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Anusandhan National Research Foundation

AACSB Business Education Alliance Member

International Conference on

AI-Powered Management Frameworks for Achieving Global Sustainability Goals

Sponsored by: Anusandhan National Research Foundation (ANRF)

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Managing Director Address

Dr. Manish Kothari, President of the ISBR Group of Institutions, delivered a powerful Presidential Address reaffirming ISBR's commitment to sustainability-driven education and research. He stressed that the future of management and development rests on AI-driven innovations that can balance economic progress with environmental responsibility. He commended the theme of the conference, noting that it aligns perfectly with global needs for ethical leadership, circular economy practices, and technology-enabled governance.

Dr. Kothari elaborated on ISBR's role in fostering a research ecosystem where interdisciplinary collaborations thrive. He highlighted ISBR's legacy of academic excellence and its growing international presence in knowledge-sharing initiatives. He expressed gratitude to ANRF for their financial and institutional support, which enabled the conference to bring together participants from India and abroad. He also appreciated the contributions of scholars and researchers who presented their papers across varied tracks.

Looking ahead, Dr. Kothari emphasized that ISBR would continue to invest in AI research, sustainability frameworks, and academic-industry linkages to prepare future-ready leaders. He concluded by encouraging young researchers to embrace innovation responsibly and reiterated ISBR's vision of being a catalyst in shaping a sustainable global future through AI.

Thank you.
Dr. Manish Kothari
Managing Director
ISBR Business School

Academic Director Address

Dr. Nila A. Chotai, Academic Director, ISBR Business School, extended a warm welcome to the distinguished dignitaries, guests, academicians, scholars, and participants from India and across the globe. In her address, she reiterated ISBR's vision of being a hub of academic excellence, innovation, and global collaboration.

She highlighted the timeliness and importance of the conference theme, "AI Powered Management Frameworks for Achieving Global Sustainability Goals", noting how Artificial Intelligence has the potential to redefine sustainability practices and address pressing global challenges.

Dr. Chotai further emphasized that the hybrid format of the conference fostered inclusivity by enabling participation from diverse geographies, thereby enriching the dialogue with varied perspectives. She encouraged delegates to actively engage in deliberations, exchange innovative ideas, and collaborate towards shaping sustainable solutions for the future. Her inspiring words set the tone for meaningful discussions and knowledge sharing throughout the conference.

Dr. Nila A. Chotai
Academic Director,
ISBR Business School

Convenor's Address

As Convenors of the International Conference on “AI Powered Management Frameworks for Achieving Global Sustainability Goals” held on 22nd and 23rd August at ISBR Business School, we are delighted to reflect on the success of this academic gathering. The conference was conceived with the objective of creating a vibrant platform for researchers, academicians, industry leaders, and practitioners to exchange ideas on the intersection of Artificial Intelligence and sustainable management practices.

Over the two days, the sessions witnessed thought-provoking discussions, insightful presentations, and the sharing of innovative frameworks that demonstrated how AI can play a pivotal role in achieving global sustainability goals. The diversity of perspectives enriched the dialogue, enabling participants to explore both theoretical advancements and practical applications across different sectors.

We deeply value the contributions of all the participants, whose scholarly inputs added immense depth to the proceedings. Our sincere appreciation also goes to the review committee, organizing team, and volunteers for their commitment and meticulous efforts that ensured the smooth conduct of the event.

We believe this conference has laid the groundwork for continued collaboration and research, and we look forward to the impactful outcomes it will generate in the years ahead.

Dr. Kanagaraj K
Dr. M. R. Jhansi Rani
Convenors

Editor's Note

We are honored to present the Conference Proceedings of the International Conference on "AI Powered Management Frameworks for Achieving Global Sustainability Goals." This volume, published with an ISBN, is a reflection of our shared commitment to bringing together diverse voices to address one of the most urgent needs of our time aligning technological innovation with global sustainability.

When we envisioned this conference, our goal was to create a platform where academicians, industry experts, scholars, and practitioners could converge to exchange ideas on how Artificial Intelligence can be harnessed responsibly for the greater good. The research papers, case studies, and perspectives included here highlight the vast potential of AI to accelerate the achievement of the United Nations Sustainable Development Goals, while also reminding us of the ethical and social responsibilities that come with technological progress.

This compilation is more than a set of proceedings it is the outcome of months of collaboration, review, and dedication. We extend our heartfelt gratitude to the authors who entrusted us with their work, the reviewers who offered valuable insights, and the participants whose active engagement enriched the conference.

As editors, we sincerely hope that this book serves as a meaningful contribution to ongoing scholarship and inspires future research, dialogue, and innovation. May it encourage us all to think critically, act responsibly, and work collectively toward a sustainable and equitable future empowered by AI.

Prof. Leonard L
Mr. Agastine A
Editor's

Panel Discussion Report: AI as a Catalyst for Sustainable Management and Global Impact

Moderator
Dr. Balachandar. S.
Professor & HOD
General Management / L&D

Dr. Balachandar S., serving as the Moderator, extended a warm welcome to all the panelists and participants. He set the stage by briefly outlining the significance of the theme and emphasized that AI has now become a strategic necessity for driving sustainability initiatives globally. He also highlighted ISBR's vision in providing a platform for such meaningful dialogues.

Dr. Ramesh Kestur
Professor International Institute of Information Technology

Dr. Ramesh Kestur, as a panelist in "AI as a Catalyst for Sustainable Management and Global Impact", highlighted how fintech innovations powered by AI are driving financial inclusion and enhancing transparency. He emphasized AI's role in bridging gaps, fostering trust, and creating sustainable financial ecosystems for global development.

Mr. Ramakanth Desai
Convener
Bangalore fintech forum

Mr. Ramkanth Desai, Convener of Bangalore Fintech Forum, participated in the panel discussion and emphasized AI's transformative role in the fintech ecosystem. He highlighted how AI fosters innovation, strengthens regulatory compliance, and enhances customer trust, thereby contributing significantly to sustainable financial growth and broader economic development.

