabilities of classical risk assessment frameworks.

This paper illuminates the potential vulnerabilities introduced by quantum computing to conventional cryptographic protocols, emphasizing the need for robust post-quantum cryptography solutions.

Furthermore, it explores the impact of quantum computing on data privacy and confidentiality, highlighting the risks posed to sensitive information in a quantum-enabled world.

Moreover, quantum risk assessment extends beyond information security to encompass broader societal and economic implications. The paper investigates the potential disruptions to industries such as finance, healthcare, and logistics, as quantum technologies enable unprecedented computational power and optimization capabilities.

Addressing these challenges requires a multidisciplinary approach that combines expertise in quantum mechanics, cybersecurity, risk management, and policy. The paper discusses strategies for mitigating quantum risks, including the development of quantum-safe cryptography standards, proactive risk management frameworks, and international collaboration efforts.

In conclusion, quantum risk assessment represents a crucial frontier in cybersecurity and risk management, necessitating proactive measures to anticipate and mitigate the risks posed by quantum technologies. By fostering interdisciplinary collaboration and innovation,

we can navigate the uncertainties of a quantum-enabled future and ensure the security and resilience of our digital infrastructure.

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General Management Track

India Shifts From Developing To Developed Countries Level: Evidence From Diamond Strategy

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This study aims to build a Diamond development Strategy model as a proposed approach to transition India from a developing to a developed country status. In that matter, a purposive sampling took fifteen developed countries, including BRICS country members. The multi-linear regression stepwise analysis and exponential growth theory analysis techniques revealed that the double investment strategy with new hiring and repo rate as well as the interest rate both reviewed at the average of richest countries will help India to transition India from developing to developed countries status within thirty years. India will invert its agriculture sector employment rate curve from 47% to 5.875 %. The services will lead the Indian economy from 29% to 235.76%, followed by the industry sector with an employment rate of 191.76% from 24%. The repo rate will shift from 4% to 2.75%.

Keywords: Developed Countries, Developing countries, Diamond Strategies, Indian Economy.

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A Study of Economics and Political Factors' Impact on poverty alleviation of selected African countries

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Africans are poor despite Africa's natural resources, up to 30 to 40% of the world's natural resources wealth. Currently, ten per cent (10%) of the world's population faces absolute poverty, out of which seventy per cent (70%) are in Africa. The objective of this research is to investigate the effect of the integration of economic factors, mainly agriculture, industry, services, and total reserves, including gold and railways lines, with the non-economic factors, namely the rule of law, the control of corruption and political stability and absence of violence while trying to address the poverty in Africa. We apply the multilinear regression stepwise analysis model with the help of SPSS 25. The results from the purposive sample of five following selected African countries: Egypt, Botswana, Rwanda, Democratic Republic of Congo and Nigeria, using secondary data from the World Development Indicators from 1992 to 2022, show that whichever sector, despite its performance vis a vis the GDP per capita, only one African country, Seychelles, is among developed countries with a GDP per capita of US \$ 15,875 in 2022 while other African countries perform under the standards as the world GDP per capita equals US dollar 12,648. To escape poverty, Africa must ensure that political stability and the absence of violence prevail throughout the continent. Africa must modernize the mining sector and strengthen its railway lines network to connect each country and facilitate the free movement of goods and people to promote prosperity in Africa.

Keywords: Africa, economics factors, GDP per capita, Political factors, Poverty, Poverty alleviation

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A Relationship Between Corporate Social Responsibility And Employees' Pro Environmental Behavior: A Meta Analytic

Deepti Kerketta, Deep Mala Ekka

Over the past ten years, the relationship between organizations and society has been the subject of intense discussion, often accompanied by harsh comments. In order to meet the requirements of both present and future generations, it is imperative to protect the integrity of natural systems and adhere to international norms that safeguard fundamental social and environmental principles. Since employees are strategically important in assisting the company in achieving its requirements, their involvement is crucial to the success and effectiveness of a Corporate Social Responsibility (CSR). With employees' active participation, an organization's chances of accomplishing sustainable goals are greatly reduced, which is why employee empowerment is crucial for CSR projects. This study synthesizes research findings on the relationship CSR and Employees Pro Environmental Behaviour and to investigate this association, a meta-analytic approach is utilized. It uncovers a substantial positive correlation between CSR and employee Pro Environmental Behaviour, with an overall effect size of $r = 0.43$, ($N=14359$, 95% [CI 0.37- 0.49]). By combining the overall effects of Corporate Social Responsibility (CSR) on Employees' Pro-Environmental Behaviour and drawing conclusions for further research, this literature review offers a valuable addition to earlier studies.

