



BOOK OF ABSTRACTS



2nd International Conference

on

“Management 5.0 - Technology, Sustainability and DEI (Diversity, Equity, Inclusion)”

Organized by

**Department of Management Studies
Dayananda Sagar College of Engineering**

20th December 2024

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Book of Abstracts

International Conference

On

*“Management 5.0 – Technology, Sustainability and
DEI (Diversity, Equity and Inclusion)”*

(MTSD-2024)

20th December, 2024

Associate Partners



Organized by
Department of Management Studies
Dayananda Sagar College of Engineering
Kumaraswamy Layout, Bengaluru, Karnataka, India
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The book contains the abstract of selected papers of International Conference “Management 5.0 – Technology, Sustainability and DEI (Diversity, Equity and Inclusion)”(MTSD - 2024) held on 20th December 2024.

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About the Conference

The theme of this conference, "Shaping the Future of Management: Leveraging Technology, Embracing Sustainability, and Championing DEI", encapsulates our shared commitment to exploring the intricate interplay of these forces in shaping the future of management. We will delve into how cutting-edge technologies like artificial intelligence, big data, automation, and the Internet of Things are revolutionizing organizational processes, decision-making, and leadership styles. We will explore the ethical considerations and challenges associated with technological advancements, seeking responsible and inclusive implementation for optimal societal impact. Sustainability demands a shift towards environmentally conscious practices, resource efficiency, and social responsibility. The conference will explore how Management 5.0 principles can be harnessed to drive sustainable business models, mitigate climate change, and promote resource conservation. We will also examine the role of diversity and inclusion in fostering sustainable solutions. Creating a diverse, inclusive, and equitable workplace is not just an ethical imperative but also a key driver of innovation, performance, and social progress. The conference will delve into how Management 5.0 principles can be implemented to create inclusive leadership practices, address unconscious bias, and empower diverse talent. We will explore how fostering DEI can lead to more equitable organizations and contribute to a more just and sustainable society. We invite you to join us on this exciting journey as we explore the transformative potential of Management 5.0, technology, sustainability, and DEI in shaping a brighter future for organizations, communities, and our planet.

About the Institution

Dayananda Sagar College of Engineering (DSCE) was started in 1979, by Sri R. Dayananda Sagar, a great visionary, under the aegis of Mahatma Gandhi Vidya Peeta Trust. DSCE is an autonomous institute affiliated to Visvesvaraya Technological University (VTU). It is approved by AICTE, is ISO 9001:2015 certified, and is accredited by the National Assessment and Accreditation Council (NAAC) with an 'A' grade. It has the widest choice of engineering branches and offers 18 Undergraduate courses & 6 Post Graduate courses. It has 20 Research centres in different branches of Engineering, Science, and Management catering to research scholars for obtaining Ph.D. under VTU.

About the Department

Established in 2006, the department's flagship program is a two-year MBA affiliated to VTU (AICTE approved). Crafted to guide the students through a period of self-discovery, the pedagogy takes the students on an exploratory journey. The program empowers the students with a unique dual - specialization – a combination that instils in them multiple perspectives to launch a corporate career. Students can 'deep-dive' into the areas of their preference with the department offering specializations in Business Analytics, Finance, Human Resources (HR), Operations, Marketing. The department has an established research center under VTU and offers a Ph.D. program.

Preface

We are pleased to present the Book of Abstracts for the International Conference on Management 5.0 – Technology, Sustainability, and DEI (Diversity, Equity, and Inclusion) (MTSD - 2024). This collection showcases a wide array of ground-breaking research, visionary concepts, and in-depth analyses that tackle the complex challenges and opportunities in the areas of technology, sustainability, and DEI within contemporary management.

The concept of "Management 5.0" represents a revolutionary approach to management in the ever-evolving global environment. This book showcases the extensive insights from scholars, practitioners, and thought leaders who are driving discussions on these crucial topics. With the rapid pace of technological advancement, the need for sustainability, and the commitment to diversity, equity, and inclusion, the interplay of these factors is reshaping management strategies across the globe.

These pages feature abstracts of presentations that:

- **Explore Innovations:** Reveal cutting-edge methodologies, technologies, and frameworks designed to tackle essential management challenges.
- **Advance Understanding:** Provide insightful viewpoints on embedding sustainability and DEI into fundamental business and management practices.
- **Foster Collaboration:** Highlight the importance of interdisciplinary strategies and cross-sector partnerships in addressing intricate global issues.

This Book of Abstracts acts as both a record of the conference and a valuable resource for continued research and practice. Each abstract demonstrates the dedication and expertise of its authors, highlighting the depth of scholarship and the commitment to actionable solutions.

We sincerely thank all contributors, reviewers, and organizers for their vital roles in making MTSD - 2024 a significant intellectual event. Your dedication to advancing knowledge in Management 5.0 is an inspiration to us all. As you explore this collection, we encourage you to engage with the ideas presented, forge new collaborations, and envision innovative paths toward a more sustainable, equitable, and technologically advanced future.

Acknowledgement

We would like to express our deepest appreciation to everyone involved in the successful creation of this Book of Abstracts for the International Conference on Management 5.0 – Technology, Sustainability, and DEI (MTSD - 2024). Our sincere thanks go to the esteemed authors and researchers for their insightful and innovative contributions, which are the foundation of this publication. Your work underscores the leading edge of thought in technology, sustainability, and the principles of diversity, equity, and inclusion.

We would like to extend our heartfelt gratitude to the conference organizing committee for their tireless dedication in planning and coordinating this event, ensuring it aligns with the principles of Management 5.0.

We also wish to express our sincere appreciation to our peer reviewers for their invaluable time and expertise, which have helped uphold the quality and integrity of the abstracts. Lastly, we thank our sponsors, partners, and institutional supporters for their encouragement and resources, which have brought MTSD - 2024 to life. Your commitment to promoting global dialogue on these important topics is truly commendable.

We would like to express our sincere gratitude to the Management of Dayananda Sagar College of Engineering in Bengaluru, Karnataka, India, as well as to the faculty members of the Department of Management Studies, for their unwavering support and encouragement that contributed to the success of the conference.

This collection reflects the spirit of collaboration and a mutual dedication to enhancing knowledge and innovation. We aspire for it to act as a useful resource for all participants and stakeholders in their quest for a sustainable and inclusive future.

Message from the Leadership Deck

Dr. D. Hemachandra Sagar
Chairman, DSI



Message

I am happy to know that the Department of Management Studies is organizing International Conference on “Management 5.0 – Technology, Sustainability and DEI (Diversity, Equity and Inclusion)” (MTSD-2024) on 20th December, 2024 at Dayananda Sagar College of Engineering, Bengaluru, India.

This conference serves as a key platform for thought leaders, innovators, and professionals from various disciplines to come together and explore the changing dynamics of management in relation to technological progress, sustainable development objectives, and the essential incorporation of DEI principles. As we navigate a period characterized by remarkable change and possibilities, MTSD-2024 seeks to promote collaboration, encourage meaningful discussions, and introduce transformative solutions that will influence the future of inclusive and sustainable management practices. I eagerly anticipate engaging with all participants as we work together to drive significant advancements in these crucial areas.

I wish the International Conference “MTSD - 2024” a grand success.

Dr. D. Hemachandra Sagar
Chairman, DSI

Dr. D. Premachandra Sagar
Vice Chairman, DSI



Message

Dayananda Sagar Institutions have consistently been at the forefront of enhancing and fostering an educational system enriched with a culture of research. I'm delighted to know that the Department of Management Studies is hosting the International Conference on “Management 5.0 – Technology, Sustainability and DEI (Diversity, Equity and Inclusion)” (MTSD-2024) at Dayananda Sagar College of Engineering, Bengaluru, India on 20th December, 2024

This conference is an exciting platform for sharing ideas and enhancing our understanding of these vital topics that will shape the future of management. The combination of advanced technology, sustainable practices, and a strong dedication to diversity, equity, and inclusion is not only essential for strategic success but also for creating more resilient and fair organizations and societies. I believe that MTSD-2024 will spark thought-provoking discussions, encourage innovative partnerships, and have a lasting influence on all attendees. Together, let's tackle the challenges and seize the opportunities that Management 5.0 presents to drive significant progress.

I extend a warm welcome to all the delegates and wish the event a great success.

Dr. D. Premachandra Sagar
Vice Chairman, DSI

Shri Galiswamy
Secretary, DSI



Message

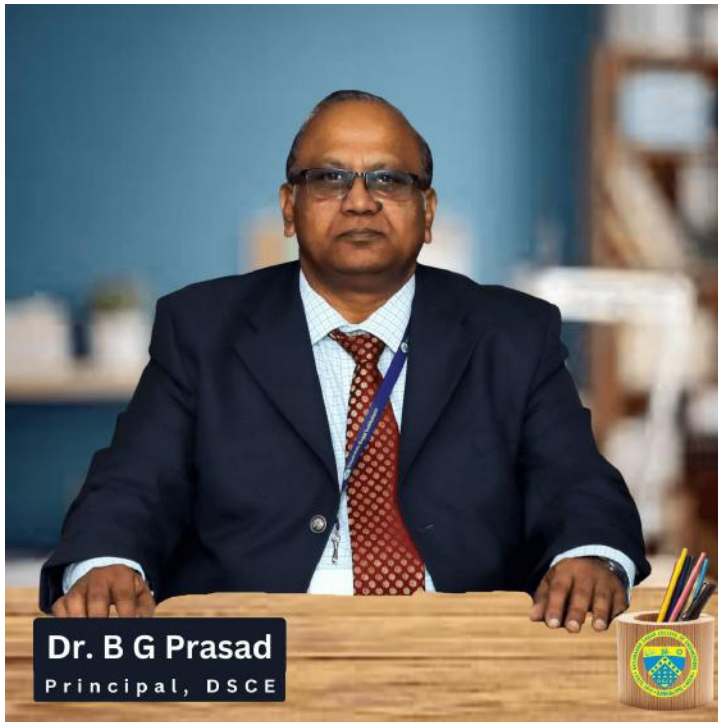
I am grateful to know that the Department of Management Studies of DSCE is organizing the International Conference on “Management 5.0 – Technology, Sustainability and DEI (Diversity, Equity and Inclusion)” (MTSD-2024) on 20th December 2024 at Dayananda Sagar College of Engineering, Bengaluru, India.

"This conference exemplifies our shared dedication to tackling the urgent challenges and opportunities that exist at the crossroads of technology, sustainable development, and inclusive management practices. As Secretary, I am delighted to see experts, scholars, and industry leaders uniting to share innovative ideas and insights that will influence the future of management. I urge all participants to engage actively, share their viewpoints, and forge connections that will last beyond this event. Together, let's strive to promote a vision of a more equitable, sustainable, and technology-driven world."

I extend my best wishes for the great success of the International Conference “MTSD – 2024”.

Shri Galiswamy
Secretary, DSI

Dr. B.G. Prasad
Principal, DSCE



Message

It is remarkable to witness the International Conference on “Management 5.0 – Technology, Sustainability and DEI (Diversity, Equity and Inclusion)” (MTSD-2024) by the Department of Management Studies on 20th December 2024 at Dayananda Sagar College of Engineering, Bengaluru, India.

"This event embodies our commitment to promoting innovation, knowledge sharing, and inclusive development. The themes of the conference strongly align with the changing demands of our global community, highlighting the integration of cutting-edge technologies, sustainable practices, and the essential role of diversity, equity, and inclusion in management. I encourage all participants to fully engage in this exceptional opportunity to connect with thought leaders, discover innovative concepts, and help shape a future that is equitable, sustainable, and driven by technology."

Dr. B.G. Prasad
Principal, DSCE

Dr. K. G. Hemalatha
Conference Chairperson
MTSD – 2024



As the Head of the Department and Conference Chairperson, I am delighted to welcome you to the International Conference on “Management 5.0 – Technology, Sustainability, and DEI (Diversity, Equity, and Inclusion) (MTSD-2024)”.

This conference represents a significant step forward in our commitment to enhancing academic and professional excellence in these vital areas. The themes of Management 5.0 capture the essence of our future—utilizing technology to inspire innovation, adopting sustainable practices to protect our planet, and promoting diversity, equity, and inclusion to create more robust and inclusive communities.

I wish to extend my heartfelt gratitude to all the distinguished delegates of the International Conference on “Management 5.0 – Technology, Sustainability, and DEI (Diversity, Equity, and Inclusion) (MTSD-2024)” whose participation and engagement have greatly enriched this event.

I would also like to thank the organizing committee, including my faculty and staff, for their dedication and hard work in making this event a reality. At the Department of Management Studies, we are committed to fostering an enhanced learning environment for our students. I am confident that this conference will yield valuable insights that will benefit all attendees, and we look forward to hosting more events like this in the future.