Mr. Ashish Narayan
CTO Wipro Microsoft Innovation Hub

Mr. Ashish Narayan, in his panel discussion, spoke on corporate innovation, green technologies, and the role of AI in advancing smart governance. He stressed how AI-driven strategies can accelerate sustainable practices, improve decision-making, and enable organizations to align business growth with environmental and social responsibilities effectively.

Mr. Rajendra Kumar K N
Associate Manager | Climate Fresk (ESG)
Accenture

Mr. Rajendra Kumar K. N., in his panel discussion, focused on climate modeling, ESG transparency, and sustainability reporting. He underlined how AI can enhance predictive accuracy, ensure reliable disclosures, and support organizations in meeting global sustainability standards while fostering accountability and long-term environmental responsibility.

Prof. Amit Kanchanbaras
Director
Center for Career Advancement and Corporate Engagement

Prof. Amit Kanchanbaras highlighted the role of AI in shaping future-ready talent and career ecosystems. He emphasized how AI-driven learning, skill development, and adaptive career pathways can empower the workforce, bridge industry-academia gaps, and prepare professionals to thrive in an evolving global landscape of sustainability and technological transformation.

Mr. Sanjeeb Paul
Sr. Manager B2C Programs
ETHNUS

Mr. Sanjeeb Paul stressed the role of AI in democratizing education through adaptive and personalized learning. He highlighted how AI can bridge educational divides, enhance learner engagement, and provide equitable access to quality education, thereby fostering inclusive growth and preparing individuals for future opportunities in a knowledge-driven society.

Conclusion

The panel discussion was moderated by Dr. Balachander, who skillfully guided the dialogue and ensured a seamless flow of ideas. His moderation brought together diverse perspectives on fintech, governance, education, and sustainability, creating an engaging platform that highlighted AI's transformative role in driving global impact and sustainable management practices.

THE IMPACT OF CLIMATE RISK ON BUSINESS FINANCE AND HOW CIRCULAR ECONOMY OFFERS SOLUTIONS IN A BANI ERA

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As climate change accelerates, businesses are facing unprecedented financial risks from extreme weather events to rising operational costs and shifting regulations. These climaterelated challenges threaten to disrupt even the most established industries. But what if there was a way to not just survive, but thrive in this unpredictable world? Enter the circular economy: a transformative approach that rethinks how we make, use, and reuse resources. By embracing practices like recycling, waste reduction, and sustainable product design, businesses can reduce their environmental footprint while simultaneously building financial resilience. In the context of a BANI (Brittle, Anxious, Nonlinear, and Incomprehensible) world, where uncertainty and volatility are the new normal, adopting circular practices offers businesses the ability to adapt and flourish. This paper explores the direct connection between climate risks and business finance, showing how circular economy strategies offer practical, cost-effective solutions to safeguard against climate-related financial shocks. From minimizing waste to cutting costs and meeting new regulations, we'll uncover how adopting circular models not only makes businesses more sustainable but also more financially secure in an increasingly unstable world. By focusing on long-term resource management and innovative business models, companies can future-proof themselves against both climate risks and market volatility.

Keywords: Climate change, financial risks, Circular economy, Recycling, Waste reduction, Sustainability, BANI, Financial resilience

SUSTAINABLE VALUE CREATION THROUGH AI-EMBEDDED STRATEGY SYSTEMS: AN INDUSTRY CASE STUDY ON FIVE IT GIANTS

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2. MBA Student, ISBR Business School
3. Associate Professor, ISBR Business School

The Information Technology (IT) industry plays an important role in shaping the global digital economy, with its continuous evolution driven by advancements in Artificial Intelligence (AI), cloud computing, and data analytics, Natural language processing. In recent years, AI has moved beyond operational automation to become a strategic asset guiding decision-making, optimizing resources, and enabling sustainability driven innovation across leading tech firms. This case study focuses on five globally recognized IT companies like Google, Microsoft, IBM, Infosys, and Accenture that have actively integrated AI into their strategic management frameworks. These organizations serve as pioneers in applying AI for sustainable value creation through tools such as predictive analytics, intelligent decision-support systems, and carbon footprint optimization technologies. The primary objective of this research is to conduct a comparative analysis by qualitative and quantitative techniques of how these companies have embedded AI into their strategic operations and decision-making processes, which results in sustainability in the environment. Using secondary data, the study will apply qualitative use cases, financial and non-financial indicators, and structured comparison models to examine the impact of AI on key sustainability outcomes and business performance. This lies in understanding how AI can shift traditional management toward data-driven, forward-looking strategies that not only drive growth but also align with global sustainability goals. By identifying patterns, best practices, and innovation gaps.

Keywords: Artificial Intelligence, IT Industry, Strategic Management, Sustainability, Decision-Making, Data-Driven Strategy, Financial and non-financial indicators, Comparative Analysis, Digital Transformation, Performance

TRANSFORMING FROM VUCA WORLD TO BANI WORLD: READINESS OF INDIAN HIGHER EDUCATION IN THE ARTIFICIAL INTELLIGENCE ERA- A CONCEPTUAL MODELLING AND SIMULATIONS

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2. Associate Professor, ISBR Business School.

The purpose of this article is to identify key skills for transformation from a VUCA world to a BANI world and how the Indian higher education system can prepare students for this transformation. The VUCA world, which is volatile, uncertain, complex, and ambiguous, is rapidly giving way in the post-pandemic period to a BANI world, which is brittle, anxious, nonlinear, and incomprehensible. The BANI world is increasingly chaotic, with challenges that are completely unknown and cannot be predicted. While this is a relatively new concept, there are tools that can be used to respond to the BANI world, including resilience and slack, alertness, mindfulness and empathy, adaptability and flexibility, and tools like data literacy, media literacy, and critical thinking. The Indian higher education sector, particularly its public universities, stands at a crossroads as it seeks to fulfil the nation's vision of "Viksit Bharat 2047." This article investigates the severe challenges faced by State Public Universities (SPUs) like faculty shortages, infrastructural deficits, and bureaucratic inertia. The Indian educational system has a gap and lacks the ability to promote and develop competent skills in students, as they have not been a priority in the past. Further, the education sector is experiencing significant change with the adoption of advanced digital technologies, where Artificial Intelligence (AI) is leading this change. Thus, this paper recommends that the educational system should be redeveloped to promote these skills with conceptual modelling and AI simulation to operate effectively in the BANI world.