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The Quest of Achieving the UN SDGs: Issues and Perspectives

Dr. Anil Trimbak Gholap

This research paper provides an in-depth analysis of the pursuit of the United Nations Sustainable Development Goals (SDGs), focusing on the prevailing issues and diverse

perspectives involved in this global endeavor. Established as a global call to action to end poverty, protect the planet, and ensure peace and prosperity for all, the UN Sustainable Development Goals represent a complex set of challenges and opportunities. The study begins by identifying the 17 Sustainable Development Goals and their intended targets, focusing on the interconnected nature of these goals. It then addresses key issues that hinder progress, such as economic disparities, political restrictions, and environmental degradation. The paper explores how these challenges vary across geographies and socio-economic contexts, highlighting the need for tailored approaches to implementing the Sustainable Development Goals. Furthermore, the research presents different perspectives on achieving the SDGs, ranging from government policies and international cooperation to private sector engagement and community initiatives. It critically examines the role of innovation, technology and education in achieving these goals, while also taking into account the ethical and cultural dimensions of sustainable development. The methodology includes a combination of case studies, policy analysis, and statistical reviews, providing a comprehensive picture of the current state of progress on the SDGs. This approach allows for the identification of best practices and lessons learned from around the world. In conclusion, the paper provides insights into the multifaceted efforts required to achieve the Sustainable Development Goals. It proposes actionable recommendations for policymakers, businesses and civil society, aimed at accelerating progress towards a more sustainable and equitable future.

Keywords: United Nations Sustainable Development Goals (SDGs), Global Challenges, SDG Implementation Strategies, International Cooperation, Sustainability Policy, Environmental and Social Impact.

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Socio-economic Factors affecting Performance Management in Government Sector in India

SK Bhanwara, Dr Venkataiah Chittipaka

The performance of Government employees and executives are generally influenced by various factors like structure, operational strategies, policies etc. Some of the socio-economic factors which directly or indirectly affect the performance of the personnel and create bias in appraisal. Generally, these factors are invisible and are not spelt out anywhere. Researchers feel that these factors are affecting the performance and appraisal. The economic and social background of the person most of the time is mixed in functioning in Govt. sector institutions.

This proposal of this paper will include descriptive study of performance management followed by bibliographic, literature review. Factors will be studied by the researcher and hypotheses will be made. After research design survey data will be collected and processed. Exploratory factor analysis (EFA) and Confirmatory factor analysis (CFA) will be carried out to verify the hypothesis model and data commentary will be appended. Accordingly, observations will be made based on the EFA, CFA and path analysis. Finally, the conclusion based on the result and analysis, further recommendations will be part of the paper. This paper will clearly mention which are the socio-economic factors that are directly and indirectly affecting the performance of the personnel in Govt. Sector institutions.

Keywords: Performance Management, Socio-economic factors, appraisal, Govt. Sector

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Empirical analysis of digital entrepreneurial intention among the rural graduates: The moderating role of social media influence

Mr. Gangadhara H

Purpose: The present study aims to analyze antecedents of entrepreneurial intention and social media influence among rural graduates in digital entrepreneurship.

Design/methodology/approach: The 257 survey samples were collected through the online questionnaire, and partial least square-structural equation modeling was employed to analyze the survey data.

Findings: The analysis indicates that digital entrepreneurial competence, digital entrepreneurial role models, entrepreneurial passion, information technology culture,

innovative cognition, and social media positively influence digital entrepreneurial intention among rural graduates. Thus, social relations are not associated with digital entrepreneurial intention. Social media influence moderates between social relations and digital entrepreneurial intention. Hence, social media influence does not moderate between digital entrepreneurial competence and digital entrepreneurial intention.