Dr. K. G. Hemalatha
Conference Chairperson
MTSD – 2024

Keynote Speakers

1.	Dr. Basavaraju R Shreshta, Executive Director, GRAAM (Grassroots Research and Advocacy Movement), India
2.	Ms. Aparna Khare, Technology Leader, Target
3.	Dr. Dongmei Cao, Associate Professor, Nottingham Business School, Nottingham Trent University, England
4.	Dr. Weng Marc Lim, Dean of Sunway Business School, Malaysia

Session Chairs

Track	Chair	Co-Chair
Presentation Track 1 [Online] (Finance)	Dr. Manjunath B R Professor and Director of Academic Affairs, Shoolini University, Solan, Himachal Pradesh, India	Dr. Vinod Krishna M U Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 2[Offline] (Finance)	Dr. Deepak R HOD & Associate Professor, Department of Management Studies, Ramaiah Institute of Technology, Bengaluru	Dr. Mary Metilda J Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 1[Online] (HR)	Dr. Arokiaraj David Associate Professor, ATMS Swiss Business School, Switzerland, RAKEZ Academic Zone, UAE	Dr. Shreevamshi Naveen Associate Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 1[Offline] (Technology & Analytics)	Ms. Aparna Khare Technology Leader, Target	Prof. Swati Sen Assistant Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 2[Online] (Analytics)	Dr. Vani Haridasan Associate Professor, SSN School of Management, Tamil Nadu, India	Prof. Roopa.U Assistant Professor, Dayananda Sagar College of Engineering, Bengaluru

Presentation Track 1[Online] (Marketing)	Dr. Prabu Christopher B Former Assistant Director & Associate Professor, Vellore Institute of Technology, Vellore, India	Dr. Hemantha Y Associate Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 2[Offline] (Marketing)	Dr. Leena N. Fukey Professor, The School of Business and Management, Department of Hotel Management, CHRIST (Deemed to be University), Bangalore.	Prof. Veda Varsha Reddy B Assistant Professor, Dayananda Sagar College of Engineering, Bengaluru

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DAYANANDA SAGAR COLLEGE OF ENGINEERING

(An Autonomous Institute Affiliated to VTU, Belagavi)
Shavige Malleshwara Hills, Kumaraswamy Layout, Bengaluru 560111

Department of Management Studies

“MTSD 2024”

Agenda

Friday, 20th Dec 2024

Venue: P.C Sagar Auditorium

Registration: 9.00 am	
Inauguration & Lamp Lighting : 9.30 am	
Welcome Address:9.35 am-9.40 am Dr.Ganesha K S [Conference Convenor]	
Conference Introductory Note: 9.40 am-9.50 am Dr. K. G. Hemalatha [Conference Chairperson]	
Address by Guest of Honor: 9.50 am - 09.55 am Secretary / Joint Secretary, DSI Dr. B. G. Prasad, Principal, DSCE	
Keynote Address: 9.55am- 10.55am	<ul style="list-style-type: none">• Dr. Basavaraju R Shreshta Executive Director, GRAAM (Grassroots Research and Advocacy Movement), India Timing: 9.55 am - 10.10 am• Ms. Aparna Khare Technology Leader, Target Timing:10.10am-10.25am• Dr. Dongmei Cao Associate Professor Nottingham Business School Nottingham Trent University, England Timing:10.25am-10.45am• Dr. Weng Marc Lim Dean of Sunway Business School, Malaysia Timing:10.45am-10.55am

Releasing “The Book of Abstracts”	
Vote of Thanks - 10.55 am - 11.00 am Prof. Ramya H P [Conference Convenor]	
Tea Break: 11 am-11.30 am Lunch: 1:15 pm to 2:00 pm Venue: P C Sagar Dinning Hall	
Presentation Track 1[Online] (Finance) Time: 11.45am-1.15pm 2.00pm -3.00pm	Session Chair Dr. Manjunath B R Professor and Director of Academic Affairs Shoolini University, Solan, Himachal Pradesh India. Co-Chair Dr. Vinod Krishna M U Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 2[Offline] (Finance) Time: 11.45-1.15pm 2.00pm-3.00pm Venue: Building No.4,7th Floor, Room No:703	Session Chair Dr. Deepak R HOD & Associate Professor, Department of Management Studies , Ramaiah Institute of Technology, Bengaluru Co-Chair Dr. Mary Metilda J Professor, Dayananda Sagar College of Engineering, Bengaluru
Presentation Track 1[Online] (HR) Time: 11.45am-1.15pm 2.00pm -3.00pm	Session Chair Dr. Arokiaraj David Associate Professor, ATMS Swiss Business School, Switzerland RAKEZ Academic Zone, UAE Co-Chair Dr. Shreevamshi Naveen Associate Professor, Dayananda Sagar College of Engineering, Bengaluru

<p>Presentation Track 1[Offline] (Technology & Analytics)</p> <p>Time: 11.45-1.15pm 2.00pm -3.00pm</p> <p>Venue: Building No.4,7th Floor, Room No:704</p>	<p>Session Chair Ms. Aparna Khare Technology Leader, Target</p> <p>Co-Chair Prof. Swati Sen Assistant Professor, Dayananda Sagar College of Engineering, Bengaluru</p>
<p>Presentation Track 2[Online] (Analytics)</p> <p>Time: 2.00pm -3.00pm</p>	<p>Session Chair Dr. Vani Haridasan Associate Professor, SSN School of Management, Tamil Nadu, India</p> <p>Co-Chair Prof. Roopa.U Assistant Professor, Dayananda Sagar College of Engineering, Bengaluru</p>
<p>Presentation Track 1[Online] (Marketing)</p> <p>Time: 11.45 am-1.15pm 2.00pm -3.00pm</p>	<p>Session Chair Dr. Prabu Christopher B Former Assistant Director & Associate Professor Vellore Institute of Technology, Vellore, India</p> <p>Co-Chair Dr. Hemantha Y Associate Professor, Dayananda Sagar College of Engineering, Bengaluru</p>
<p>Presentation Track 2[Offline] (Marketing)</p> <p>Time: 11.45 am-1.15pm 2.00pm -3.00pm</p> <p>Venue: Building No.4,7th Floor, Room No:706</p>	<p>Session Chair Dr. Leena N. Fukey Professor, The School of Business and Management, Department of Hotel Management, CHRIST (Deemed to be University), Bangalore.</p> <p>Co-Chair Prof. Veda Varsha Reddy B Assistant Professor, Dayananda Sagar College of Engineering, Bengaluru</p>
<p>Tea Break: 3.00 pm - 3.30 pm</p>	
<p>Valedictory Session at 3.30 pm</p>	

Summary of Conference Report: 3.30 pm-3.45pm

Dr. Ganesh K S [Conference Convenor]

Certificate Distribution: 3.45 pm - 4.00 pm

Prof Veda Varsha Reddy, Prof.Roopa.U & Prof.Swati Sen

Vote of Thanks: 4.00 pm - 4.10 pm

Prof. Jayashree K [Conference Co-Convenor]

Feedback from Participants: 4.10 pm - 4.20 pm

Closing of Conference & National Anthem: 4.30 pm

ABSTRACTS

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Improved Bi-LSTM for Voice Disease/Disorder Identification

Nithya BN¹, Aruna Devi C², Kumudavalli³

1 Department of Computer Applications, Dayananda Sagar College of Arts, Science and Commerce, Bengaluru

2 Department of Computer Applications, Dayananda Sagar College of Arts, Science and Commerce, Bengaluru

3 Department of Computer Applications, Dayananda Sagar College of Arts, Science and Commerce, Bengaluru

Abstract:

A considerable number of people worldwide are affected by voice disorders, which greatly influence their ability to communicate and their quality of life. Effective diagnosis is essential for timely intervention, necessitating advanced methods that enhance traditional diagnostic techniques. This paper presents an enhanced method for voice disorder identification by an advanced Bidirectional Long Short-Term Memory (Bi-LSTM) framework. The approach involves pre-processing via a Savitzky-Golay filtering technique to smooth and de-noise the voice signal, followed by disorder detection using the improved Bi-LSTM model. Incorporating an attention mechanism and global pooling layers, the model better captures relevant features and improves classification accuracy. Binary cross-entropy is used to distinguish between "healthy" and "disorder" states, aiming for more reliable voice disorder detection and improved clinical outcomes.

Keywords- Voice Disorders, Bidirectional Long Short-Term Memory, Savitzky-Golay Filter, Attention Mechanism, Voice Disorder Identification

Data-Driven Personalization in the Era of Privacy and Consent: The Role of AI in Marketing Innovation

Harshini Nagaraju

School of Management, Clark University, Worcester, USA

Abstract

By enabling data-driven customisation and client engagement at previously unheard-of scales, artificial intelligence (AI) is revolutionizing the marketing environment. With an emphasis on striking a balance between personalization and privacy issues and consent procedures, this study explores the dual facets of innovation and ethical dilemmas in AI-driven marketing. We investigate customer perceptions of comfort, trust, and the value of transparency by examining survey data. Important conclusions include a strong desire for data control features, a preference for opt-in consent procedures, and the separate effects of comfort and confidence on customer satisfaction. The report offers marketers practical advice on how to match AI tactics with moral principles, guaranteeing both innovation and customer confidence.

Keywords: marketing, personalization, privacy, consent, transparency, and artificial intelligence.

Real-Time Detection of Duplicate Submissions: Ensemble Model Solution for Academic Integrity

Naveen Kumar A¹, Deepika K S²

¹Department of MBA, PES University, Bengaluru, India,

² Assistant Professor, Faculty of Management and Commerce, PES University, Bengaluru, India,

Abstract:

In Academics, it is important that assignments are completed by students without any plagiarism, but at times, students can use other student's assignments, submit the same, and complete the assignments without any changes and may get awarded credits or marks with it, having 100% plagiarism. Institutions may not be able to find these duplicate submissions easily and in real time due to various reasons, this research paper takes assignment submissions from an institution as a reference and investigates the issue, related files. And this research finds multiple ways to find fully plagiarized/duplicate textless submission of files in real time using python with high accuracy and works on a scalable real time alerting system/solution for finding duplicate files, which can be utilized in various industries for various duplicate or redundant file detection for numerous purposes.

Keywords: Duplicate files, real time alerting, plagiarism finder, assignments.

Fortifying Pacemaker Security: A Rule-Based and ADIPS Framework for Anomaly Detection

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Abstract:

New cybersecurity vulnerabilities have arisen as a result of medical devices, particularly pacemakers, having WIFI and Bluetooth capabilities. The expanding number of networked medical devices raises worries about patient safety because of the greater risk of illicit access and interference. To address these concerns, we describe a pacemaker-specific Anomaly Detection and Intrusion Prevention System (ADIPS). This system employs real-time anomaly detection and extensive activity logging to detect intrusion attempts and unusual device behavior. The ADIPS system employs a hybrid approach that combines machine learning algorithms and rule-based intrusion detection technologies. Using supervised and unsupervised learning models, the system establishes behavioral baselines and detects deviations that could indicate potential security risks. Real-time analytics and edge computing, which reduce latency by processing data locally, can alert healthcare providers to any unexpected activity right away. All data access and configuration changes are properly documented and protected against tampering by secure logging systems, which are further enhanced by blockchain for immutability. This enables thorough audits and retrospective analysis. Our method provides a novel technique to protecting pacemakers against cyber threats. We prioritize proactive detection and comprehensive logging. By extending our ADIPS architecture to other medical devices, we can improve patient safety by strengthening cybersecurity protocols.

Keywords: Cybersecurity Threats, ADIPS, Machine Learning Algorithms, Rule-Based Detection, Real-Time Analytics

Forecasting Asterdm Health Care Stock Price Using Arima-Garch Model and its Value at Risk

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Abstract:

This research seeks to find the volatility of AsterDM Healthcare's stock price with the help of a powerful model known as best combined time series and volatility model known as ARIMA-GARCH. The long-term linear trend of the stock price data is modelled with the help of the ARIMA (AutoLRegressive Integrated Moving Average) while the medium-term volatility in the stock price data is modelled with the help of the GARCH (Generalized Autoregressive Conditional Heteroskedasticity) model. The objective of study will be to see that by including both the trends and volatility in to model it will be able to predict the stock price fluctuation results more effectively. Further, the measurement of Value at Risk (VaR) is made in order to get measure of the risks that is attached to the future price of the stock. This analysis should be beneficial to investors and financial analysts to compare the level of risk of the stock with an endeavors tasked at making sound decisions. The results of this study reflect the predictive capability of the ARIMA-GARCH model in estimating stock price and also offer an understanding of risk management in finance.

Demystifying Cryptocurrency Adoption: Analysing Awareness and Behavioural Determinants Using Logistic Regression.

Allen Welwin

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Abstract:

Cryptocurrency can be called as the revolutionary form of currency where techniques like cryptography and block chain technology are used to ensure security and have a decentralised and transparent transaction. There are no banks or governments involved in Cryptocurrencies unlike the traditional currencies. It operates through peer-to-peer transactions. However, people are reluctant in adopting crypto due to many reasons such as less awareness, risk factors and trust issues. In my study the focus is on exploring the awareness and adoption of cryptocurrencies among the students and working professionals, aiming at identifying what all factors affect their decisions in adopting them. This study analyses the factors such as awareness, how much risk can be involved, influence of peers, income level and the ease of use of Cryptocurrency. The previously done studies focus on the technicality involved or the global view of adopting cryptocurrency, however there is a limited research that focus on certain demographic reasons that majorly influence the use of Crypto among students and working professionals. Data was collected in the form of google form from 100 respondents. I have used Logistic Regression & Multiple Linear Regression to assess the relationship between the factors and people's adoption of Crypto currency. We were able to find that Cryptocurrency is not widely accepted by working professionals and students due to various factors such as lack of awareness, technical difficulty, risks and government regulations.

Keywords: Cryptocurrency, Block chain, FinTech, Linear Regression, Logistic Regression

“Deepfakes and the Challenge of Authenticity in the Digital World”

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Abstract:

Deepfake technology has been rising since the use of artificial intelligence and machine learning to manipulate audio and visual content posing a danger to the integrity of media, personal privacy, and trust within the society. The objective of this research was to study key factors influencing the detectability of deepfake images by a person. The study explored the relationships between the various demographic, behavioral, and technological variables and correctly identified deepfake images using a combination of logistic regression analysis and chi-square tests. Our results showed that familiarity with AI and video editing software as well as concern about the use of deepfake technology and video authenticity doubts were key predictors of deepfake detection ability. In a bit of irony, the task of detecting deepfakes on the material used by participants to learn was not found to diminish the participants' skill to conclude whether or not the material was deepfakes. We showed good fit and overall accuracy in predicting deepfake identification utilizing a logistic regression model, which explained a large percentage of variance in this capability. Results suggest that deepfakes can spread if media consumers are not sufficiently technologically literate and critical thinking. Limitations of the study include a relatively small and also geographically bound sample size as well as the usage of a limited number of deepfake pictures. Future work should scale up the sample and try with various types of deepfake content, and study with different types of machine learning models, to derive a more insightful understanding of the mechanisms of deepfake detection. Overall this work contributes to understanding how to build societal resilience to the emerging danger posed by digital misinformation.

Keywords: Deepfake detection, Deepfake technology, Machine learning and deepfakes, Logistic regression analysis, Deepfake awareness, Statistical analysis of deepfake identification.

Leveraging Predictive Analytics to Assess Bankruptcy Risk: Insights from Indian Banking Companies

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Abstract:

This research paper presents the importance of predictive analytics on bankruptcy risk, with a focus on Indian banking institutions. It looks into predictors of financial distress using a set of statistical and machine-learning approaches, focusing on the application of macroeconomic variables, financial ratios, and market-based variables. The paper critically compares conventional models of Altman's Z-score with state-of-the-art methods, such as the support vector machine and data envelopment analysis; it shows that the predictive power of the integration of market data improves accuracy.