Keywords: BANI, VUCA, Educational sector, Artificial Intelligence, AI simulations

LEVERAGING TAROT FOR ENHANCING BUSINESS RESILIENCE IN A BANI ENVIRONMENT

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The BANI framework, emerging as a successor to VUCA (Volatility, Uncertainty, Complexity, and Ambiguity), acknowledges that present-day disruptions are not only unpredictable but also fragile, emotionally charged, nonlinear, and often incomprehensible (Suri, et al. 2023). Conventional resilience strategies, which heavily depend on structured forecasting and rational evaluation, frequently overlook the psychological and human aspects of uncertainty. Although commonly seen as a mystical tool, Tarot has long been utilized for introspection, cognitive reframing, and narrative-based problem-solving. Recent studies on intuitive intelligence and sense-making methodologies suggest that symbolic tools like Tarot can support decision-making under uncertainty, enhance stress management, and promote leadership development (Kaplan, 1977) De Laurence, L. W. (2013) argues that there is no history of Tarot before the 14th century. Some say they have their origin in Egypt, while some say they were 'born' in China. There are many non-believers who think Tarot cards are only for self-deception. However, he later goes on to say that the doctrine of Tarot resided in human minds since ages and it gradually became famous all over the world. Some authors also question the accuracy of the Tarot readings. Many times, readers get false readings and therefore the people who ask questions do not rely on Tarot because they are afraid, they will take wrong decisions. But the reading of the card depends on the situation and the question asked. For example, if you want to use the Tarot cards about investing into a new business and you get the High Priestess, this means that the Tarot card is advising you to take time before you put your money into your new venture (Renee, J., 2005). However, if you are using the Tarot cards to find out whether you should choose education line for a career or open a restaurant, then in this case, if High Priestess card comes, this means the Tarot card is advising you to choose a career that is giving you a very rich in a life, even if it comes with certain disadvantages (Renee, J., 2005). This paper delves into Tarot's practical applications in business strategy and resilience-building.

4-P FRAMEWORK FOR AI-POWERED SMART AGRICULTURE AND FOOD SECURITY IN INDIA

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Agriculture is a foundation sector of Indian economy and the main source of livelihood for about half of Indian population. Agriculture sector since long facing several challenges and day-by-day crisis is increasing and in different ways improving. The compounding pressure of a climate change, decrease in natural resources, fragmented landholding, and broken value chains threaten the nation's food security. This paper claims that Artificial Intelligence (AI) represents not universal remedy, but a critical catalyst capable of sparking a necessary paradigm shift towards a more precise, resilient, and efficient agricultural future. In this paper we analyze the real-world integration of AI within the Indian agricultural landscape, moving beyond hype to assess tangible applications in resource management, predictive analytics, and supply chain logistics. With a systematic review methodology, this work combines contemporary research to map the significant opportunities against the formidable socio-technical barriers to adoption, especially for India's smallholder farmers. The core contribution of this paper is proposed strategic framework – the "4-P" model (Public-Private-People-Partnership) – designed to guide a complete and equitable implementation of AI. This paper concludes that India's ability to feed its future population relies on its capacity to strategically deploy AI, not as a top-down technological mandate, but as a farmer-centric tool for empowerment.

Keywords: Agritech, Artificial Intelligence, Food Security, Indian Agriculture, Precision Farming, Smallholder Farmers, Climate Resilience, Supply Chain, Data Governance, Machine Learning, 4-P Framework.

HUMAN AND AI AUGMENTED DATA ANALYTICS FOR KNOWLEDGE RE-USE TO ENHANCE OPERATIONAL EFFICIENCY

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Industry 5.0 emphasize on human centric approach focusing on Human-AI collaboration. The role of human and AI is always challenging question especially when intellectual plays a pivotal role in manufacturing. Human expertise in problem solving results in identifying the root cause and apply the actions in place to eliminate the problem. Engineers from design, quality and process often rely on past experiences and lessons learned to solve problems to save time and effort. Accessing and extracting the relevant information from database needed by respective engineers is challenging in terms of data quality and usability. Recurring problems alarm the gap in the process and doubts how lessons learned are deployed in the entire product lifecycle (PLC). Though earlier research emphasizes the benefits of re-using knowledge management, a systematic approach for Human-AI augmented data analytics from lessons learned is missing. AI can bridge this gap as an intelligent aid to human in retrieving, analyzing, and applying data analytics from a knowledge database to enhance the engineer skills. Also discusses future research directions towards the challenges in data storage, data quality and prescriptive models, etc.,

Keywords: artificial intelligence, manufacturing, analytics, lessons learned, problem solving

THE ROLE OF IOT IN TRANSFORMING HEALTHCARE: A REVIEW OF EARLY DETECTION, REAL-TIME MONITORING, AND DATA SECURITY

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The internet of things (IoT) is a wireless Technology of connecting various devices throughout the world with the help of Internet to communicate with each other and they are embedded with various devices and sensors; it's a new standard changing how people live and work in their custom way. Coming to the healthcare industries, IoT is transforming Healthcare industries with the help of real time monitoring by data collection with supported devices and with Artificial Intelligence (AI), IoT has the feature of continuous health tracking, personalized treatments, and enhanced patient outcomes. Application based devices like wearable health devices, fitness trackers. The sensors are integrated into wearables, smart medical equipment, and implants, allowing healthcare professionals to make data-driven decisions remotely, which

allows continues health tracking which helps to improve patient outcomes and enabling early detection of diseases and diagnoses in early stage and treat the patients either in the hospital or out of hospital. This paper seeks to explore and showcase overview of Present IoT technology in healthcare industries and figure out how IoT wireless technology is an advantage for the early prediction and treatment of diseases. We also learn how IoT based healthcare is improvising healthcare services through real-time monitoring and data management. This paper also speaks about the challenges of data privacy, security, and device interoperability in healthcare IoT applications.
Keywords Internet of Things (IoT), Health care Industry, Medical Sensors, Real-time health tracking, Artificial Intelligence (AI). IoT security, Early disease detection, Wearable health devices.