Originality/value: This paper initially explored digital competence, information technology culture, and entrepreneurial passion to enhance the graduates' intention to start new digital ventures.

Research implications: These research findings enhance the knowledge about digital participation and entrepreneurial intention among rural graduates in starting digital start-up ventures to avoid the digital divide and improve digital literacy.

Keywords: Digital competence, Social media influence, Information technology culture, Social relations, Entrepreneurial intention, Digital start-up ventures.

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Leadership Styles in the Digital Age: Adopting to Remote Work Environments

Nishanth U

The advent of the digital age has revolutionized the way businesses operate, with remote work becoming an integral aspect of contemporary professional landscapes. In this evolving paradigm, effective leadership styles play a pivotal role in navigating the challenges and harnessing the opportunities presented by remote work environments. It explores the dynamic relationship between leadership and remote work, focusing on the adaptation of leadership styles to meet the unique demands of the digital age.

The study deals into traditional leadership models and evaluates their applicability in the context of remote work settings. It investigates the impact of technology on communication, collaboration, and team dynamics, highlighting the need for leaders to cultivate a flexible and inclusive approach. The research also examines the role of emotional intelligence in remote

leadership, emphasizing the importance of understanding and addressing the emotional needs of remote team members.

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Accelerating Electric Vehicle Adoption: A Comprehensive Analysis of Delhi's Charging Infrastructure and Policy Landscape

Dr. Kritika Mathur, Mr. Sharif Qamar, Mr. Ritik Kumar

The global transportation sector's substantial carbon emissions have prompted a surge in electric vehicle (EV) adoption as a sustainable alternative. Despite global trends, India, especially regions like Delhi, faces challenges in transitioning to greener transport. The Delhi EV Policy 2020 targets a 25% EV registration by 2024, employing financial incentives, charging infrastructure subsidies, and tax exemptions.

In contrast to low EV adoption rates nationwide, Delhi's policy has successfully boosted the commercial EV market through legislative measures and incentives, leading to a significant increase in sales. The policy provides purchase subsidies, loan interest subvention, scrapping incentives, and charging station subsidies, surpassing the FAME-India phase-II scheme. In December 2023, Delhi recorded a remarkable 19.5% EV sales, with 73,610 electric vehicles out of 6,57,312 registered. The city's experience in fleet electrification serves as a model for other Indian cities.

Delhi aims to achieve almost 30% commercial EV sales by 2025 and 70% by 2030, setting an example for the nation. However, challenges include power theft for charging e-rickshaws, requiring regulatory measures and oversight. The study explores EV adoption and infrastructure development, drawing from global and Indian literature. It incorporates stakeholder perspectives from diverse Delhi locations to identify policy improvement areas and formulate recommendations for effective regulation.

While the Delhi EV Policy has spurred EV adoption, challenges persist in the charging infrastructure domain, including unauthorized charging practices by e-rickshaws. Estimated losses of ₹1.5 billion underscore the need for stricter regulations, monitoring mechanisms, and public awareness campaigns. The study aims to provide valuable insights for effective regulation and policy enhancement in targeted geographical contexts.

Keywords: Electric vehicle adoption, Sustainable transportation, Regulatory perspectives, EV, Green Transport

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Internet of Things (IoT) Innovation, Technology, Sustainability and Market Analysis

Sanket N Dessai, Hemant Patidar

Internet of Things (IoT) applications are in demand to provide solutions to the human problem. Based on the problems there is a necessity to brainstorm the craft of innovations to suit society's applications. The innovations requirement analysis will focus on the technologies available at that time frame, and applying these technologies to innovate. Presently The technologies used to innovate the IoT applications based on the computing, network based on wired and wireless connectivity, sensors and actuators. As the innovations are developed based on the technologies parameter and to research them for the advancement. The sustainability applications using the IoT are of prime significance. IoT systems deployed in the harsh environment is a challenging task and based on these parameters the innovations are becoming challenging to reduce the cost and gain a potential market for the areas to sustain as an industry. This paper also discusses the market potential based on the innovations market availability and how to launch the sustainable IoT applications to sustain the market for the business generations. Business demands are the critical factor to sustain the IoT innovations.