The study shows that Indian banking companies tend to exhibit significant amounts of risk through their close linkage with the overall economy and that early warning systems for the banking sector are therefore imperative. It supports the view that corporate governance indicators and financial ratios are important in enhancing the predictive power of bankruptcy forecasts, and the results also establish that models using a combination of accounting and market-driven variables outperform traditional methods significantly, especially when it comes to stress testing and crisis forecasting.

Overall, the findings of this study bring to the fore the issue of using a sophisticated model that could reduce bankruptcy risk and protect financial stability. The outputs of this research study provide useful information for regulators, bank managers, and financial houses toward more comprehensive predictive frameworks that can suit the local characteristics of the Indian banking sector.

Keywords: Bankruptcy prediction, Indian banking companies, Predictive analytics, Financial distress, Macroeconomic factors, Support Vector Machines (SVM), Data Envelopment Analysis (DEA), Corporate governance indicators

Simulation of DC Microgrid for Renewable Energy Integration towards Achieving Sustainable Development Goals

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Abstract:

In this study, a DC-DC converter for renewable energy systems that combine photovoltaic (PV) and wind power with battery backup is presented. It provides step-up and step-down regulation by managing varying input voltages using a Buck-Boost design. Precise voltage management and dynamic performance under variations are guaranteed using a proportional-integral (PI) controller. During low generation, the battery improves durability while the converter produces a steady output. Simulations verify its effectiveness, dependability, and microgrid appropriateness. By promoting the integration of renewable energy sources and energy reliability, this initiative advances the Sustainable Development Goals (SDGs) of the UN.

Keywords: Photovoltaic, Multiport converter, Wind, DC Microgrid, Battery.

Applications of Second Order Fuzzy Difference Equation in Finance

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Abstract:

Fuzzy difference equation growing rapidly developed for the many years. Now the problem is that the solution procedure of difference equation and fuzzy difference are not same. In this paper, we have considered the applications of fuzzy difference equation in finance. Specially use of fuzzy difference equation in predicting future value is calculated and we have verified our results by taking the suitable examples.

Keywords: Difference equation, fuzzy difference equation, present value, future value AMS

Subject Classification: 34A30, 54A40, 26E50, and 03E72.

Regression Models for COVID-19 in Three Most Affected States in India

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Abstract:

The novel coronavirus, SARS-CoV-2 (COVID-19), was declared a pandemic by the World Health Organization (WHO) in February 2020. This virus belongs to a group of RNA viruses that primarily cause diseases in animals. However, it can be transmitted to humans, primarily through respiratory droplets. If not treated or managed during its early stages, COVID-19 can lead to severe complications and, in some cases, result in death. COVID-19 is unlikely to be eradicated and is expected to remain a part of life in the coming years, recurring in periodic waves. These waves vary in their impact on human lives, exhibiting differing degrees of severity and restrictions. While the severity of these infections is decreasing, they may continue to manifest in milder forms through periodic waves. In this context, regression models such as Linear Regression (LR), Auto Regression (AR) and Auto Regression Integrated Moving Average (ARIMA) were developed and evaluated to analyze recovered and active COVID-19 cases across three of the most affected states in India: Karnataka, Maharashtra, and Tamil Nadu. The dataset (April 2020 to July 2022) was divided into three phases for model training based on the trend. Data from 1st August to 14th September 2022 considered as a fourth wave and it was used to test and validate the models. These models were designed to predict case trends during each of the three waves in the selected states. Furthermore, LR model and AR model based on data from the third wave were employed to forecast the potential of fourth wave.

Keywords: COVID-19, LR model, AR model, ARIMA model, Data visualization and Prediction.

New Computational Approaches to the Fuzzy Transportation Problem

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Abstract:

This study presents two novel methods to find initial basic feasible solution, a key step in achieving optimal solution to a fuzzy transportation problem. Triangular fuzzy numbers are employed to represent the transportation costs, total supply, and total demands, accounting for the uncertainty and variability of these factors in real-world scenarios. The proposed IBFS methods extend widely used the Vogel's approximation method. This research adopts real-valued matrices generated from novel MATLAB codes to better represent dynamic, real-life scenarios, unlike most papers that use integer-based cost, supply, and demand matrices due to their simplicity and computational ease. The computational results of the proposed methods are compared with those of existing approaches, such as the Northwest Corner Method, Least Cost Method, and Vogel's Approximation Method, highlighting their effectiveness in solving triangular fuzzy transportation problems.

Keywords: fuzzy transportation problem; triangular fuzzy number; initial basic feasible solution.

Revolutionizing Cybersecurity

AI- Driven Threat Prediction Framework

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Abstract:

Traditional automated security systems, which incorporate a fixed table of rules to guard against various cyber threats and feature predefined patterns of action that are only activated in response to attacks, need to be revised for addressing the evolving nature of threats and the emergence of new patterns and practices. This paper presents a conceptual model for an AI cybersecurity framework designed to predict, detect, and respond to cyber threats in an intelligent, automated, and adaptive manner. It continuously integrates advanced technologies such as machine learning with deep learning to analyze patterns associated with various illicit activities, natural language processing, and the processing and utilisation of big data in real-time. This solution addresses existing gaps in cybersecurity strategies, specifically identifying and responding to highly sophisticated cyber threats. Artificial intelligence is regarded as one of the transformative technologies necessary to combat the continuously increasing volume, variety, velocity, and complexity of cyber threats. This research aims to address the increasing challenges that threaten multidimensional digital entities, ranging from individual user devices to large enterprises. Adversarial AI and techniques such as automated phishing and deepfake impersonation are being employed by cybercriminals, necessitating the use of AI-powered defence techniques. Current methods place excessive emphasis on human-oriented controls and pre-established rules, rendering them time-consuming and often insufficient for detecting zero-day attacks and APTs. Consequently, there is a need for an autonomous, intelligent, large-scale, and effective self-organising system for the identification and prediction of threats and their elimination without human intervention. The proposed solution is an artificial intelligence-powered cybersecurity system designed to dynamically adapt to evolving cyber threats. This system employs multiple layers of machine learning algorithms for various aspects of cybersecurity. For instance, anomaly detection models are implemented for real-time monitoring of network traffic and user behaviour, while deep learning techniques identify and classify malware based on both known and unknown signatures. Furthermore, natural language processing (NLP) is utilized to analyze

and detect phishing attempts by comprehending language patterns commonly associated with fraudulent content. Through the integration of these approaches, the proposed framework not only enhances threat detection accuracy but also significantly reduces response time, thereby minimizing potential damages from cyber-attacks. Thus, the proposed system includes reinforcement learning to learn from similar incidents and identify new threats independently. While they are fixed, traditional security systems employ pre-set structures that do not enhance with new patterns; therefore, the technique adopted by the reinforcement learning model is robust for the system under consideration. This adaptive capability enables the AI-driven system to defend against AI-facilitated threats better, thereby changing cybersecurity from a mostly passive domain to an active one. Furthermore, this study considers data privacy and ethical issues related to AI-informed cybersecurity. Because the number of analyzed units ranges in billions, the system must obey legal non-privacy and act according to the intended legal guidelines. Therefore, the framework contains inherent compliance features that, among others, demonstrate that the information being processed is compliant with privacy regulations such as the GDPR. In addition, this scholarly research comes with desired outcomes that will help greatly enhance cyber security. By solving the aforementioned tasks at scale with the help of AI, the proposed framework can enhance the timely detection of novel threats and automatically respond to cyber threats. To the best of the author's knowledge, this research serves the field of cybersecurity by offering a robust, flexible, and high-performance solution that fits contemporary increasingly automated and complex threats. The results discussed in this paper have important practical implications for both academia and the business world, proving that, in the case of cybersecurity, AI may drastically change how organizations protect against and mitigate cyber threats.

Keywords: Artificial Intelligence in Cybersecurity, Machine Learning for Threat Detection, Anomaly Detection, Malware Classification, Proactive Cyber Defense, Intelligent Cybersecurity Automation Machine Learning for Threat Detection, AI Ethics in Cybersecurity, Anomaly Detection, Cyber Resilience and AI.

Recent Trends in Agriculture: A Roadway of Industry 4.0 to Agriculture 4.0

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Abstract:

Agriculture is the most potential sector of any country and moreover, a vital sector in India. A sectors that is in harmony with this economic factor and has engaged above half of the Indian population in the country. In the present study, an attempts has been made to retrieve the developments in agriculture and determine the revolutions of Agriculture from 1.0 to 4.0. Contemporary or Modern agriculture is a new concept of business and the latest movement through new technologies and new approaches are Artificial Intelligence, Water Management Schemes; GIS Based Agriculture; Modern Green House; Drones; Block chain. For the last several decades the agriculture sector has continuously been through transformations. Besides, the new technologies or Agri-tech is more necessity for the agricultural activities which are more convenient to the farmers. These change or trends help not only in the agriculture improved growth status like Increase Food Production, Agricultural Diversification, Emerging Trend in Horticulture Production, Undergoing in Floricultural Output, Free Trade, Agriculture Exports, Developing New Biological Techniques followed by from increasing crop production to reducing water and fertilizer and pesticides to changing work environment for the farm workers. However, the growth of Precision Farming Adoption had marked at 5% in 2018, while in 2023, it would be 30%, Smart Irrigation Percent also increased from a mere 3% in 2018 to 18% in 2023,Crop yields portrayed an improving trend with a 2% improvement in 2018 to 8% in 2023. Hence, in adopting Industry 4.0 applications are applies in agriculture. Advanced technologies such as artificial intelligence (AI), Machine Learning (ML), Internet of Things (IoT), drones, precision farming, big data, and automation have the potential to revolutionize agricultural productivity, reduce resource usage, and make farming more sustainable.

Keywords: Agriculture, Artificial intelligence, GIS, Water management, Internet of Things, Drones, Big data, Machine Learning, Precision Farming

“A Financial Statement Analysis on Bajaj Finance Ltd. (2020-2024) and the Future Growth of the Company”

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Abstract:

India's financial sector has, of late, undergone considerable change with a leading player being the NBFC sector which advances financial inclusion and contributes to the growth of the country's economy. Among such top performers Bajaj Finance Limited-Bajaj NBFC-have been quite influential since 2020. This paper seeks to offer an all-rounded review of Bajaj NBFC's financial performance during the years which highlighted its growth trajectory, stewardship in financial stability, strategic move it has made, and its prospects going forward. This study considers the financial statements of Bajaj NBFC from 2020 to 2024, in key aspects of income statements, balance sheets, and cash flow statements. The heart of such analysis includes examination of various critical financial ratios, particularly those grouped under profitability, liquidity, and leverage. In addition, the review based on the revenue streams, cost structures, and profit margins of the firm explains how the firm has stayed afloat with market fluctuations, developing regulatory and competition by the traditional and newly emerging banks' ventures.

Since 2020, it is challenging for NBFCs both in context to liquidity crunch along with the COVID-19 aftermath and shifting regulatory frameworks. However, Bajaj NBFC has demonstrated just how resilient it can be. This is due to a result of product diversification and embracing digital transformation, and an increase in its consumer base, which enabled growth and profitability for the company.

The scope of the study also includes future prospects for Bajaj NBFC by using some industry trends, macro factors and the regulatory environment. Credit demand may continue growing in the retail and MSME segments and therefore the growth prospect in the sector of NBFC. Rising competition from FinTech players and a need for higher compliance with regulatory norms along with evolutions in customer expectations will challenge future performance. Bajaj NBFC is assessed regarding the continued scope for growth as well as market leadership through strategic initiatives such as an increased investment in technology, an improvement in customer experience, and rich risk management practices.

"Comparative Analysis of Traditional Econometric Models and LSTM Neural Networks for Predicting Financial Services Index Volatility"

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Abstract:

Forecasting indices of stock market is crucial for informed decision making, as it represents the movement of broader market. Traditional econometric models, like ARIMA and GARCH variants, have been used widely to capture index volatility. However, these models fail to capture complex non-linear relationships leading to compromise in prediction accuracy. In the recent decade, few advanced machine learning models like RNN and LSTM were developed and has gained analysts and scholars attention. There is limited works which focuses on comparison between traditional and deep learning models in terms of prediction accuracy, computational complexity and time consumption all together. This research aims to compare the traditional econometric model and LSTM's capability in predicting the index movement in the future, specifically focusing on Nifty Financial Service Index, for which data has been obtained through NSE website covering daily returns closing index from base date January 1, 2004 to December 31, 2023. The data was split into training and test in the ratio of 80:20 and ARIMA model was employed with 4964 observations and ARMA (6,0,7) was the simplest model which resembled white noise in ACF plot of residuals, ARCH effect test was conducted to confirm volatility cluster in the data, to optimize this feature 6 GARCH variants with normal and student t distribution were employed such as Standard GARCH, E-GARCH, GJR-GARCH. ARMA (6,7) E-GARCH (1,1) and ARMA (6,7) GJR-GARCH (1,1) with student t distribution were the best models with MAPE of 5.8% and 6.1% respectively when deployed to predict closing index for unseen data. The LSTM model employed with epochs beyond 50 portrayed negligible reductions in training and leading loss and decreasing epochs below 25 leads to less accurate model, resulting in acceptance of 50 epochs as optimal. The LSTM model with batch size of 32 and 50 epochs yielding optimal performance with a MAPE of 1.68%, which is better than 6% MAPE as produced by E-GARCH. However, the time consumed to train and execute LSTM model was incredibly high (608 seconds) compared to E-GARCH (0.48 seconds). The findings indicate that LSTM model has superiority in prediction accuracy whereas traditional models like ARMA & GARCH has computational speed.

Keywords: Prediction accuracy, Econometric models, GARCH models, LSTM models.

The Role of Nudges in Improving Insurance Uptake, Insurance Choices and Retention

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Abstract:

Nudges as a behavioural economics concept acts as powerful tool to influence decision-making in various sectors. Nudges help policy holders to overcome the cognitive biases and behavioural tendencies like procrastination, by guiding them towards making optimal choices without restricting their freedom. This paper focuses to study the various nudges applied in the insurance sector and examines the present literature on their effectiveness in influencing the decision-making behaviour of policy holders. We identify reminders, prompts, emails, framing effects, default options, visualization aids, social proofing and personalized communication as few of the nudges used by the insurers as strategies to address underinsurance, increase coverage take-up, encourage on time renewal of policies and payment of premiums. This review of empirical studies points out the potential of nudges to overcome the barriers to sound insurance decisions. Thus, the findings of this paper provide significant insights for insurers, policy makers and researchers focusing on optimizing on consumer engagement.