INNOVATIVE BANKING AND CUSTOMER SATISFACTION: A DEMOGRAPHIC ANALYSIS OF CUSTOMERS IN SELECT PRIVATE BANKS OF PUNE CITY.

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The banking sector has evolved from traditional, branch-centric models with manual processes to modern, innovative banking driven by technology. This shift embraces digital platforms, AI tools, and mobile apps, offering 24/7 access, instant transactions, and personalized services. Innovative banking is crucial for customer satisfaction, as it meets evolving demands for convenience and efficiency, thereby fostering loyalty. Customer satisfaction itself measures how well offerings meet expectations, with its level indicating fulfilment and impacting loyalty and positive referrals. The banking industry must embrace innovative practices and products to meet the rapidly evolving expectations of modern customers. Today's consumers demand convenience, 24/7 accessibility, and personalized experiences, often driven by seamless digital interactions in other sectors. By innovating, banks can enhance customer satisfaction, build trust, and foster loyalty, which are critical for retaining existing clients and attracting new ones in a highly competitive market. This research paper delves into the evolving landscape of banking by examining how customers perceive and react to the innovative practices and products offered by private banks in Pune city. It specifically investigates the levels of customer satisfaction with these innovations and critically assesses how various demographic factors, such as age, gender, education, and income, influence these satisfaction levels. The study aims to provide valuable insights for private banks to tailor their innovative strategies to better meet the diverse needs of their customer base.
Keywords: Innovative Banking, Customer Satisfaction, Digital Transformation, Demographic Analysis, Private Banks.

AI-EMPOWERED BOARDROOMS: ENHANCING CORPORATE GOVERNANCE THROUGH ARTIFICIAL INTELLIGENCE AND ETHICAL OVERSIGHT

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This study introduces the Intelligent Governance Enhancement Model (IGEM) as a comprehensive framework for integrating artificial intelligence into corporate boardrooms while maintaining ethical oversight and human judgment.

Through a design science methodology and systematic literature synthesis, the research addresses the theoretical gap between corporate governance theory and AI applications in organizational contexts.

The IGEM framework comprises five interconnected layers: data intelligence foundation, AI-assisted decision support, ethical AI governance framework, human-AI collaboration interface, and oversight and accountability mechanisms. The study contributes to governance literature by extending agency theory, resource-based view, and stakeholder theory through AI integration perspectives.

Five theoretical propositions are developed to guide future empirical research examining AI-human synergy, ethical integration imperatives, transparency-trust relationships, dynamic governance adaptation, and stakeholder value creation.

The framework provides practical guidance for organizations seeking to enhance governance quality through AI while addressing ethical considerations and stakeholder expectations.

This conceptual contribution establishes a foundation for future empirical validation and offers insights for regulators, practitioners, and researchers in the evolving landscape of AI-empowered corporate governance.

Keywords: Artificial Intelligence, Corporate Governance, Board of Directors, Ethical AI, Human-AI Collaboration, Digital Transformation.

ADOPTION OF ONLINE TRADING PLATFORMS BY EMERGING INVESTORS IN GOA: AN EMPIRICAL STUDY OF FINTECH BEHAVIOUR

Samant Pranav Shankar[1], Dr. Sakhalkar Makarand Raghunath[2]

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2. Principal, R. P. Gogate College of Arts and Science, and R. V. Jogalekar College of Commerce.

This research explores the determinants guiding the uptake of online trading platforms among novice investors in Goa, with an emphasis on their behaviour toward financial technology. Employing the number of participants exceeded the level considered sufficient for meaningful statistical inference, with data collected from 365 people using a non-probability convenience sampling approach. The study delineates the contributions of many key dimensions to the adoption of fintech services by questioning them: behavioural intents, effort expectation, enabling circumstances, perceived return, risk perception, performance expectation, and social impact. Based on actual evidence, the main factor that leads to actual adoption is behavioural goals, with effort expectation and enabling environments playing crucial supporting roles. Investors weigh perceived return against perceived risk during the decision-making calculus, thereby recalibrating the equilibrium between anticipated rewards and potential losses. Moreover, performance expectancy and social influence mould the intentions that culminate in the embrace of fintech-enabled trading architectures. By situating the inquiry within the geographical and socio-economic fabric of Goa, the study addresses a conspicuous deficiency in the literature and elucidates the interactive processes through which emerging investors interact with digital financial technologies. Its findings furnish actionable guidance for fintech designers, regulatory agents, and financial literacy advocates who seek to refine user interfaces, widen access, and engender trust among first-time participants in capital markets. By exploring the distinctive social, economic, and technological features of this emerging market. This study expands fintech acceptance literature and helps create customised approaches to build long-term digital investment ecosystems.

Keywords: Fintech adoption, Online trading platforms, Emerging investors, Behavioural intentions, financial inclusion.