Keywords: IoT, Industry 4.0, Connected Factory, Smart Systems, Innovation

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Exploring the Role of Environmental strategies, Environmental Management accounting, and Environmental Proactivity in Enhancing SME Environmental Performance in India

Chetanraj DB, Mr. Abdulkader Zairbani, Dr.Senthil Kumar JP

With sustainability becoming increasingly important worldwide, it is crucial for small and medium-sized enterprises (SMEs) to comprehend the intricacies of these factors in order to effectively reconcile environmental considerations with their economic goals. This study examines the complex relationship among environmental strategies, the adoption of environmental management accounting (EMA), environmental proactivity, and their combined influence on the environmental performance of Small and Medium Enterprises (SMEs) in India. The theoretical framework utilizes Institutional Theory to situate the implementation of environmental strategies, Resource-Based View to examine the strategic benefits obtained from EMA practices, and Stakeholder Theory to consider the impact of various stakeholders on SMEs' environmental endeavors. The objective of this study is to provide detailed insights into the environmental management practices of small and medium-sized enterprises (SMEs) in India. It aims to clarify how strategies, accounting procedures, and proactivity interact with each other. This research offers practical insights for businesses, governments, and other stakeholders who are interested in promoting sustainable practices in the small and medium-sized enterprise (SME) sector by revealing the strategies used by SMEs to address environmental concerns. The findings have consequences not just for the Indian setting, but also for the wider global discussion on incorporating environmental factors into small and medium-sized businesses.

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A Study on the Impact of Innovation on India's Scientific Equipment Industry through Global Partnerships

Dinakar Lingam, Dr. Syed Jaffer

This paper explores the transformative role of innovation in India's scientific equipment industry, focusing on how recent advancements have catalyzed the growth of supplier companies and positively impacted end users, particularly the pharmaceutical industry. It examines how the adoption of innovative practices has been central to the success of these companies, leading to enhanced performance and efficiency. The study underscores the interdependence between innovation and industry growth, illustrating how embracing novel technologies and business models has not only propelled companies but also provided significant benefits to end users in sectors like pharmaceuticals.

India's scientific equipment sector has recently witnessed a surge in innovation, notably in adopting cutting-edge technologies. This trend has significantly spurred the growth of supplier companies and positively influenced the pharmaceutical industry, offering more efficient, precise, and advanced tools. These developments have not only bolstered scientific research but also promoted sustainable growth and industry practices. The paper delves into this innovation-led growth, supported by case studies and industry reports, highlighting the critical role of early innovation adoption, global partnerships, and innovative business models in the sector's success and future prospects.

As an exploratory study, this paper offers a broad understanding of the interdependence between scientific equipment suppliers and their end-users, underlining how innovation has been a pivotal element in their growth and success. Based on the data analyzed, it is evident that companies which have rapidly adopted innovative practices and engaged in global collaborations have seen significant success. The findings of this study pave the way for future research, underscoring the importance of innovation and international cooperation in driving the growth and evolution of the scientific equipment industry in India.

Keywords— Innovative Business Models, Global Partnerships, Indian Scientific Equipment Industry, Innovation-led Growth, Sustainable Growth.

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Seeding core industry knowledge in management schools

Manoj Kumar Lal

Management schools popularly impart horizontal domains such as HR, Finance and Marketing that are industry (such as insurance, banking, retail and pharma) agnostic and act as support function in the industry. The vastness and subjective nature of industry domains makes it challenging for management schools to introduce the core industry knowledge creating a gap between industry and academia. The notion that students will gain necessary industry knowledge anyway when they join the industry and uncertainty over which industry the student is going to join after finishing school adds to the continuance of this gap. Domain Knowledge Framework (DKF) proposes a common structure that can be used to specify knowledge of multiple industries using the same structure in an objective way. This brings in science to the art of learning core industry knowledge and enables management schools to introduce DKF as a skill to gain industry knowledge both at a high and detailed level. It assists in doing industry related assignments from other subjects. DKF is based on products and processes of the industry that form the core of the industry knowledge. DKF as a skill may bring in a differentiator when the student joins industry - ranging from performing the job more effectively to switching to a different industry and gaining that industry knowledge in an accelerated way.