Keywords: Nudges, Nudge theory, Insurance, Reminders, Personalized letters

Unlocking Inclusive and Sustainable Education: Exploring Blockchain Technology in the Management 5.0 Framework

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Abstract:

This study investigates the transformative potential of blockchain technology within the educational sector, aligning with the principles of Management 5.0, which emphasize technology, sustainability, and diversity, equity, and inclusion (DEI). As a decentralized and immutable ledger, blockchain offers innovative solutions for enhancing transparency, security, and efficiency in educational processes. This research explores blockchain's role in tackling persistent challenges, such as credential verification, academic record management, and intellectual property protection, while supporting a more sustainable and inclusive educational environment.

Through an analysis of case studies, pilot projects, and experimental applications across educational institutions, this study examines how blockchain technology can facilitate secure digital credentials, streamline administrative tasks via smart contracts, and reduce instances of fraud. Specific issues related to NAAC, NBA, and NIRF reporting are addressed, with blockchain proposed as a tool for automating data collection and verification. The study also evaluates blockchain's capacity to improve equitable access to education by simplifying verification processes and enhancing data security for underrepresented populations. Furthermore, it highlights the successful use of blockchain in Bitgram's SuperCerts® pilot project, discusses barriers to adoption, and proposes strategies to overcome these obstacles. Findings from this study aim to provide valuable insights for educators, policymakers, and technology developers focused on leveraging blockchain to create a secure, sustainable, and inclusive educational landscape.

Keywords: Blockchain Technology, Education Sector, Management 5.0, Sustainability and Inclusion, Accreditation frameworks

A Neural Network-Based Study on the Significance of Risk Aversion Bias in Life Insurance Selection.

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Abstract:

Risk aversion bias, a significant behavioural factor, often causes individuals to make financial choices that diverge from optimal decision-making strategies. The present study is to examine the impact of risk aversion bias on insurance selection decisions by leveraging the predictive power of neural networks. The research utilizes a dataset that includes demographics, latent variables of risk aversion bias, and preference-based variables (binary). It employs a neural network model to assess the extent to which risk aversion bias influences insurance product selection. The study also used bootstrapping analysis to validate the application of the neural network model in small-sample research. The methodology encompasses data preprocessing, model training, and validation to ensure the robustness of the results. Results show evidence that risk aversion bias acts as a major influencing factor in shaping the insurance selection decision, with notable variations across demographic groups. Moreover, when compared to traditional methods, the neural network approach shows superior performance in statistical models and has the capacity to effectively capture the complex, non-linear relationships within behavioural data. Findings from this analysis add meaningful value to the areas of behavioural finance in general and insurance decision-making in particular, providing actionable guidance for insurance providers to tailor their products and strategies in line with consumer biases. The study also highlights neural network potential to improve understanding of the behaviour of life insurance consumer and proposes future research to broaden the model's applicability.

Keywords: Risk aversion bias; insurance selection; neural network; bootstrapping

Strategic Forecasting of Stock Market Price Inflation Using Deep Learning Models

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Abstract:

All individuals are able to buy and sell shares of publicly traded corporations on the share market. It indicates the health of a country's economy and the general business environment. Supply and demand are the two important factors influencing share prices. Despite the high amount of risk, long-term investors in the share market may achieve considerable rewards. To effectively estimate future stock prices, the financial sector is progressively adopting artificial intelligence into its share market operations. Time series characteristics can be seen in share market data. In this work, we used a hybrid Deep Learning (DL) model called Long short-term memory (LSTM) -recurrent neural network (RNN) to forecast share market inflation. Both LSTM and RNN may use their memory functions to evaluate correlations between time series data, which is relevant in this circumstance. Traditional Convolutional Neural Network (CNN) and LSTM models are employed to forecast inflation in the meanwhile. Finally, the predictions of all three models are assessed and compared. LSTM-RNN can produce the most accurate inflation predictions based on the outcomes of the testing. The R-squared (R²) score of the LSTM-RNN model is 0.988, whereas the CNN and LSTM attain the values of 0.932 and 0.968, respectively. The data utilized for this evaluation are daily share prices from November 2015 to October 2022. This forecasting method can help researchers and investors in the field of the share market.

Keywords: Stock Market, Inflation, Deep Learning, Error Values, Data, Recurrent Neural Network

Mobile-Assisted Language Learning (Mall) as a Tool for Managerial Communication: Tam Approach

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Abstract:

Introduction: Managerial communication is interactive, informative and result-oriented process. The smartphone technology can be used a powerful tool for effective communication both internally and externally since it offers accessibility, flexibility, and customization. This study explores the acceptance and utilization of Mobile-Assisted Language Learning (MALL) among youths in Maharashtra, India, with a specific focus on English language acquisition.

Purpose/ Aim of Study: The present study aims to evaluate mobile-assisted language learning as a tool for enhancing managerial communication skills in Indian business context.

Methods and Material: A mixed-methods strategy was used. Using stratified random sampling, a group of 147 youths from 21–25 were chosen to be a representative sample. Data were collected through questionnaires. The hypotheses were framed and tested using statistical methods such as chi-square testing and regression analysis.

Results: The study found that there was a significant acceptance of smartphone technology for language learning among youths in Maharashtra. Youths of age 21 and 22 exhibited more positive attitudes, higher comfort with smartphone usage, and perceived ease of use for language learning apps. The regression analysis further revealed that youths who exhibit more favorable attitudes and behaviors toward MALL tend to be older, supporting active utilization of MALL for language learning, particularly in the context of English. The study considered the implications for educators and policymakers in India, emphasizing the potential of MALL to bridge language proficiency gaps, particularly among the youth population. Tailored interventions and strategies can enhance language learning outcomes by capitalizing on the positive attitudes of younger individuals.

Conclusion: The study underscores the increasing importance of smartphone technology as a tool for language learning, particularly among the youth in Maharashtra. The study provides the valuable insights for future educational initiatives, emphasizing the need for technology integration to promote language skills and employability.

Keywords: Mobile-Assisted Language Learning (MALL), Smartphone Technology, Youth, Language Learning, English Communication, Technology Acceptance

Impact of Ride sourcing Services on Travel Patterns and Transportation Networks in Toronto: A Comprehensive Analysis

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Abstract:

We present a comprehensive study of how the introduction of ride sourcing companies such as Uber² and Lyft has changed travel patterns and behavior's in the City of Toronto. Origin-destination³ data for nearly 100 million trips between 2016 and 2019 were analyzed to determine spatial and⁴ temporal trends for ride sourcing activity. These data were combined with car travel time, pub-⁵ lic transportation network and city bylaw data to investigate the impact of ride sourcing on the⁶ transportation network, public transit and cyclists. To determine the fraction of total City vehicle⁷ kilometer's travelled (VKT) due to ride sourcing vehicles, we routed individual trips, and linked trip⁸ drop-off points with nearby pick-up points to simulate driver deadheading between trips. We find⁹ a three-fold growth in the total number of trips per day, with the greatest absolute growth situated¹⁰ in downtown Toronto during Friday and Saturday evenings. The greatest frac- tional growth, on the¹¹ other hand, is in weekday commuter trips in the suburbs. A conservative estimate of ridesourcing¹² vehicle volumes show they account for 5-8% of overall daily VKT in September 2018, roughly¹³ a factor of two increase from October 2016. Over a similar period we find only marginal changes¹⁴ in travel time on downtown Toronto streets. We analyze curbside pick- up and drop-off data to¹⁵ demonstrate a need to study further how to improve curbside operations to improve safety.

Quality Education-Educational Innovation of Teachers and Students by Use of Digital Media, Its Application and Impact

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Abstract

In this Competitive and fast changing world, activities and strong actions surround the Education System, its social relevance and meeting the standard practices and attaining sustainable goals. There has been a paradigm shift from the Traditional, Economic and Social system to Modern system of Digitalization in the recent years. The Future of Leadership and Management, emphasizes the importance of digital literacy for the next generation of Business Leaders. The purpose of this study is to assess the long term effects of digitalization in comparison with traditional system. The study aims to know positive and negative impact of digitalization on students and teachers and to know the various types of applications used in teaching learning methodology. There is lack of proper study about this topic in detail with reference to Mangalore city. Both primary and secondary data are collected for the study. Primary data are collected through convenience sampling, with the help of questionnaire and google form and secondary data are collected through magazines and journals.

Keywords: Technology, Education, Standard practices, sustainable goals, Digitalization in education, Globalization, Ethics and Social responsibility, Traditional Education system.

The Role of Double Taxation Agreements in the Creation of Permanent Establishments in Engineering Procurement Construction Contracts and Large Contracts

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Abstract:

Tax treaties, which are often negotiated bilaterally at the political level, are crucial to the entire spectrum of developing and completing the projects that are necessary for infrastructure development, with more favourable treaties for them in terms of net cost benefit analysis, are chosen by contractors to work with carry a lower risk of getting subsequently challenged by the taxman. This paper examines the role of double taxation avoidance agreements (DTAA), in large Contracts and Engineering Procurement construction contracts, the various rulings, given by the judiciary. This is an exploratory study draws on secondary data as per rulings of judiciary, OECD reports, consulting firm reports, Judicial rulings have been considered as per past 10 yrs, and key cases of PE arising due to DTAA clauses are dealt with. DTAA play a crucial role in large projects, helps lower costs and benefits the economy due to lower unit service costs. The Role played by DTAA in the process prior to coming together of the various members of an EPC contract for allocating share of contract , is crucial both to their effectiveness of project delivery and tax planning too. The paper proposes a Framework linking the various elements connecting the DTAA to the PE arising.

Keywords: DTAA, Tax planning, Tax avoidance, EPC contracts, Permanent establishment

Corporate Environmental Reporting and Financial Performance of Listed Firms in an Emerging Economy

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Abstract:

Businesses increasingly face criticism for environmentally harmful practices. Despite technological and operational advancements, they face growing pressure to address environmental challenges. Mandatory sustainability reporting standards have become a regulatory requirement. This research examines the influence of corporate environmental reporting on the financial performance of publicly listed companies in an emerging economy from 2012 to 2021. Using data from the annual reports of 20 manufacturing firms, the analysis employs panel regression and content analysis techniques. The results indicate that sustainability disclosures have a positive impact on return on equity (ROE) and net profit margin (NPM). Moreover, reporting on health, safety, and community initiatives significantly enhances ROE. The study calls for policymakers to establish clear reporting standards and recommends that accountants collaborate with environmental professionals. It provides valuable insights for decision-makers and lays a foundation for further exploration of environmental reporting's effects in sub-Saharan Africa.

Keywords: Corporate environmental reporting, financial performance, panel data regression, content analysis, legitimacy theory, Emerging economy, Ghana.

Evaluating the Impact of Microfinance on Women's Empowerment: A Case Study of Bilaspur, Chhattisgarh

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Abstract: Introduction: Microfinance, especially through Self-Help Groups (SHGs) and Minor Forest Produce (MFP), has been perceived as a potential tool for women's empowerment primarily in rural and semi-urban areas. Financial services, credit, and income-generating mechanisms for women carry a high social and economic significance.

Purpose: The purpose of this research was to study the role of microfinance, specifically MFP-based SHGs, in women's empowerment in Bilaspur, Chhattisgarh. The research focuses on the influence of microfinance on women's decision-making power, financial independence, and social contacts.

Research Gap and Objectives: Although there is a lot of literature that proves the positive impacts of microfinance, very little research has been carried out on the MFP-based SHGs in small cities like Bilaspur. So, this vacuum is filled by assessing the degree of women's empowerment in matters of family planning decisions, property ownership, and self-esteem.

Methods: A snowball sampling technique was used to gather data from 245 MFP based SHG women with the help of a structured questionnaire having a five-point Likert scale. Statistical analysis involved mean scores and percentage analysis to understand the findings.

Results: Overall, microfinance increases women's role in family planning decisions and enhances self-confidence. Credit and income-generating activities help women become financially independent. It barely affects property ownership and related decisions.

Discussion: This study sheds light on how MFP-based SHGs empower women. It emphasises the effectiveness of microfinance in financial and social spheres and calls for more interventional methods to improve property rights and decision-making powers and promote more inclusive empowerment initiatives.

Originality: Despite women having made great social and financial strides through microfinance, they continue to face overarching challenges in regards to decision making – especially when it comes to property.

Keywords: Microfinance, Women's Empowerment, Self-Help Groups (SHGs), Minor Forest Produce (MFP).

A Study on Portfolio Construction using Sharpe Single Index Model

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Abstract:

Making wise decisions is essential to getting good returns on investments. These choices assist investors in deciding whether to invest at all and which stocks to include in their intended balanced investing strategy. Investors may use the Sharpe Index Model to build an ideal portfolio if they believe that stock volatility and market volatility are almost the same. Tools like Standard Deviation (S.D.), Variance (S.D.²), Beta-volatility, and Cut-off-Rate (ci) are used in the analysis. A number of variables, including beta, excess returns in relation to beta, unsystematic risk, and the cut-off point, are taken into account when determining the percentage of investment for each chosen securities. With less risk, investors can achieve higher profits thanks to this analysis.

Keywords: Investment, Risk, Return, Sharpe's Index Model, Optimal Portfolio

A Study on GST Reforms and their Ripple Effect on MSME Ecosystems.

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Abstract:

India's tax system underwent an extensive shift in 2017, Since the Goods and Services Tax (GST) was put into effect, which combined several indirect taxes into a single, cohesive system. The financial, operational, and strategic aspects of Micro, Small, and Medium-Sized Enterprises (MSMEs) were altered by this reform, which presented both opportunities and difficulties. With an emphasis on current advancements and policy modifications, this study attempts to investigate the complex effects of GST reforms on MSMEs. The study examines how MSMEs behave in response to GST compliance requirements, assesses the financial strain that compliance expenses and working capital limitations place on them, and pinpoints operational challenges such supply chain realignments and complicated documentation. Recent government actions to better align GST rules with the demands of MSME's include the implementation of quarterly reports for small enterprises and steps to speed up Input Tax Credit (ITC) refunds. But problems still exist, particularly for small enterprises with inadequate digital and financial awareness.