ARTIFICIAL INTELLIGENCE IN PERSONAL FINANCE: IMPLICATIONS FOR SUSTAINABLE FINANCIAL BEHAVIOUR

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The growing integration of artificial intelligence (AI) into personal finance offers opportunities to enhance individual financial management and promote sustainability-oriented decision making. This study examines how AI-based personal finance tools influence financial behaviours such as budgeting, saving, and spending discipline and the extent to which they support sustainable financial choices. A structured survey was conducted among 384 urban digital banking users in India, capturing data on tool usage, behavioural outcomes, and sustainability-related decisions. Structural equation modelling was applied to assess the proposed relationships. The results indicate that active engagement with AI-powered financial tools significantly improves financial discipline, fostering greater control over expenditure, systematic saving habits, and adherence to planned budgets. These behavioural improvements contribute to sustainability-focused financial decisions, including long-term investment planning and consideration of social and environmental factors in financial choices. Moreover, AI tool usage demonstrates a direct positive effect on sustainable decision-making, suggesting that advanced features such as personalised insights, predictive analytics, and ESG-based recommendations can encourage responsible financial conduct even without intermediary behavioural changes. The findings contribute to the literature by linking financial technology adoption with both behavioural finance and sustainability perspectives, offering empirical support for the transformative potential of AI in personal finance. Practical implications emerge for FinTech developers, financial institutions, and policymakers aiming to leverage AI to promote financial well-being, inclusion, and sustainability. The study also identifies avenues for further research into technology-enabled behavioural change across diverse demographic and cultural contexts.

Keywords: AI-based personal finance, financial behaviour, sustainable financial decision making, FinTech adoption, behavioural finance

FINANCIAL STATEMENT ANALYSIS OF KPMG

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This research paper aims to critically analyze the financial statements of KPMG, one of the Big Four accounting firms, to evaluate its financial health, performance, and sustainability over a defined period. The study utilizes various financial analysis tools such as vertical and horizontal analysis, and trend analysis to interpret key financial data from KPMG's published reports and global filings. The research also examines the impact of external economic factors, regulatory changes, and internal business decisions on the firm's financial position. Through this study, insights are drawn on the profitability, liquidity, solvency, and operational efficiency of KPMG. The findings are intended to help stakeholders such as investors, regulators, and academic researchers understand the strengths and potential risks associated with KPMG's financial management practices. This analysis also contributes to the broader understanding of financial transparency and performance reporting in global professional service firms.

OPTIMIZING HYBRID WORK THROUGH SMART MOBILITY AND WORKFORCE DATA

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Hybrid work has become the new normal, offering flexibility while introducing new challenges in workforce planning. Meanwhile, cities worldwide continue to face persistent traffic congestion. This research explores how hybrid work can be optimized using smart mobility and workforce data to reduce traffic and improve work efficiency. Relying on secondary data sources such as mobility trends, traffic reports, and organizational scheduling practices, the study proposes HR-driven strategies for aligning commute days, shifts, and team schedules with traffic patterns. It also highlights the need to make in-office days more purposeful by encouraging meaningful in-person collaboration. The paper emphasizes HR's role in improving both employee experience and urban mobility through data-informed hybrid planning. Bengaluru is examined as a use case to demonstrate the potential of such strategies.

Keywords Hybrid Work, Smart Mobility, Workforce Data, Urban Traffic, HR Strategy, In-Office Collaboration, Bengaluru

NAVIGATING CHAOS: AN ANALYSIS OF INDIA'S TRAFFIC SYSTEM & LOGISTICS CHALLENGES

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India's rapid economic growth has led to increase traffic congestion and logistics challenges hindering the country's development. Exploring opportunities for improvement our analysis reveals that infrastructure limitations inefficient supply chain management. The regulatory issues are also Play significant contributor to traffic congestion and logistics inefficiency. We also identify potential solutions including digital logistics platforms infrastructure development and policy reforms. This study analysis the cause and consequences of traffic congestion and logistics inefficiency in India. By using the secondary data we can provide a comprehensive analysis of the Indian traffic system and logistics sector, highlighting the key challenges and opportunities for improvement. The finding of this study provides valuable insights for logistics professionals and research contributing to the development of more efficient and sustainable logistics system in India.

Keywords India's traffic system, Traffic congestion, Regulatory issues, sustainable system, Supply chain management, Logistics infrastructure.

SUSTAINABLE FINANCE PATHWAYS IN THE INDIAN ECONOMY: CONNECTING FOREIGN INVESTMENT, FUTURES MARKET AND ECONOMIC GROWTH

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The purpose of this research is to examine the dynamic relationships between foreign investment, futures market, economic growth, financial markets, and innovation. The research mainly aims to examine the contribution of foreign investment to the futures market using ARDL model, cointegration and Granger causality, to investigate the impact of the futures market on economic growth and to use correlation analysis to examine the connection between financial markets and innovation. This study, by collecting the empirical data on the short- and long-run movements of these economic variables, aims at better market conditions, facilitating better-informed policy and investment decisions.
Keywords: Future Market, Foreign Investment, Economic Growth, ARDL

ROLE OF DESIGN THINKING IN MITIGATING THE EFFECTS OF DISRUPTION

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With the current rapid changes in an unpredictable global environment, a business is now more likely to experience seriously disruptive effects brought about by rapid technological evolution, changing market conditions, and unprecedented events like the COVID-19 pandemic. This study answers the question of how design thinking has become critical in assisting organizations to weather such disruptive forces and prosper. Design thinking is a solution based, but human focused approach that is more empathetic, ideating, testing through prototyping and iteration of solutions to complex business problems. This paper is going to discuss the ways in which companies can use design thinking to drive innovation and develop the capacity to endure through strategic use of real-world examples such as Netflix transitioning to a streaming giant and Kodak going out of business because of its inability to adapt. The methodology of the research is the combination of structured thematic, framework analysis of secondary data collected based on academic journals, industry reports, and case studies conducted over the past twenty years.

One of the contributors to the paper is that empathy, agility, rapid prototyping, and cross-functional collaboration are the key design thinking features that can make organizations adaptable. The research results provide a systemic yet holistic guide that companies can follow in order to be proactive towards change, to increase customer interaction and to foster innovation culture.

Finally, the research can help the community of researchers and practitioners see design thinking not as something which can be applied in problem solving only, yet as an effective strategic mandate that turns disruption into the chance to achieve sustainable growth and competitive edge.

Keywords: Design thinking, business resilience, disruption, adaptability, human-centered innovation, empathy, prototyping, crisis management.