Key words: Domain Knowledge, Industry knowledge, knowledge structuring, Domain Knowledge Framework (DKF), Knowledge digitisation

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Comparison of CSR spending among listed Indian cement companies using Entropy Analysis

Dr. Aryadevi M R, Dr. Abraham Varghese

The Indian cement industry is one of the industries which use natural resources at a large scale. Due to which it has the unintended consequence of significantly increasing

environmental pollution. To protect the environment and stakeholders, the Indian Companies Act 2013 implemented mandatory CSR regulations for enhancing social welfare in April 2014. Corporate Social Responsibility enables cement businesses, like any other industry; make a good contribution to society by reducing their impact on the environment and communities. In addition to helping the environment and society, good corporate social responsibility (CSR) can improve a business's standing, forge closer bonds with its stakeholders, and support long-term viability. This study examines the spending and CSR practices of listed Indian cement companies over a seven-year period, from 2014–15 to 2021–22. It compares the companies based on internal competencies through the use of entropy analysis and analyzes each company's contribution to various CSR activities. It is found that the ranking as per Entropy analysis differs from the ranking based on actual spending of CSR. There is no uniformity in 2% mandatory CSR spending on prescribed activities since there is no further sub division of percentage of CSR. Hence the selected companies utilized their freedom of selecting CSR activities which led to regional imbalanced development.

Keywords: cement industry, CSR, Schedule VII of Section 135, sustainability, cement production, entropy analysis

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Harnessing Intelligence for Sustainability: The Role of Artificial Intelligence in Enabling a Circular Economy

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This paper investigates the pivotal role of artificial intelligence (AI) in catalyzing the transition towards a circular economy, thereby fostering sustainability. In the face of escalating environmental challenges and resource constraints, the circular economy paradigm offers a promising framework for achieving sustainable development goals. However, realizing the full potential of circularity necessitates innovative approaches and advanced technologies. This research endeavors to explore how AI, with its capacity for data analysis, predictive modeling, and autonomous decision-making, can contribute to optimizing resource utilization, enhancing product lifecycle management, and streamlining supply chain operations within the context of a circular economy. By integrating theoretical insights from

circular economy principles and AI methodologies, this study aims to develop a conceptual framework that elucidates the synergies between AI and circularity, thereby providing a theoretical foundation for further investigations. Through a multi-disciplinary lens encompassing environmental science, engineering, economics, and computer science, this research seeks to advance scholarly understanding of the transformative potential of AI in promoting sustainability within the circular economy paradigm. Additionally, this study aspires to offer practical insights and recommendations for policy makers, businesses, and stakeholders seeking to harness AI-driven innovations for achieving sustainable and regenerative economic systems. Ultimately, this research endeavor aims to contribute to the growing body of knowledge on the intersection of AI and sustainability, offering novel perspectives and avenues for research in the pursuit of a more resilient and equitable future.

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Islamic Banking Resilience: A Systematic Literature and Mapping Study

Anggi Aprizal

This study aims to explain the trends in academic publications regarding the resilience of Islamic banking based on year, country, author, and field of study, focusing on mapping topics and laying the foundation for research on Islamic banking resilience based on definitions or concepts, the importance of resilience topics, and key indicators for measuring and analyzing Islamic banking resilience. The study employs a qualitative method to review 42 articles published in Scopus-indexed scholarly journals, with data collection conducted gradually. Additionally, the research reveals that the development of academic publications on the resilience of Islamic banking has shown an increase in the number of articles over the past fourteen years. However, both Muslim-majority and minority-Muslim countries demonstrate focus and interest in issues related to Islamic banking resilience. These articles gather authors who also share the same focus but discuss different issues. There are two main issues: financial system stability and economic growth, with dominant and less frequently discussed topics among the authors. The results indicate that stability, profitability, and financial performance are dominant topics, while sharia, resilience, economic growth, and financial inclusion are fewer dominant topics. Moreover, the core concept of resilience in Islamic banking is the ability to absorb, manage, adapt, and continue intermediary functions