The significance of localized support systems is highlighted by data from the Ministry of MSME (2023- 24), which shows a notable difference in GST registration and compliance rates between rural, semi- urban, and urban MSMEs. The study's main conclusions are that compliance costs and profitability are correlated, that ITC return delays are a significant cash flow constraint, and that capacity expansion linked to GST is urgently needed.

In order to close this gap and guarantee equitable growth under the GST system, our study highlights the necessity of focused policy initiatives, such as streamlined registration procedures and incentives.

GST has increased revenue growth and profitability for registered MSMEs by streamlining procedures, expanding market access, and offering possibilities to claim input tax credits. But there are drawbacks as well, like increased compliance expenses and intricate procedural

needs. However, unregistered MSMEs, who frequently conduct business informally, are not qualified to receive these advantages, which restricts their potential for growth and competition. Because of a lack of knowledge and Unregistered businesses struggle to integrate into the formal economy due to perceived regulatory obstacles, exposing a significant divide in the MSME ecosystem. Our analysis emphasizes the need for targeted policy actions, like expedited registration processes and incentives, to close this gap and ensure equitable growth under the GST system.

An Analysis of the Determinants of Profitability and Financial Sustainability in a Regional Cooperative Society

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Abstract

This study investigates the factors influencing profitability and financial growth in Kadamba cooperative society, emphasizing the enhancement of members' economic well-being through services such as banking, credit, insurance, and employment opportunities. By analyzing financial data from 2020 to 2024, the research seeks to identify key determinants of the region's financial health, filling a gap in the understanding of cooperative economics. A quantitative approach is employed, using data primarily from the profit and loss statements and financial reports of the Kadamba Cooperative Society. The analysis, conducted through econometric techniques and hypothesis testing using SPSS software, reveals significant insights into the financial dynamics of the region.

The findings indicate that while there has been a notable increase in revenues during the review period, profitability has declined due to challenges such as pricing and market competition. A strong correlation ($R = 0.942$) was observed between gross revenue and profitability, with total income accounting for 88.8% of the variability in profitability. The study underscores the need to align expansion strategies with sustainability to ensure the long-term financial stability of cooperatives. It also highlights the importance of cost mitigation to enhance financial health, ultimately supporting the overall well-being of the organization and its members. These findings offer valuable insights for policymakers, managers, and cooperative members, contributing to the design of sustainable and effective strategies for economic growth. Keywords: profitability, economic growth, cooperatives, Kadamba district, financial health, sustainability, econometric analysis, SPSS.

Keywords: Profitability, Financial performance, financial sustainability. Quantitative Research, Cooperative Society

A Study on Impact of the New Tax Regime on Savings and Investment Patterns of Salaried Individuals in Bangalore

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Abstract:

In the arena of personal financial management, effective tax management plays a crucial role. This study explores on investigating the impact of new tax regime on savings and investment pattern of salaried individuals in Bangalore, a metropolitan city with dynamic environment and diverse economy. Introduction of new tax regime to the existing tax regime provides an alternative to the taxpayers by offering lower income tax rates in return by eliminating various exemptions & deductions. This evolution illustrates the change in the individuals' opinions regarding their financial planning, most importantly with regard to their saving and investment strategies. The primary goal of this study is to offer an in-depth analysis as to how the new tax regime has impacted the salaried individuals' financial behavior regarding investment and savings and familiarity of the taxpayers about the new tax regime. This study also emphasizes the financial literacy regarding awareness. The study has utilized primary data through survey and questionnaire, and secondary data from an array of journals and literature. The aim of this article is to determine the benefit analysis amongst the two tax regimes available for the individual taxpayers.

Findings of the research reflect the data gathered through survey questionnaire which consists of 392 respondents and the analysis was conducted using SPSS tools like cross tabulation, and frequency distribution to suggest that overall tax familiarity amongst the respondents is good and also it emphasizes on how tax literacy gets affected by gender, age, education, income level, and the nature of employment.

Keywords: Financial literacy, salaried individuals, investments, savings, taxpayers, Income Tax, familiarity, awareness.

A Study on Impact Assessment of GST on Indirect Tax Revenue in India

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Abstract:

GST came into effect on July 1st 2017, from then GST taxpayer base has drastically increased from 1.05 crore in 2018 to 1.46 crore in 2024 and the average monthly GST revenue rose from around 90,000 crores to 1.90 lakh crore from 2017-18 to 2024-25 indicating the need for assessment of GST on Indirect tax revenue. The huge jumps in the taxpayer base and revenue creation encouraged to conduct this study. Among other Indirect taxes, GST is one of the most significant taxes contributing to overall Indirect Tax Revenue in India. This study mainly assesses if GST has any impact on Indirect tax revenue in India by comparing Pre-GST and Post-GST Indirect tax revenue collection and additionally evaluates the efficiency and effectiveness of GST system in relation to improving Tax compliance and reducing Tax evasion. Quantitative and Qualitative analysis are conducted, Quantitative analysis focuses on analysing numerical data and Qualitative focuses on analysing existing research papers and government websites. The statistical tools used in this study are Paired T-test and Correlations. “One Nation, One Tax” is the main motive behind implementing GST system in India as it subsumed numerous other taxes. This study helps to understand GST and its implication on India’s Indirect tax system, how GST has positively impacted on Indirect tax revenue in India and also impacted in improving the Tax compliance and reducing Tax evasion.

Keywords: Indirect Tax, GST (Goods and Service Tax), Revenue, India

Impact of Social Media on Investment Decisions

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Abstract:

This article investigates social media's contribution in shaping investment decisions across various investor demographics. With increasing integration of social media channels such as Twitter, Facebook and LinkedIn into daily life, investors now rely heavily on these sources for financial information and market trends. This research reveals the ways in which social media influences investor preferences for assets such as stocks, mutual funds and cryptocurrencies, and how factors like age, experience and social network engagement play key role in shaping these preferences.

Utilizing both quantitative surveys and qualitative interviews, this analysis indicates that social media platforms contribute significantly to investment sentiment, herd behavior and risk tolerance. Findings indicate that younger investors with fewer abilities get influenced by trending financial news on social media, while seasoned investors exercise with caution, cross-referencing online information with other sources. Further, the research displays the role of influencers and financial content creators in shaping perceptions of investment opportunities.

The study concludes by suggesting strategies for financial professionals and policymakers to enhance investor education on the risks and rewards of social media-driven investment behaviors. This research contributes to a growing understanding of behavioral finance and underscores buyers need to know how to use media.

Keywords: Social media, investment behavior, financial literacy, herd behavior, risk tolerance, financial influencers.

“Credit Facilities in Agricultural Financing and Rural Growth with Specific Reference to Sirsi, Karnataka”

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Abstract:

The study investigates how financial facilities affect rural development in agricultural output, with a focus on farmers residing in the Sirsi region. It highlights how important credit is to the farmers for adoption of contemporary farming methods and also improvement of their socio-economic standing, and augmentation of their revenue. The Study's primary objective is to enhance the agricultural output and improve rural farmers quality of their life. It involves advanced statistical tools including Regression analysis, Anova and Correlation analysis which are used in this study. These tools were used to examining the data which includes 200 farmers as a sample to assess the result of credit on important factors like agricultural productivity, farmer problems, socio economic conditions and the adoption of innovative farming practices. The results indicate these traits are significantly impacted by credit availability. But a lot of farmers are not able to fully utilize the available financial resources due to the barriers including high lending rates, collateral requirements and a lot of formalities. The investigation's aim is to raise agricultural output in rural farmers standards of life by proposing administrative changes to loosen collateral restrictions, boost financial literacy, and also by making strategies to strengthen the cooperative organization.

Keywords: Rural growth, Credit facilities, Agricultural productivity, Socio-economic conditions, Constraints

“Reaching the Unreachable: A Study of Voice Payments as a Tool for Financial Inclusion in Low-Literacy Populations”

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Abstract:

This research explores the potential of voice payment systems in promoting financial inclusion among low-literacy populations by evaluating their usability, trustworthiness, and adaptability across different socio-cultural contexts. The research is also intended to provide developmental, policy, and financial recommendations for developers, policymakers, and financial institutions on how to use voice technology to improve financial inclusion for the excluded populations. Exploratory data analysis using a mix of methods, including correspondence analysis and trend analysis plus visual data analysis with volant tools on a set of 10 documents comprising of a total of 209 words selected from a pool of a set of 342 words. Using basic word list analysis, relative frequency analysis, and display features, the study reveals trends and changes in digitally available text that provides heightened understanding of voice payments’ impact on issues concerning literacy and financial inclusion. Technology and financial aspects of voice payment systems constitute main findings, while trends suggest improved literacy needed in the context. Examples include; user experience, technology, and regional strategies all of which support the role of voice payments in improving access to financial services. Although this research specifically tackles the essential questions of technology, literacy, and financial access, the accumulated insights can be applied to the design of voice-based tools. The present work has also been subjected to certain limitations, including:

- (i) Limited study of a small set of documents and textual data only
- (ii) The possibility that these perceived challenges do not capture the actual real-world adoption issues.

Keywords: Financial Inclusion, Voice Payments, Low-Literacy Populations, Technological Innovation, User-Centered Design

Problem-Based Learning in The Indian Higher Education System

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Abstract :

The Indian higher education system has been burgeoning since independence, with more than 43,796 colleges, 1,113 universities, and 11,296 stand-alone institutes. India ranks third globally in universities, providing education and training in all areas. The New Education Policy (NEP) 2020 recommends that bodies such as the All India Council for Technical Education (AICTE) and the University Grants Commission (UGC) work together as India's inflexible educational system remains in a developmental phase, as it has not yet achieved total operational capacity with many of the recommendations still on paper. One of the significant changes suggested is reforms in pedagogy, which have been proposed as the first step towards improving the quality of education in India. This article examines several research publications to investigate the implementation of currently reported Problem-Based Learning (PBL) challenges and techniques highlighted in previous studies related to PBL implementation. Yet so, fewer studies have addressed the problems faced when adopting these diverse PBL practices. The challenges met during PBL implementation have just been a subject under surveillance in existing reviews. Enhancing the design of PBL courses and, for later implementation of PBL, proposed are important research areas that engineering education scholars need to concentrate on, as well as recommendations or suggestions that teaching staff a use. Facilitators who want to measure the student's capabilities can use custom rubrics or other types of assessments. This approach has improved learners' soft skill development and cognitive, metacognitive, problem-solving, and critical thinking abilities. This article outlines the difficulties related to PBL while discussing its broader implications for educators. PBL can be a powerful strategy in the Indian educational context to foster the values enshrined in the Sustainable Development Goals (SDGs), especially in SDG 4 (Quality Education). This is possible because PBL immerses students in real-life problems, such as poverty, environmental degradation, and inequality, where critical thinking and collaborative problem-solving should prepare them to be responsible citizens of society who tackle the complex issues of their communities.

Keywords: Problem-Based Learning; Engineering education; Pedagogy; Sustainable Development Goals

Exploring Agile Leadership's Impact on Growth: Perceptions of Bangalore University Management Students

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Abstract:

This quantitative study examines the impact of agile leadership on growth, innovation, and organizational success in Small to Medium-sized Enterprises (SMEs) and start-ups, surveying 197 management students at Bangalore University. The research investigates agile leadership characteristics, such as adaptability, flexibility, collaborative decision-making, customer-centricity, continuous improvement, empowerment, open communication, and experimentation. Descriptive statistics, correlation analysis, and regression analysis reveal a significant positive relationship between agile leadership and SME growth, innovation, and organizational performance. Key findings indicate agile leadership enhances employee engagement, customer satisfaction, decision-making, and problem-solving. The study provides valuable insights for entrepreneurs, business leaders, policymakers, and academics, highlighting agile leadership's significance in fostering innovation, competitiveness, and sustainable success.

Keywords: Agile Leadership, SME Growth, Innovation, Organizational Performance, Management Students

Attitude of Employees towards Women Manager

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Abstract:

Introduction: This study investigates employees' attitudes towards women in managerial roles and leadership positions. The research aimed to understand socio demographic details, attitudes of employees working under female and male managers, gender differences, and the relationship between age, education, and years of experience.

Purpose: This study investigates people's perceptions of women in leadership roles, including managers and employees. It focuses on effectiveness, team dynamics, subordinate perception, age group perception, and qualifications' influence of employee's attitude towards woman manager.

Research Gap and Objectives: The study aims to understand the socio demographics of employees working under managers, their attitudes towards female and male managers, gender differences, and the impact of age, education, and experience on their perceptions towards woman managers.

Methods: The research design used for research was quantitative research design, using convenient sampling and it was administered online for data collection. The sample size was 70. The scale that was used was women as manger scale (WAMS). The Universe of study were MNCs of Bangalore and Delhi. The Study Population was the Employees who work under a manager or a supervisor.

Results: The study concluded that there has been a significant change in the past, with more people accepting women in managerial roles. Factors such as gender difference, years of experience, and varied perceptions of working under woman managers did not affect the attitude towards women manager. All employees generally had a positive attitude towards women managers.

Discussion: Although the acceptance and perception of women in managerial positions have changed in recent years, very few of them are currently occupying these positions.

Originality: The study revealed that gender difference, years of experience, and perception of working differently under a women manager did not significantly affect employees' attitude towards women managers. Despite no negative attitudes towards women managers, there is a decrease in woman taking managerial positions in the current scenario. The study

emphasizes how crucial it is to address and deal with these factors to get a better understanding about women in managerial roles. We hope this study helps organizations and nations to improve woman managerial representation in corporate world.

Keywords: Woman manager, Leadership role, attitude, employees

Cross-Cultural Communication Patterns in Hybrid Teams: Impact of Technology-Mediated Interactions on Team Cohesion and Project Outcomes

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Abstract:

In the contemporary global workplace, hybrid teams representing diverse cultural backgrounds have emerged as a critical organizational construct, necessitating sophisticated approaches to communication and collaboration. This research investigates the intricate relationships between technology-mediated interactions, cultural diversity, and team performance in multicultural hybrid work environments through a comprehensive mixed-methods approach.