NEUROMARKETING AND OLFACTORY CUES IN SHOPPING ENVIRONMENTS

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Neuromarketing uses neuroscience to get beneath the surface to determine the existing subconscious consumer behaviour, and recently, the use of olfactory response has proved to be one of its biggest weapons in the veil, given it has direct links in the parts of the brain known to play a role in emotions and memory, known as the limbic system. The study uses a secondary research study complemented with suggested neuroscientific approaches (EEG and fMRI) in investigating the possibility of applying any olfactory cue in Indian retail settings. Concentrating on such brands as Cafee Coffee Day, Shoppers Stop, Woodland, ITC Sonar Hotel and Fabindia, we are able to synthesize the data of 20202025 to evaluate their role in influencing consumer behavior and sales. The most important theories covered in a thorough literature review are Scent-Emotion Association, Scent Congruence, Priming and Subconscious Influence, Arousal, Cultural and Contextual Scent, and Scent Memory and Brand Recall. There is much more to show a clear statistical significance, like the percent increase in money spent at Shoppers Stop, which is a whopping 37 percent but there is much more to show before and after sales data, as well as differences about preferred scents culturally. To provide a detailed analysis of neural responses to scents, we suggest adding EEG that will be used to detect real-time brain activity (alpha and beta wave patterns) and the use of fMRI to determine the activity of the limbic system. It is recommended to fill these gaps with primary research questions and survey mechanism of 150+ respondents and using EEG and fMRI protocols to authenticate emotional and cognitive effects. The issue of subconscious manipulation and privacy of neuroscientific data not only is covered by moral issues but is present when calling upon responsible use. The research contributes to the field of neuromarketing in India because it provides an understanding to both the scholars and practitioners in a strong secondary analysis of the research and suggested neuroscientific methods.

Keywords: Neuromarketing, Olfactory Cues, Scent Marketing, Consumer Behavior, Indian Retail, Sensory Marketing, Brand Recall, Cultural Scent Preference

SUSTAINABLE CONSUMPTION AND THE CIRCULAR ECONOMY: THE ROLE OF RENTAL MARKETS IN SLOW MOVING CONSUMER GOODS

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The increase in environmental sustainability concerns along with consumer awareness has changed the manner of goods purchasing. Frequent replacement products are purchased by consumers, who contribute significantly to both resources depletion and gathering waste. To address this problem, the circular economy tries to provide rental-based models of consumption with sharing and refurbishment services due to the expansion of product resources utilization and the reduction of impacts on the environment. The study focuses on the idea of rental-based consumption applied to Slow Moving Consumer Goods (SMCGs). Slow Moving Consumer Goods are durable goods like refrigerators, air conditioners, washing machines, microwave oven, water Purifiers and kitchen appliances. Small household products generate copious resource pooling and electronic waste in early discard since users do not tend to change them frequently. To address the issues that are not explored in the previous papers, this paper will utilize secondary sources of data and that is expected to include industry reports, sustainability publications, government circular economy initiatives and publicly available information on Indian rental startups in order to understand about rental market practices, business models and consumer trends related to SMCGs. All the insights are based on the existing literature. Thus, the paper creates a conceptual framework of the importance of demographic factors (including age, income and mobility) in adoption of rental depending on the available literature. evidence. Based on the revised sources, the demographic that had embraced the concept of renting out appliance as the primary user based on the flexibility, low upfront cost and low commitment factor were young adults between the ages of 22- to 35-year-old who were highly geographically mobile to pursue gainful employment and education. There have been countless times that environmental concern was cited as an incentive in secondary literature; however, the awareness is not always translated into action suggesting that rental platforms should step up their outreach and communications. The economic costliness is a determining parameter, especially where one chooses to hire pricey durable items such as refrigerators and washing machines (Geissdoerfer et al., 2017; UNEP, 2022; Baldé et al., 2024). Literature further identifies obstacles as product quality, hygiene and reliability of services, and consumer awareness, which implies that introduction of transparency in the standards of services is the key to market growth. Based on such insights, the study suggests a theoretical model of forecasting the potential of adoption in the rental business with references to the major conventional consumer characteristics discussed in the literature, providing viable recommendations to rental companies in the context of consumer patterns of circular consumption. The rental models can actually motivate the green consumption within SMCGs in India by creating sustainability awareness, establishment of policy incentives and collaboration platforms between the municipalities, platforms and the NGOs(Ellen MacArthur Foundation, 2020; Bocken et al., 2016). Based on purely secondary sources, such as peer-reviewed literature (Hendricks, 2020), policy reports (NITI Aayog, 2021; MoEFCC, 2023), industry white papers (EY, 2022; Deloitte, 2020), and the analysis case-study of the Indian rental platforms (RentoMojo, CityFurnish, Furlenco), the paper creates a value-free hypothetical model that connects the demographic dimensions (age, income, residential changeability It has been determined that the target market is mainly comprised of the urban adults aged between 22 years to 35 years who are high occupationally mobile, convenience seekers and economical-minded. Though this aspect of environmental awareness is not uncommon in consumer stories, they barely translate into any real behavioural shift, a factor that emphasizes the necessity of more robust awareness campaigns and trust-building efforts. The paper then concludes with a set of policy-based incentives, municipal partnerships, and outreach strategies that should coordinate the growth of the rental market with the goals of India embracing the concept of the circular economy.

A STUDY ON SECTORAL DISTRIBUTION OF THE WORKFORCE IN AGRICULTURE SECTOR

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Agriculture has historically been the cornerstone of India's economy, not only as a major contributor to GDP but also as the primary source of livelihood for a large section of the rural population. Over the years, however, the sector has witnessed significant changes due to economic diversification, technological advancements, and shifts in labour patterns. While the share of agriculture in the national economy has declined, it continues to employ a substantial portion of the workforce, especially in rural areas. Despite its importance, the sector faces persistent challenges, including low productivity, income insecurity, land fragmentation, climate-related risks, and limited access to markets and modern infrastructure. These issues have contributed to widespread underemployment and rural distress. In this context, understanding the changing dynamics of the agricultural workforce is essential for shaping effective policies and ensuring sustainable rural development. This paper studies the workforce in India's agricultural sector using data from national surveys and government reports. It looks at how the number of people working in agriculture has changed our time and why this change is happening. Even though fewer people work in agriculture today, it still provides jobs for a large part of the rural population. It highlights major challenges in the sector such as low income, lack of job opportunities and underemployment. It suggests that better policies, training and support for rural workers can help improve conditions in agriculture.