even amid crisis, including important reasons for resilience in Islamic banking studies, such as stability in the financial and economic system. Additionally, several key indicators for measuring and analyzing Islamic banking resilience are obtained, including gross domestic product, inflation, bank size, and capital adequacy ratio.

Keywords: Islamic Banking, Resilience, Systematic Literature Review, Systematic Mapping

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The impact of health insurance ownership on the prevalence of obesity in Indonesia

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Obesity is a pervasive worldwide issue that is rapidly escalating in Indonesia, coinciding with a substantial rise in mortality rates attributed to obesity. This study aims to understand the relationship between health insurance ownership and the incidence of obesity in Indonesia. The research sample was from the Indonesia Family Life Survey (IFLS) fifth-wave 2014 database. The study included 6,674 individuals ranging from 15 to 81 years old. Using the probit regression method, the statistical analysis shows that health insurance ownership, either in the form of National Health Insurance or private health insurance, positively affects the likelihood of individuals being obese. In addition, the results showed that factors such as increasing age, living in urban areas, and higher income positively influenced the incidence of obesity. In contrast, individuals with male gender, married status, and employed status have a negative influence on obesity.

Keywords: obesity, health insurance, Indonesia

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Optimizing Skills Development Through Location-Based Mobile Training Units: A Journal on Innovative Training Approaches

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Training for unemployment is a crucial government function in addressing unemployment and promoting economic growth in the region. Mobile Training Unit (MTU) is a training solution provided by the government to job seekers in the Special Region of Yogyakarta. MTU training offers a unique and varied learning experience, enhancing the quality of training and enhancing the overall training experience. The study aims to provide a more balanced view of the government as a program provider and an in-structure that can effectively implement the program. Quantitative data analysis helps in making better recommendations and identifying individual factors that can be addressed. Although not applicable to other areas, this study can provide knowledge about MTU training and its effectiveness in reducing unemployment.

Keywords: Mobile Training Unit, Location, Unemployment, Human Resources, Program Evaluation.

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The Impact of Economic Growth on Emissions: A Case Study of Seven ASEAN Countries

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The study aims to analyze the correlation and impact of economic growth, electricity consumption, population growth, and the use of fossil fuels on environmental quality in ASEAN countries. Utilizing annual data spanning from 2011 to 2022 across 7 ASEAN nations (Indonesia, Philippines, Singapore, Thailand, Malaysia, Vietnam, and Myanmar), this research employs estimated regression models using panel data. GDP is employed as the main variable of interest, and the findings indicate a significant positive impact, aligning with existing theories. Specifically, the results reveal that GDP, electricity consumption, and the use of fossil fuels exhibit significant positive effects, contributing to CO₂ emissions across the seven ASEAN countries.

Keywords: Emission, GDP per capita, Electricity Consumption, Population, Fossil Fuels

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Does public debt affect economic growth? An empirical investigation of lower-middle-income countries

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Public debt has increased dramatically over the past few decades. The emergence of budget crises in developing countries has led to this phenomenon. Using panel data from 2013 to 2022, this study investigates the impact of public debt on economic growth in 11 lower-middle-income countries. The panel data regression model was estimated using the fixed effect model. The findings show that public debt has a significant and positive impact on economic growth. Therefore, to ensure long-term economic growth and debt sustainability, the government must cut back on public debt procurement, implement structural reforms, and establish a credible regulatory framework.