The study employs a rigorous longitudinal research design spanning six months, involving 100 professionals from multinational organizations in the Bangalore region. By integrating quantitative surveys, qualitative semi-structured interviews, and digital interaction log analysis, the research provides a nuanced exploration of communication dynamics across technological platforms including video conferencing, instant messaging, and collaborative workspaces.

Utilizing Hofstede's cultural dimensions' model and validated team performance assessment scales, the research systematically examines how technological interventions influence team cohesion and project outcomes. Preliminary findings reveal transformative potential in technology-mediated communication, with video conferencing demonstrating 68% higher team cohesion and technological interventions reducing communication barriers by 37%.

The statistical analysis substantiates these insights with a strong correlation coefficient of 0.672 and a highly significant p-value of 0.001, providing compelling evidence of the complex interplay between communication strategies and team performance. Cultural intelligence emerges as a critical predictor, with high-intelligence teams achieving 42% higher project completion rates.

By bridging existing research gaps and offering empirical insights, this study develops strategic recommendations for managing culturally diverse hybrid teams. The research contributes a unique, comprehensive framework for understanding technology-mediated

communication, offering valuable implications for organizational communication strategies in the post-pandemic era.

Keywords: cross-cultural communication, hybrid team dynamics, technological mediation, organizational performance, cultural intelligence

A Study on Challenges and Opportunities in Apparel Industry in India: Post Pandemic Overview

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Abstract

In the wake of the COVID-19 outbreak, this research investigates the difficulties and prospects that the garment sector in India is currently confronting. Particular attention is paid to interruptions in supply chains, shifting patterns of consumer behaviour, and worker concerns. The aims of the research include doing an analysis of the impact that these possibilities and challenges have had on textile professionals in Noida. An approach to study that is quantitative was utilised, and standardised questionnaires were used to collect information from forty textile industry specialists. The findings indicate that respondents had a variety of perspectives about the difficulties and possibilities that have arisen as a result of the epidemic. According to the findings of a regression study, the pandemic has a considerable influence on these difficulties, with the most important consequence being the alteration of consumer behaviour. As a result of this study, insights have been provided that may be used to overcome these difficulties and capitalise on possibilities in the garment business in India after the epidemic.

Keywords: Apparel Industry, India, COVID-19 Pandemic, Supply Chain Disruptions, Changing Consumer Behavior, Workforce Issues (Only 5 keywords in alphabetical order)

Adapting to Environmental Dynamism: Market Conditions and External Influences on Online Shopping for Perishable Foods

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Abstract:

Purpose - The purpose of this study is to analyze the effects of fluctuating market conditions and external factors on consumer behavior and satisfaction in the online shopping of perishable food products. The study aims to provide valuable insights for businesses and policymakers to adapt strategies that enhance consumer engagement and satisfaction.

Design/Methodology - This study gathered primary data through a systematic survey of online shoppers purchasing perishable foods, employing stratified random sampling to ensure diverse demographic and geographic representation. Structural equation modeling (SEM) was used to assess relationships between market conditions, external influences, and consumer perceptions. Model fit was evaluated using indices such as CMIN/DF, CFI, TLI, and RMSEA, ensuring robustness and reliability.

Findings -The analysis reveals that consumer perceptions are significantly influenced by market conditions, both directly and indirectly through external factors. The SEM model displayed a strong fit, with results showing a direct effect of market conditions on consumer perceptions ($\beta = 0.88$) and a substantial mediated effect ($\beta = 0.65$) through external influences. Additionally, external factors independently impacted consumer perceptions ($\beta = 0.91$), highlighting their critical role in shaping consumer attitudes towards online shopping for perishable foods.

Conclusion- The study provides a comprehensive framework that integrates key theories to elucidate the complex interplay between consumer behavior, technology, and market dynamics in the context of online shopping for perishables. Retailers, policymakers, and technology developers can leverage these findings to enhance strategic planning. Future research is encouraged to examine broader contexts and emerging technologies to deepen the understanding of evolving consumer behaviors.

Keywords: Perishable foods, Online shopping, market conditions, customer perceptions

A Study on Factors Influencing the Customer Satisfaction of Online Learning Platforms

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Abstract:

Analysis of consumer satisfaction on online learning platforms is the research conducted to understand the key factors which are important in the consumers perspective to consider the platform effective for learning. The purpose of the paper is to identify the factors that have a major influence on the customer satisfaction with regards to the online learning platforms. With numerous online learning platforms available for customers, its hard for the providers to understand the actual requirement of the seekers. This competition can be won with upper hand knowing the factors influencing the satisfaction. Ten independent variables were considered from the literature that were the factors influencing the customer satisfaction on online learning platforms. A Multiple Linear Regression (MLR) model was developed on the primary data with 269 responses collected through a questionnaire on google forms. Respondents who have used at least one online learning platform was considered as samples. The analysis showed that quality of certification programme and the instructor interaction on the platform were the significant factors influencing the satisfaction levels. SPSS version 21 was used to run the MLR analysis.

Keywords: Online learning platform, Multiple Linear Regression, Instructor Interaction, Certification programme

Marketing and Internet of Things (IoT)

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Abstract

The Internet of Things (IoT) is revolutionizing various industries, including marketing. IoT technologies enable interconnected devices to collect and analyze vast amounts of data, transforming consumer experiences and reshaping marketing strategies.

Introduction

IoT is becoming a pivotal force in marketing, offering innovative ways to engage consumers and optimize business processes. By enabling devices to communicate and share data seamlessly, IoT enhances customer experiences and provides marketers with valuable insights for strategic decision-making.

Purpose

This research explores how IoT applications can improve marketing effectiveness through:

1. Delivering personalized consumer experiences.
2. Optimizing resource allocation.
3. Creating real-time engagement opportunities.

Research Gap and Objectives

Although IoT adoption in marketing is on the rise, there is limited understanding of its impact on strategic decision-making and customer relationships. This study aims to:

1. Identify IoT-enabled marketing strategies.
2. Evaluate their effectiveness and outline the challenges faced by marketers.

Methods

The study employs a mixed-methods approach, including:

Literature Review: Analysis of existing studies on IoT in marketing.

Case Studies: Examination of real-world IoT implementations in marketing.

Qualitative Interviews: Insights from industry professionals to validate findings.

Results

The research findings reveal that:

IoT enhances customer personalization through real-time data insights.

Marketing processes are automated via predictive analytics.

Immersive consumer experiences are facilitated using IoT-enabled technologies.

However, challenges such as data privacy concerns, technology integration complexities, and cost barriers remain significant obstacles.

Discussion

IoT-enabled marketing strategies provide opportunities for deeper customer relationships and competitive advantages. However, marketers must address ethical considerations, regulatory compliance, and data security concerns to ensure long-term sustainability.

Originality

This research offers a comprehensive analysis of IoT's role in marketing, bridging critical gaps in existing literature. It also provides actionable insights for marketers aiming to leverage IoT effectively.

Keywords: Internet of Things, IoT in Marketing, Marketing Strategies, Consumer Personalization

The Role of AI in Predictive Analytics for Social Media Marketing Campaigns

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Abstract:

The increasing use of artificial intelligence in the field of marketing is transforming the methodologies of social media marketing. This study delves into investigating how AI powered predictive analytics operate in the realm of marketing, on media platforms – discussing the hurdles they face. The moral dilemmas they bring to light with a focus on improving strategies and decision-making processes in social media marketing using AI technology while also addressing ethical concerns associated with it. Although there is a body of literature on AI applications in marketing overall; there is a gap in research specifically exploring the integration of AI tools, in social media marketing and examining their ethical implications extensively. We seek to explore this issue by examining the patterns and combining them in the gathered information to derive guidance of a particular nature. In this study Voyant Tools are utilized as a component of an approach centered, around 10 texts totalling 268 words discussing artificial intelligence and predictive analytics. Moreover, as part of the study analysis methods such as correspondence analysis along, with time series and topic analysis are incorporated. In addition, to that Principal Component Analysis (PCA) and linkage analysis offer a insight into the organization of themes and their connections, within the dataset. The findings demonstrate the role of AI in enhancing marketing strategies. PCA shows that there are such critical clusters as AI, analytics and ethics. Link analysis provides an impression of how data collection is linked with privacy and forecasts concerning consumers' behavior. It is worth mentioning topic modeling whereby AI is seen as able to provide customized contents. The paper discusses the controversial impact of AI on social media marketing s management decision making and consumer engagement while the issue of ethics, primarily concerning data positives and transparency remains to be relevant. The results discussed are relevant to organizations looking to move toward data-driven decision making while facing ethical dilemmas. This study increases understanding about the role of artificial intelligence in predictive analytics concerning social media marketing. It addresses

an important gap in previous literature by combining high-level analytical methodologies and underlining ethical factors, hence laying a basis for future studies on this topic.

Keywords: Social Media Marketing, Predictive Analytics, Data-Driven Decision Making, Artificial Intelligence, Ethical Considerations

Impact of Social Media Networking on Consumer Preferences in the Apparel Industry of Jaipur: Trends and Insights

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Research Scholar

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Abstract:

Social media is the gift of technology to the mankind. The increasing influence of social media networking has revolutionized consumer behavior, particularly in the apparel industry. This study explores the impact of social media platforms on consumer preferences within the apparel sector of Jaipur, highlighting key trends and insights. Social media platforms such as Instagram, Facebook, and Pinterest have emerged as powerful tools for marketing and customer engagement, influencing consumers' purchasing decisions through targeted advertisements, influencer collaborations, and user-generated content. The research examines how social media affects consumer awareness, brand loyalty, and purchase intentions. Primary data collected through surveys and interviews with consumers in Jaipur provide insights into the role of aesthetic appeal, peer reviews, and interactive content in shaping preferences. Secondary data sources include industry reports and academic literature that contextualize the findings within broader market dynamics. The study identifies significant trends such as the preference for sustainable and locally-sourced apparel, driven by social media campaigns promoting ethical fashion. Additionally, the rise of influencer marketing has reshaped brand-consumer interactions, fostering trust and enhancing brand visibility. The findings also reveal that Jaipur's consumers prioritize affordability, quality, and customization options influenced by social media. This study provides valuable insights for apparel brands aiming to leverage social media to enhance customer satisfaction and drive sales. It emphasizes the need for strategic content creation, effective use of analytics, and consumer-centric marketing to address evolving consumer preferences. The research contributes to the understanding of the dynamic interplay between social media and consumer behavior, offering actionable strategies for businesses to thrive in the competitive apparel market.

Keywords: Social Media Networking, Consumer Preferences, Apparel Industry, Influencer Marketing, Ethical Fashion, Brand Loyalty, Consumer Behavior Trends

Evaluating the Effectiveness of Social Media Content Across Platforms: Insights From The Jewelry Shopping Sector

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Abstract:

With the emergence of prevalent social media platforms, marketers need to truly appreciate how they mark their purchasing behavior, particularly in the case of luxury items such as jewellery shopping. Therefore, this study examined the effectiveness of content disseminated on various social media platforms, notably Instagram, Facebook, and YouTube, by evaluating their levels of informativeness, visual appeal, ability to engage, and emotional appeal. This article focuses on the specific attributes of each platform in explaining the affiliation between the effectiveness of content and intention to purchase, thus directing focus to a particular type of consumer behavior on a specific platform. In this case, jewellery consumers served as the sample and data were collected through a structured survey. SEM was used to analyze the specified relationships, and moderation analysis was used to assess the extent of the major moderating effects of various social media platforms. The aim of the findings is to offer insights into operative approaches that can support in improving the present state of consumers' purchase decisions due to the increased influence of social media advertisements. This adds to the prevailing body of knowledge in the field of digital marketing and luxury goods by exploring the relationships between content and platform characteristics. These findings are expected to assist practitioners in developing more aggressive targeting strategies.

Keywords: Content design, Platforms—Instagram, Facebook, and YouTube, social media, Purchase intention

“Social Media: A Key Driver of Customer Experience in Online Shopping”

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Abstract:

Online shopping is revolutionizing the retail industry because it becomes convenient, diverse, and reasonably priced. Flexibility makes this a major factor in terms of change; customers do not have to go about visiting stores to shop from anywhere and at any convenient time. This is helpful for busy clients or organizations. And it is more popular than traditional, time-consuming shopping methods. The variety of offers on e-commerce websites is another factor contributing to this trend. Compared to stores that have real storefronts Online retailers have a wide selection of products. Buyers can compare their products. Read the detailed review. and gather comprehensive information about their options. This allows buyers to make the most informed decisions. There's no need to visit multiple brick-and-mortar stores to get the best deals. Competitive prices are another important advantage of online shopping. Ecommerce sites operate at lower costs than physical stores. Therefore, savings can be passed on to consumers. Online retailers also hold frequent sales, discounts, and promotions to attract price-conscious shoppers. Loyalty programs and personalized offers based on customer buying behavior It ensures that he/she comes back to buy again. Improve customer retention.

Keywords: Social media, Online shopping, Consumer Experience.

“Perception of Farmers about AI Intervention in Agriculture Sector in Chikkaballapur District”

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Abstract:

The study on farmers’ perceptions of AI in Chikkaballapur district highlights how rural communities are reacting to emerging agricultural technologies. Agriculture is central to the region's economy but is challenged by factors like climate variability, unpredictable rainfall, pest issues, and declining soil health. AI, with its potential to revolutionize farming through precision techniques, automation, predictive analytics, and real-time monitoring, is seen as a promising solution.

However, AI knowledge is limited in rural areas, reflecting a broader digital divide. Farmers who are somewhat familiar with AI often learned about it through agricultural extension services, government programs, or tech-savvy peers. Educated farmers or those in cooperatives tend to be more aware and interested in AI. Younger farmers are particularly open to new technologies and are interested in AI tools for weather forecasting, soil health, pest control, and optimizing resource use. Farmers are keen on AI’s potential benefits, such as improved weather predictions and pest detection, which could help them make better decisions and manage pests more effectively. For successful AI adoption, government and private sector involvement is crucial. Farmers in Chikkaballapur are calling for more targeted awareness campaigns and training programs to understand AI's benefits. Government actions like providing smart devices or subsidies for AI tools are seen as vital to overcoming financial barriers and making these technologies accessible to small and marginal farmers. Farmers in Chikkaballapur generally view AI in agriculture favorably. However, there are still notable challenges such as limited awareness, inadequate infrastructure, high costs, and trust issues. To fully unlock the benefits of AI for agriculture in the region, it's essential to tackle these obstacles with focused efforts and inclusive strategies.