Keywords: Agricultural workforce, rural employment, economic reforms, underemployment, livelihood.

A COMPARATIVE ANALYSIS OF DESIGN THINKING AND TRADITIONAL HR APPROACHES IN ENHANCING THE EMPLOYEE EXPERIENCE

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This is a review article that critically contrasts the effectiveness of Design Thinking approaches over the conventional Human Resources (HR) practices towards improvement of Employee Experience (EX). It compiles literature to bring out that there are major differences in their philosophies, processes, and results. Conventional HR is a process-oriented, compliance-driven, and too frequently linear experience that delivers all the necessary administrative and regulatory activities; nevertheless, it may result in the impersonal staff experience. On the contrary, Design Thinking, a human-centric, empathetic and iterative approach, encourages interaction, innovation and a broader scope of EX. The article gets into the real-life practices and case studies that Design Thinking has manifested better outcomes in terms of recruitments, performance management, workspace designing, and even well-being programs. In addition, it mentions the potential problems and shortcomings of the two styles such as the inflexibility of traditional HR and the resources and adverse changes nature of Design Thinking. Lastly, the paper suggests further research areas including the necessity of longitudinal designs, cross-cultural research, combinability with the latest HR technologies and the importance of leadership that can combine these methods to actually make human oriented and the most effective employee experiences.

Keywords: Design Thinking, Human Resources, Employee Experience, HR practices, human-centered approach, employee engagement, innovation, recruitment, performance management, well-being programs, leadership.

AI FOR DIGITAL MARKETING AND CONSUMER ENGAGEMENT

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Artificial Intelligence (AI) is rapidly changing how educational institutions connect with students and improve learning experiences. AI helps schools and universities personalize marketing and teaching by analyzing data to understand each student's preferences, learning style, and needs. Through digital marketing platforms, AI can engage students on social media, automate communication, and suggest relevant courses or resources, making education more accessible and tailored. Research shows that AI-driven marketing strategies help schools reach and involve prospective students more effectively, while tools like chatbots and recommendation systems keep current learners motivated and informed. These technologies also make it easier to identify students who need extra support and free up educators' time for more meaningful interactions. However, using AI in education brings important challenges, such as ensuring privacy, building trust, and making sure that decisions are transparent and fair. This study builds on recent research and practical examples to suggest a responsible approach to using AI in education marketing and student engagement. By adopting clear guidelines for data use, focusing on ethical practices, and using real-time decision systems, institutions can improve their relationship with students. This leads to stronger engagement, better learning outcomes, and helps educational organizations remain competitive while protecting the rights and trust of their learners.

AI-DRIVEN CIRCULAR SUPPLY CHAINS: BUILDING RESILIENCE IN A BANI LANDSCAPE THROUGH PREDICTIVE ANALYTICS

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The increasing unpredictability of supply chains in a BANI (Brittle, Anxious, Nonlinear, Incomprehensible) world highlights the need for adaptive, sustainable operational models. This research proposes and empirically validates an AI-driven predictive analytics framework for circular supply chains. Leveraging machine learning algorithms (Random Forest, K-Means Clustering, Neural Networks) and thematic content analysis, the study demonstrates significant improvements: 25–35% uplift in demand forecasting accuracy, 20–30% reduction in stockouts and overstocking, and 30–40% acceleration in reverse logistics cycles. The integration of AI analytics transforms supply chains from reactive to regenerative, offering actionable strategies for sustainability and resilience. Methodological limitations and unique contributions to literature are outlined, providing a roadmap for further empirical validation

Keywords Supply Chain Management, Circular Economy, Predictive Analytics, AI/ML, BANI Framework, Operational Resilience.

EXPLORING THE CIRCULAR FRONTIER: BUILDING BUSINESS RESILIENCE IN A BANI LANDSCAPE

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The BANI (Brittle, Anxious, Nonlinear, and Incomprehensible) framework presents challenges for brands to maintain consumer trust, especially in a world of uncertainty and skepticism. Traditional branding approaches, focusing on storytelling and emotional appeal, are insufficient. The Circular Economy, focusing on sustainability, resource regeneration, and waste minimization, offers an innovative pathway for authenticity and resilience. Circular branding integrates these principles into brand identity and operations, helping companies build trust-based relationships with consumers. This study explores how circular economy practices enhance consumer trust, particularly in the BANI landscape. Drawing on case studies of global and Indian brands (Patagonia, TATA Group), the research concludes that circular branding is not only an environmental responsibility but also a strategic tool for resilience in a BANI world. Brands that successfully embed circular principles into their core identity are better equipped to navigate uncertainty, foster consumer loyalty, and drive sustainable growth.

Keywords: Circular Branding, Consumer Trust, Sustainability, BANI, Emotional Loyalty, Brand Authenticity.

STRATEGIC APPROACHES AND PERFORMANCE ANALYSIS OF WOMEN LEADERS IN THE BANKING SECTOR.

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The underrepresentation of women in leadership positions within the global corporate environment, particularly in the banking sector, remains a persistent issue despite the growing recognition of women's contributions to organizational success. This study focuses on women leaders in the Indian banking sector, examining their performance, the challenges they face, and the strategic approaches that can be adopted to enhance their effectiveness. The paper presents case studies of women leaders in the banking sector. The findings highlight the significant impact of intrinsic and extrinsic factors on the job satisfaction and performance of women leaders and provide recommendations for fostering a more inclusive leadership environment.

Keywords: Women Leadership, Leadership Development, Organizational Performance, Banking Sector.