Keywords: Public Debt; Economic Growth; Panel Data; Developing Countries

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The Influence of Policy Quality on Foreign Direct Investment in ASEAN Countries

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Investment capital is an important financial source for businesses and the economic sector of society to invest, consume, and develop the economy. Foreign Direct Investment (FDI) is one type of financing welcomed by governments alongside domestic sources. There is a trend of increasing Foreign Direct Investment (FDI) in ASEAN countries from year to year. This increase indicates that foreign investment is flowing more into the ASEAN region over time. This research utilizes secondary data from 11 ASEAN countries spanning from 2009 to 2021. The dependent variable in this study is Foreign Direct Investment (FDI), while the independent variables include Population, Wages, Regulatory Quality, Political Stability, and

Inflation. The results show that population significantly influences FDI in ASEAN countries, government regulatory quality has a significant and positive effect on FDI in ASEAN countries, and finally, inflation significantly and positively affects FDI in ASEAN countries.

Keywords: Foreign Direct Investment, Political Stability, ASEAN

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The nexus between parental financial literacy and child labor in Indonesia

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As a country with the fourth-largest population in the world, Indonesia is not exempted from child labor issues. The phenomenon of child labor in Indonesia is closely linked with the role of parents as the main decision-makers in a household. This study aims to determine the relationship between parental financial literacy and child labor. Financial literacy was measured through parental knowledge of lending institutions and their ownership of savings accounts. The sample in this study was limited to children aged 10 to 17 years in the 2014 Indonesia Family Life Survey (IFLS) dataset. Using probit regression, the statistical results showed that the two variables explaining parental financial literacy are negatively associated with the likelihood of a child engaging in labor activities. This inverse relationship suggests that if credit is available and parents already have savings or know where to borrow as a mechanism to cope with negative income shocks, they may not have to send their children to work. This empirical evidence corroborates the notion that policy interventions directed toward increasing financial literacy within households could serve as a potential strategy for mitigating the prevalence of child labor.

Keywords: child labor, financial literacy, poverty, Indonesia

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Drivers of Economic Growth in ASEAN Nations

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The income level within an economy at any given moment is a reflection of the cumulative income growth over time. Therefore, investigating the factors that contribute to higher income is essentially an exploration of what drives economic growth. By including factors including foreign debt, skilled labor, foreign direct investment, and economic freedom, this study seeks to improve our understanding of the forces behind economic growth in ASEAN nations. Panel data methodology was used for the analysis. According to our research, the economic growth of ASEAN countries is positively and significantly influenced by foreign investment, foreign debt, a skilled labor force, and economic freedom. It is noteworthy, therefore, that foreign direct investment, or money, has no bearing whatsoever on the economic expansion of the ASEAN nations.

Keywords: ASEAN, Foreign Direct Investment, Foreign Debt, Economic Growth, and Economic Freedom

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Does social capital matter in mitigating climate change in the agricultural sector? A case study of Ambarawa, Central Java

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Climate change presents significant challenges to agriculture, particularly in Ambarawa, Central Java, where erratic rain patterns and increased flood risks threaten agricultural productivity. This study examines 270 farmers' willingness to participate in climate change mitigation efforts. Employing a logistic regression model, we explore the influence of social capital on farmers' readiness to engage in mitigation activities. Results indicate that 71.9%

of farmers are willing to financially contribute to mitigation initiatives. Notably, social capital plays a pivotal role. Factors such as active involvement in community activities, trust within the community, and extensive social networks are found to influence farmers' willingness to engage in mitigation efforts. This underscores the significance of leveraging social capital to bolster climate change mitigation strategies. By promoting community cohesion and trust, policymakers can foster greater farmer engagement in environmental management programs. This will ultimately enhance resilience to climate change impacts in agricultural communities like Ambarawa.

Keywords: agriculture, climate change, farmer, social capital, mitigation

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Do External Factors Influence the Level of Tourist Visits to ASEAN-6 Countries?

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This research aims to determine the influence of external factors on the number of tourist visits to ASEAN-6 countries. This study uses a panel data regression approach. The data used in this study are from the World Bank from 2004 to 2020. The results show that exchange rates, inflation, and traffic accident rates have a significant influence on the number of tourist visits to ASEAN-6 countries. Meanwhile, political stability and airport availability have an insignificant influence on the number of tourist visits.

Keywords: tourism, economic growth, panel data, ASEAN

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