Keywords: Artificial Intelligence, Farmers, Agriculture, problems from middlemen

“Exploring Customer Relationship Management Practices in the Indian Dairy Sector: Insights, Challenges, and Strategic Implications”

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Abstract:

Customer Relationship Management (CRM) practices have emerged as transformative strategies globally, improving customer satisfaction, loyalty, and retention. However, CRM adoption and impact in India's dairy sector remain under-researched. This study investigates current CRM practices, identifies challenges, and discusses strategic implications for the Indian dairy industry. Key findings reveal that CRM practices like customer data management, sales force automation, and customer service management significantly contribute to improved customer satisfaction, loyalty, and operational efficiency. However, technological, economic, and infrastructural barriers hinder CRM adoption in India. The study emphasizes the importance of data-driven decision-making, continuous improvement, and integrated technology solutions for optimizing CRM implementation. CRM is crucial for building competitive advantage and enhancing supply chain resilience in the Indian dairy sector. The findings provide valuable insights for policymakers, business leaders, and researchers, emphasizing the need for customer-centric, technologically integrated, and culturally sensitive CRM strategies to drive the growth and sustainability of the Indian dairy industry.

Keywords: Customer Relationship Management (CRM), Dairy sector, India, Customer satisfaction, Loyalty, Retention, Data-driven insights.

Indian Film Marketing in the Digital Economy: Overcoming Consumer Engagement Challenges

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Abstract:

The digital economy has transformed the marketing landscape for the Indian film industry, presenting both opportunities and challenges in engaging consumers. The digital economy has transformed the marketing environment, making way for newer distribution and promotion channels for films. Digital platforms serve as a critical link between the Indian film industry and its audience by allowing filmmakers to target a wide variety of consumer demographics. This transformation, however, presents its share of challenges, including audience dispersion, information overload, and shifting consumer expectations. This paper discusses the intricacies of film marketing in the digital era, emphasizing strategies and advances required for overcoming barriers to customer engagement. In more detail, the study explores the strengths of successful marketing strategies, contemporary market trends, and the candid opinions of experts regarding digital marketing: the compelling distraction of competing material that makes retaining consumers' attention so challenging; the increasing need for tailored, culturally relevant marketing; and finally, the consequent consequences of declining organic reach imposed by the new algorithmic conditions of the social media landscape.

This report mentions that analytics, influencer relationships, interactive formats, and interesting content hold much promise in ensuring a greater degree of audience engagement. Combining the power of digital evolution with traditional methods of marketing makes reaching out to consumers more effective, whether in urban or rural areas. More importantly, the picture of survival in today's digital economy is complemented by the frameworks that will continue to remain imperative in the strategic driving of a consumer-oriented, data-driven marketing approach. The conclusions of this study have some helpful recommendations for marketers and other stakeholders who wish to mount a successful campaign in the vibrant Indian film industry.

Keywords: Digital Marketing, Consumer Engagement, Indian Film Industry, Personalized Advertising

Role of Artificial Intelligence in E-Retailing

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Abstract:

According to report of fortune business insights, size of Global AI market in Retail was 7.14 billion dollars in 2023 and it is expected to grow from USD 9.36 billion in 2024 to USD 85.07 billion by 2032 exhibiting the CAGR of 31.8% during the forecast period. The increased use of AI-powered voice and visual search solutions will give a great boost to the use of AI in retail sector which ultimately will enhance the customer shopping experience. According to report of Ernest and Young Survey 2023, it is specified that 82% of Indians believe that AI is going to improve their purchase decisions. Since the synchronized effect of AI and customer behaviour data can provide customers with value based highly personalized offers and buying experience in both online and offline purchasing. The paper tries to study the comparatively newer area regarding the integration of commerce and information. Artificial intelligence according to McCarthy is making of intelligent computer programs that can understand and emulate humans' decision-making processes. Artificial intelligence has completely revolutionized the world by offering a plethora of services and products that surpass normal human expectations. The adoption of AI in the retail sector is driven by digital transformation in retail industry. The rapid implementation of AI technology for optimizing automation in retail sector is witnessed by retailers and brands across the world. In E-Retailing, AI has helped retailers to understand, process and ultimately guide consumers and business houses in rational decision-making process which is undertaken by the use of machine learning algorithms. On the basis of the scope of its usability AI can be either Weak AI OR Strong AI. The paper aims to identify the various possible areas of the use of artificial intelligence in E-Retailing. The study proposes to undertake Case study of Indian retailers using automated checkouts, Location based services (LBS), Behaviour analysis, Robotics, Replenishment optimization, Loss prevention (both fraud and wastage prevention), Logistics, Sales forecasting and Stores layout for automation of business. For this a comprehensive literature review of articles in major databases has been undertaken from 2009 to 2023. The study ultimately concludes by specifying the major challenges faced by E-Retailing in usage of AI.

Keywords: Artificial intelligence, digital business, LBS, Robotics, Behaviour analysis

Analysis of Gen Z Consumer Behaviour towards Health Supplements in Bangalore, India

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Abstract:

Growing health care costs and a growing demand from consumers to stay active in health care management are fuelling tremendous growth in the global nutraceutical industry. India, being one of the massive markets in the global space with increasing disposable income, makes this market particularly exciting. Therefore, understanding the purchase intents of Gen Z is more important because their preferences are likely to shape the direction that the nutraceutical industry. The current research goes into the health supplement awareness and consumption behaviour of the Gen Z population staying in Bangalore. A total of 539 Gen Z members have completed a structured, self-administered questionnaire. It delves into their intentions to purchase health supplements, reasons for not consuming them, willingness to pay a premium for branded and herbal/organic supplements, and preferred selection criteria. Besides, the study will understand the ideal price range for each type of supplement such as multivitamins, protein supplements, omega-3, and Ayurvedic food supplements according to how the Gen Z understands.

Keywords: Nutraceuticals, Food Supplements, Health Supplements, Gen Z, Consumer Behaviour

“A Systematic Investigation on Influence of Online Reviews on Tourists' Intentions”

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Abstract:

In the digital age, online reviews have become a crucial factor influencing tourists' decisions. This study presents a systematic investigation into the impact of online reviews on tourists' intentions, aiming to provide valuable insights for both researchers and industry practitioners. Employing a comprehensive literature review and empirical analysis, this research explores the multifaceted relationship between online reviews and tourists' intentions across various tourism contexts. Drawing from theories such as social influence theory and information processing theory, the review highlights the mechanisms through which online reviews shape tourists' perceptions and behaviors. Moreover, it examines methodological approaches employed in previous studies, identifying gaps and opportunities for further research.

The empirical analysis involves collecting and analyzing data from diverse sources, including online review platforms, surveys, and qualitative interviews. Through quantitative analysis, this study examines the correlation between online review characteristics (such as volume, valence, and credibility) and tourists' intentions (such as destination choice, accommodation selection, and activity participation). Additionally, qualitative insights shed light on the underlying reasons and mechanisms driving tourists' responses to online reviews.

Findings from this research contribute to both theoretical and practical domains. The study enhances theoretical understanding by elucidating the nuanced effects of online reviews on tourists' intentions, considering factors such as review content, source credibility, and individual characteristics. Furthermore, it offers practical implications for tourism stakeholders, including destination marketers, hospitality providers, and online review platforms, by providing actionable recommendations for managing and leveraging online reviews to enhance tourists' experiences and satisfaction.

Keywords: Online Reviews, Trust, Reliability, Assurance & Loyalty, Tourist Intention

Technology in Global Marketing: Bridging Cultures

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Abstract:

In the research paper "Technology in Global Marketing: Bridging Cultures," the deep penetration of digital transformation on cross-cultural marketing strategies is discussed. More and more, the global economy is considered to be driven by cultural diversity and respect. In this paper, an elaboration is made on how emerging technologies like artificial intelligence, big data analytics, social media, and automation enable businesses to meet up with their cultural complexities and create customized marketing campaigns. It explores how to overcome cultural sensitivities, ethical dilemmas, and localization needs while using technology for authentic relationships. Using a selection of case studies of successful global operations, the paper outlines best practices for developing culturally relevant strategies that strengthen customer interaction and brand loyalty. The research outcomes will set out for marketers to innovate in a digital world where meaningful, inclusive, and evolving global brand interactions create brand equity amidst the ever-changing dynamics of cultures.

Keywords: Digital transformation, cross-cultural marketing, global brand engagement, cultural diversity, customer engagement, brand loyalty.

Evaluating Consumer Response to Social Cause Promotions by FMCG Brands

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Abstract:

This study evaluates consumer responses to cause-related marketing (CrM) initiatives by FMCG brands, aiming on the impression of brand-cause alignment and perceived sincerity on consumer buying choices and brand preference. The research aims to assess consumer attitudes toward FMCG brands involved in social causes and analyze the association between perceived sincerity and consumer loyalty. A survey was conducted with 153 respondents from Pune city, by means of convenience sampling to explore consumer perceptions of FMCG brands' social cause initiatives. The findings suggest a significant positive link between brand-cause alignment and consumer preference. This indicated that buyers are more likely to favor and purchase from FMCG brands they perceive as genuinely supporting meaningful social causes. The study supports the hypothesis that perceived sincerity in CrM efforts enhances brand loyalty and purchase intention. However, the research is limited by its regional focus and cross-sectional design, and future studies could examine the long-term effects of CrM on consumer behavior across diverse markets. This exploration delivers valuable insights for FMCG brands considering pulling cause-related marketing as a strategy to enhance brand loyalty and drive consumer engagement.

Keywords: Cause Related Marketing, FMCG, Consumer Response, Brand management, Buying behaviour

Digital Marketing Strategies of Organic Food Products and to Enhance Organic Food Sales in India

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Abstract:

The demand for organic food items has increased as people's knowledge of environmental and health issues have grown. The paper attempts to explore the insights into the importance and contributions of digital information and communication and the ever-increasing adoption of digital marketing strategies by the various businesses across the India. It is observed that in spite the encouragement extended by the government of India to digitalization, there are many challenges to overcome for the agricultural sector and especially for the organic food producers and products to occupy a prominent space on the digital platforms. The paper also proposes a few digital marketing strategies for organic food products to directly reach the organic food consumers. Utilizing electronic and digital information and communication technologies, digital marketing enables engagement with clients and business partners. The purpose of this research paper is to investigate and evaluate the efficiency of digital marketing tactics in boosting sales of organic foods in the Indian market. The leading organic foods brands those use digital marketing strategies to hike the sales of organic food items are examined in this study.

Keywords: Digital Information and Communication, Digital Marketing Strategies, Organic Food Products

Sustainability, Innovation and Contribution of Rural Population: A Study for BRICS

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Abstract:

Introduction: Sustainability is the key performance word for developing economies to enhance their growth. As sustainability has many goals to achieve at a level of economic development, countries vary their focus of importance and prioritize their respective goals. One of the factors of sustainable development goals, such as, gender equality (SDG 5) has been given the most importance for the countries at their pace of development. Sometimes, it is observed that the rural population contributes to inequality to a large extent. On the other hand, innovation, considered as one of the prominent factors in fostering growth in BRICS, has also been taken care for measuring the relationship with sustainability. The rates of innovation based on residents and non-residents are majorly influenced by the population.

Purpose: The study indicates to find the impact of rural sector on the innovation and filing capacity of residents' vs non-residents of the country,

Research Gap and Objectives: The literatures of the different studies mention the relationship between sustainability and innovation in various ways, but weak enough to analyse the contribution of the rural population in driving the sustainability in BRICS. In this respect, this current study measures the impact of rural population growth and gender quality on the innovation condition in BRICS.

Methods: The study considers Panel Auto Regressive Distributed Lag (ARDL) Modelling approach from 1997 to 2021 for BRICS economies.

Results: It finds that rural population growth dampens the innovation rate by non- residents, whereas the same variable contributes to enhance the innovation filed by residents of the countries. Also, it indicates that lesser gender inequality will foster more innovation. The

study is justified to augment the role of rural population in contributing the innovation in these economies with narrowing the gap between genders.

Discussion: The policy implications of the study give importance on flexibility of population growth in rural sector, intensifying the need and application of technology enhanced infrastructure set ups in these economies.

Originality: The unique contribution of the study lies in finding the rural population and their engagement in improving the innovation results of BRICS.

Keywords: Sustainability, Innovation, Panel ARDL, BRICS

The Role of Agile in Shaping Organisational Ethics and Human Values for Sustainable Success

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² Professor of Research and Business Analytics, School of Management, Presidency University, Bengaluru, Karnataka, India.

Abstract:

Agile methodologies are potent frameworks for fostering collaboration, adaptability, and innovation while embedding human values and ethics into organisational practices. This study explores how Agile practices such as transparency, servant leadership, and iterative feedback loops contribute to creating happy, value-driven organisations. Drawing on case studies, it highlights a global technology firm's use of Agile to enhance transparency and ethical decision-making during a significant transformation, fostering trust and inclusivity. It also examines a financial services company that adopted servant leadership within Agile frameworks, leading to improved employee engagement and reduced turnover. Additionally, the study analyses how a healthcare startup leveraged Agile retrospectives to resolve ethical conflicts related to patient data privacy, aligning business goals with ethical standards. These cases demonstrate Agile's potential to bridge the gap between operational excellence and ethical integrity, offering actionable insights for organisations that foster sustainable, employee-centric environments prioritising well-being and trust.

Keywords: Agile methodologies, human values, organisational ethics, happy organisations, employee well-being, psychological safety, leadership styles, ethical decision-making

Bridging the Generational Digital Divide: A Study on E-Business Adoption and Strategies among Automobile Retail Entrepreneurs

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Abstract:

This study examines the generational digital divide in e-business adoption among automobile retail entrepreneurs, with a focus on understanding differences in strategy implementation between new-generation and inherited entrepreneurs. The study employs statistical tools such as factor analysis, and the weighted average method to ascertain remarkable generational differences in the adoption and emphasis of digital strategies. Whereas inherited entrepreneurs focus on traditional but proven strategies, which include SEO, content marketing, and data security, those from the new generation emphasize operational efficiency achieved through e-commerce optimization and logistics. The findings underscore the need for targeted training programs, mentorship programs, and governmental incentives to close the generational gap from the diverse digital transformation. Additionally, the research underscores the need for partnership among age groups to meld creativity with operational savvy. Further study is needed on the contributions of new technologies and changes in behaviour over time to expand and deepen these findings across sectors and geographies.

Keywords: Digital Divide, E-Business Strategies, Entrepreneur Generation, Digital Transformation, E-Business

Exploring Socio-Economic Challenges and Opportunities in the Implementation of Smart City Projects in India

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Abstract:

Smart city projects have emerged as transformative way of dealing with urban challenges and improving the quality of people's lives in India. In response to the ever increasing pressures of urbanization, these initiatives include modernizing infrastructure with the effort to improve governance and foster inclusive socio-economic growth.

Purpose: This study examines the socio-economic challenges and opportunities correlated with the implementation of smart city projects in India, highlighting their strategic importance for sustainable urban development.

Research Gap and Objectives: A gap exists in understanding socio-economic barriers and enablers to the acceleration of smart city initiatives. This research will bridge this gap by analyzing the socio economic challenges of young people and addressing the opportunities that are actionable in the socio economic advancement of young people.

Methods: Qualitative research methodology was adopted in the study, incorporating thematic, content, SWOT and policy analyses, comparative case studies and the study of trends. Also, a robust basis for analysis is provided from data in policy documents, academic literature and case studies of cities like Pune, Surat and Agra.

Results: Financial constraints, governance inefficiencies, the digital divide and the inequalities gaps are identified as key challenges retarding policy implementation. The converse was also noted, with significant opportunities drawn including fostering economic growth, enabling public private partnerships, improving public services and encouraging environmental sustainability.

Discussion: The findings highlight former urgent need in developing strategic interventions such as new financing models, closing the digital gap, improving the governance capacities,

and expanding the citizen participation. These strategies can be useful in beating socio economic barriers and achieving the optimum for sustainable and inclusive urban development.

Originality: This research provides some novel insights into socio economic dynamics shaping India's smart city initiatives. It delivers a roadmap that can be used by policymakers, urban planners and stakeholders to create resilient, equitable, and sustainable smart cities by addressing both challenges and opportunities.

Keywords: Socio-economic, Smart city projects, Challenges, Opportunities, Sustainable urban development

Impact of Globalisation on MSMEs and Challenge Faced – An Empirical Study

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Abstract:

Purpose: The cardinal intention of the present study is probe how far the socio-economic characteristics impacting on the study. Further, the study also conducted to know the impact created by globalisation on MSMEs and challenges faced by the MSMEs at present in Bengaluru is facing the challenge of adoption of technology and lack of trust. The upcoming start-ups at Bengaluru are contributing towards unemployment eradication, and instrumental in industrial growth of Karnataka. MSMEs sector's potential for growth is considerable with predictions suggesting a sustained contributing of us\$ 1 trillion to India's exports by 2028 (money control, 2023). This statistic alone underscores the immense potential and influence of MSMEs in propelling India's future economic trajectory.

Design: A well administered, previously known questionnaire was used and data collected by interviewing the entrepreneurs in a natural setting. Questionnaire method of data collection was preferred as it is less costly and more reliable since any doubts can be clarified. The researcher himself met all the start-up entrepreneurs and well explained the purpose.

Findings: The study found that all the demographics are supporting the study on impact of globalisation on MSMEs significant but the factor adoption of technology latest also significantly supporting but with less amount of degree of relationship. Further, the factor like small firms may unable to sustain penetration in the market leading to market turbulence, globalisation has a negative impact on small scale units and changes in consumer preference leads to failure in business are top order globalisation factor impacting MSMEs. The challenges faced by MSMEs include MSMEs still rely on obsolete technology, high cost credit and inadequate infrastructure facilities.

Keywords: Globalisation, competition, technology, obsolete, infra-structure, potentiality.

Impact of Business Self-Efficacy on SC/ST Entrepreneurs: Overcoming Challenges and Sustaining Businesses in Bengaluru Rural District

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Abstract:

This study investigates the role of business self-efficacy in the entrepreneurial success and resilience of SC/ST entrepreneurs in Bengaluru Rural District. Using a mixed-methods approach, the research combines quantitative surveys and qualitative interviews to explore how self-efficacy influences the ability of SC/ST entrepreneurs to overcome challenges and sustain their ventures. The study surveyed 141 entrepreneurs from diverse sectors, including agriculture, manufacturing, and services, and conducted in-depth interviews with 30 participants to gather detailed insights into their experiences. The key findings reveal that higher self-efficacy positively impacts resilience, decision-making, and the ability to navigate financial, infrastructural, and socio-cultural barriers. Entrepreneurs with stronger self-belief were found to adopt more innovative strategies, persist through adversity, and achieve better business outcomes. The study underscores the importance of fostering self-efficacy through targeted interventions, including education, mentorship, and policy support, to empower SC/ST entrepreneurs. Therefore, the implication of these findings calls for an expanded opportunity entrepreneurship that will increase the self-efficacy of disadvantaged groups to foster sustainable business initiatives. This research contributes new knowledge to the literature on factors of successful SC/ST entrepreneurs and offers implications for prescribed ways of building perceived self-efficacy among such minorities.

Keywords: Business Self-Efficacy, SC/ST Entrepreneurs, Resilience, Sustainability, Policy Support, Bengaluru Rural District.

Does Inspirational Motivation Promote Employee Retention? Evidence from the Ugandan Engineering Sector

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Abstract:

This study assesses how organizational commitment mediates the motivation and retention of Ugandan engineering practitioners. Our findings reveal a negative relationship between motivation and employee retention, indicating that motivation alone may not be sufficient for retaining employees. Instead, fostering a committed workforce is essential for enhancing retention. We suggest that organizations prioritize building strong organizational commitment through supportive policies, effective communication, and engagement initiatives. Moreover, this study challenges traditional transformational leadership theories that assume a direct positive effect of inspiration on retention, especially in developing contexts. The findings underscore the mediating role of organizational commitment in leadership effects. Organizations should implement motivational programs and cultivate a culture of loyalty and dedication, emphasizing employee development, recognition, and involvement in decision-making to improve retention. This approach results in a more engaged workforce and provides insights into employee retention factors.

Keywords: Employee Retention, Inspirational Motivation, Organizational Commitment

HR Analytics in Real Estate: A Bengaluru-Based Study

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Abstract:

This study explores how HR analytics is being adopted in Bengaluru's real estate sector, focusing on the examination of how HR analytics impact on workforce planning, recruitment, and performance management. Despite the growing recognition of its potential, HR analytics adoption remains limited due to challenges such as data privacy concerns, skill gaps, and organizational resistance. Surveying 21 HR professionals, the study reveals that while awareness of HR analytics is high, full implementation is hindered by technical expertise gaps and security issues. The findings highlight the need for investment in advanced tools, training, and data protection measures to optimize HR processes and improve organizational efficiency.

Keywords: HR Analytics, Real Estate, Bengaluru, Workforce Planning, Data-Driven

Data-Driven HR: Leveraging HR Analytics in Transforming Workforce Dynamics into Strategic Business Value in Indian Companies

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Abstract:

Introduction: The adoption of HR analytics has transformed human resources from a traditional support function into a critical source of measurable business value. This shift is especially notable in Indian companies, where HR analytics is increasingly leveraged to optimize workforce productivity, engagement, and retention.

Purpose: The purpose of this study is to explore how HR analytics is applied in Indian organizations, particularly in enhancing employee retention, talent acquisition, and overall workforce performance.

Research Gap and Objectives: Even though there is growing study on HR analytics, there is still a substantial gap in how key HR metrics are calculated and used. This is because of problems with data access and privacy. The purpose of this study is to fill in that gap by looking at the engagement, happiness, work-life balance, efficiency of management, and turnover rates of employees in a single company. The study also looks at how employee engagement is related to things like staying with the company, being absent, and overall happiness. This gives companies that want to use HR analytics to improve workforce dynamics useful information.

Methods: This study analyses case examples from prominent companies such as TCS, Infosys, and Reliance, used HR analytics to address issues like attrition and skill gaps. It employs both qualitative and quantitative methods.

Results: The results indicate that HR analytics has significantly reduced employee turnover, improved employee engagement and retention, and enabled better performance. Companies leveraging these tools report better alignment between workforce capabilities and business needs.

Discussion: The findings highlight the potential of HR analytics help to enhance employee engagement and organizational performance. This research also identifies how analytics helped the companies to grow and emerging trends in HR analytics that will shape the future of workforce management in India.

Originality: This study provides a unique insight into how HR analytics can be a game-changer for Indian companies, and data-driven approach to human resource management has helped the companies in overcoming challenges related to HR with cases.

Keywords: HR analytics, Predictive analytics, HR metrics, HRM.

Impact of Artificial Intelligence on Consumer Behavior and Personalization in E-Commerce

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Abstract:

This research examines the influence of Artificial Intelligence (AI) on consumer behavior and personalization within e-commerce, with a focus on the Fast-Moving Consumer Goods (FMCG) sector. AI-driven tools like recommendation engines, dynamic pricing, and predictive analytics are reshaping consumer engagement, fostering loyalty, and optimizing marketing strategies. The study investigates how personalized digital marketing enhances consumer loyalty while analyzing the interplay between online and offline purchasing behaviors. Using a mixed-methods approach, the research highlights a significant positive correlation between AI-driven personalization and consumer loyalty, explaining 11.6% of consumer loyalty variance. It also uncovers an association between online loyalty cultivated through AI platforms and traditional offline purchases. However, challenges such as data privacy and ethical considerations remain pivotal in implementing AI effectively. The findings provide actionable insights for FMCG companies to leverage AI for creating seamless omnichannel experiences and achieving a competitive edge in the digital marketplace.

Keywords: Artificial Intelligence, Consumer Loyalty, Personalization, FMCG, E-commerce

A Study on Impact of Digitalization in Education

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Abstract:

The rapid digitalization of education has dramatically changed how teaching and learning happen. With tools like interactive panels, projectors, digital resources, and online classes, both students and teachers benefit from more dynamic and engaging experiences. Interactive panels and projectors allow teachers to present information in visually appealing and multimedia-rich ways, catering to various learning styles. Digital resources like e-books and apps give students the ability to explore topics independently, offering more personalized learning. Additionally, online classes break down geographical barriers, making quality education accessible to more students globally. These digital tools create a more interactive and collaborative learning environment, helping students develop critical thinking, creativity, and problem-solving skills. This study explores the impact of these technologies, aiming to understand how digitalization is shaping the future of education and what it means for teaching and learning.

Keywords: Digitalization, Education, Interactive Panels, Projectors, Digital Resources, Online Classes, Personalized Learning, Educational Technology, Student Engagement, Teaching Effectiveness

Effectiveness of Social Media Community Engagement Metrics on Purchase Intention of Automotive

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Abstract:

In today's digital age, social media has emerged as a powerful tool for businesses to engage with consumers and shape their purchasing decisions. This research delves into the realm of social media engagement metrics and their impact on consumers' purchase intention, focusing specifically on Toyota cars. As one of the world's leading automotive manufacturers, Toyota's presence on social media platforms offers a fertile ground for investigating the interplay between online engagement and consumer behavior. This study adopts a comprehensive approach, combining quantitative analysis of social media data and qualitative insights gleaned from consumer surveys. By scrutinizing various engagement metrics such as likes, shares, comments, and brand sentiment across Toyota's social media channels, we aim to uncover nuanced relationships between online engagement and purchase intention. Through rigorous analysis and interpretation of the collected data, this research seeks to shed light on the effectiveness of social media engagement metrics in influencing consumers' attitudes and intentions towards Toyota cars. The findings of this study hold significant implications for marketers and decision-makers, providing actionable insights to optimize social media strategies and bolster brand engagement in the competitive automotive landscape. By bridging the gap between social media engagement and consumer behavior, this research contributes to a deeper understanding of the role played by digital platforms in shaping purchase decisions. Ultimately, our findings aim to inform strategic marketing initiatives aimed at enhancing brand visibility, fostering consumer trust, and driving sales for Toyota cars in the dynamic digital marketplace.

Empowering Women Entrepreneurs in India: Entrepreneurial Leadership, Social Capital, and AI Innovation as Catalysts for Business Success.

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Abstract:

Introduction: Women entrepreneurs are integral to India's economic development, driving innovation, job creation, and industrial growth. However, they face significant challenges, including limited access to resources, networks, and technology, which hinder their ability to innovate and compete in dynamic markets.

Purpose: This study aims to explore how entrepreneurial leadership and social capital influence innovation capability and business performance among Indian women entrepreneurs. It also examines the moderating role of innovation capability in enhancing business success.

Research Gap and Objectives: Despite increasing recognition of women entrepreneurs' contributions, research addressing the interplay between leadership, social capital, and innovation within the context of Indian women-owned MSMEs remains sparse. The objectives of this study are to (1) analyse the direct impact of entrepreneurial leadership and social capital on business performance and innovation capability, and (2) assess the mediating role of innovation capability in these relationships.

Methods: The study focuses on 209 women-owned MSMEs in India. Data were collected through structured questionnaires and analysed using Structural Equation Modelling (SEM) via Partial Least Squares (PLS) to explore the relationships between the variables.

Results: Entrepreneurial leadership and social capital significantly enhance both innovation capability and business performance. Additionally, innovation capability mediates the relationship between entrepreneurial leadership, social capital, and business performance, highlighting its central role in driving success.

Discussion: The findings emphasize the importance of fostering leadership qualities and robust social networks among Indian women entrepreneurs to unlock their innovation potential. AI-driven innovation is identified as a crucial enabler for overcoming challenges and enhancing competitiveness in a rapidly changing business landscape.

Originality: This research uniquely highlights the synergistic role of entrepreneurial leadership, social capital, and innovation capability in improving the performance of women-owned MSMEs in India. By integrating AI innovation into the discussion, it offers a forward-looking perspective on enhancing women entrepreneurs' contributions to the economy.

Keywords: Entrepreneurial leadership; social capital; business performance; women entrepreneurs; innovation capability; AI innovation.

Department of Management Studies, DSCE

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