THE ART OF STORYTELLING IN INDIAN HIGHER EDUCATION: A PRELIMINARY STUDY

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This preliminary study explores the understanding and application of storytelling among students in Indian higher education institutions. The research combines a comprehensive literature review with a qualitative survey involving students aged 19-23. The gender distribution of respondents was 78% male and 22% female, with most participants being second and fourth-year students. First and third-year students contributed less significantly to the survey. The study aimed to assess students' comprehension of storytelling and its perceived importance in communication.

Participants were asked to define storytelling, and 60% correctly identified it as "the art of conveying a narrative that evokes emotions and engages the audience." Additionally, 53% recognized the primary purpose of storytelling as "to entertain and engage the audience through narrative." When queried about the importance of storytelling in communication on a scale of 1 to 5, 42% rated it as "very important," and 36% considered it "important." However, 72% of respondents reported never attending a workshop or seminar focused on storytelling, and 92% indicated that their educational institutions did not offer courses or programs related to storytelling.

Despite these gaps, 66% of students shared that they regularly tell stories in their academic or personal lives, and 78% expressed interest in further improving their storytelling skills.

Keywords: storytelling, Indian higher education, communication skills, narrative, student engagement, educational programs

FINANCIAL CRIME IN EMERGING MARKETS: WEAK REGULATORY AND LEGAL FRAMEWORKS

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Financial crimes have a significant impact on economic growth and stability during periods of financial instability, particularly in developing economies. Major enablers of such illegal activities are a poor and fragmented regulatory and legal framework. This paper is a critical analysis of the fact that in these regions, a weak legal framework, poor institutional fortitude, and political influence augur financial crimes. Based on certain cases devised selectively coupled with recent worldwide statistics, it states the case of systemic change aimed at regulatory convergence, independence of the judiciary, and institutional capacity building to contain illicit financial flows. Other suggestions include using technology to achieve compliance and coordinating inter-country governance to improve governance, as well as promoting greater cooperation between the public and private sectors to support governance (Shah, M. H., 2024). Financial crimes, including money laundering, fraud, corruption, and tax evasion, have been linked to undermining economic stability, deterring investors, and hindering long-term development. They undermine government collection of revenues, skew markets, and spoil the possibility of foreign direct investment. In most of the developing states, rules of financial conduct are lenient or inconsistently enforced, leaving loopholes to be exploited. This is in addition to political interference, corruption, and poor mechanisms to check the supervisors that make these vulnerabilities worse (Pothuvaal, S., 2025). State regulatory agencies may be poorly funded or politically corrupted and hence unable to trace illegal transactions, either by bringing people to book or enforcing effective reforms. Consequently, the governing systems are not in good shape to counter the malpractices in the financial systems, which have resulted in the perpetuation of such crime to impede sustainable economic development.

Keywords: Financial crime, emerging markets, regulatory framework, legal infrastructure, anti-money laundering, institutional capacity.

NAVIGATING TALENT ACQUISITION AND EMPLOYEE RETENTION IN THE BANI ERA: STRATEGIES FOR SUSTAINABLE WORKFORCE MANAGEMENT

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In the Bromsup years of Brittle, Anxious, Non-linear and Incomprehensible (BANI), the biggest conundrum facing the organizations is acquiring new talent and retaining it. The traditional ways of recruitment are obsolete in the era of emotional fragility, broken careers and chaos at work. Search for "purple squirrels", candidates who have the right mix of skills, experience and cultural fit, is often a detriment to, and a hinderer of, the recruitment process and favours homogeneity over diversity. Surprisingly, companies continue to struggle in making long-term workforce full-time-equivalent-based plans and balancing short-term immediate hiring needs against the long-term need for employee engagement despite significant advancements in AI-based sourcing and HR analytics. Through the dynamic cross currents of talent acquisition and retention of BANI market this paper occupies itself in suggesting tight and flexible labour management models. This article enumerates the personality of purple squirrels, the minimum requirements of IT-druggable firms and possible measures to attract and retain purple squirrels in a volatile and disrupted employment realization. Resorting to the exceptional talents too often does have a negative side for the recruitment industry, and the success rate of AI-powered recruitment in netting the purple squirrels is also analysed in this report. The article also emphasizes the impact of BANI conditions on employee expectations regarding professional development, dimensions of the life at work, and the companies' loyalty. These are the subject areas that were selected compared with others, to provide an insight into longer-term workforce management strategies - from how to deploy the latest HR technology to how to overlay potential-centred approaches to people, so that they become even more robust and agile in the BANI world.

Keywords: Talent acquisition, Employee retention, BANI era, purple squirrels, Tech-based Startups, Sustainable workforce strategies.

EXPLORING AI-DRIVEN PERSONALIZATION IN LIFE INSURANCE: A SYSTEMATIC LITERATURE REVIEW OF GEN Z'S CONSUMER BEHAVIOR

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This systematic literature review examines the intersection of artificial intelligence (AI) and life insurance adoption among Generation Z (Gen Z), highlighting the impact of personalized digital experiences in shaping consumer behavior. Drawing from 28 qualitative and 14 quantitative studies published between 2015 and 2025, the review synthesizes key trends such as reliance on AI-driven chatbots, lifestyle-based customization through wearable data, and the influence of peer-generated social proof. The study employs a PRISMA-based methodology and CASP for quality appraisal, ensuring rigor and transparency in the selection and analysis process. Findings reveal that Gen Z exhibits strong preferences for speed, transparency, and personalization in their insurance interactions. However, notable gaps persist in the literature particularly around trust-building in AI interfaces, comparative analysis of AI versus human agents, and market-specific data in emerging economies like India. The review concludes that AI can significantly enhance Gen Z's engagement with life insurance products, provided ethical design, data privacy, and hybrid support models are embedded in digital platforms. These insights offer strategic implications for insurance providers, fintech developers, and academic stakeholders aiming to innovate personalized, tech-driven insurance solutions. Research in the future to prioritize longitudinal studies, behavioral segmentation, and cross-market comparisons to better capture the evolving relationship between Gen Z and AI-enhanced Life Insurance services.

Keywords**:** Artificial Intelligence, Generation Z, Life Insurance, Consumer Behaviour, PRISMA, CASP

OVERVALUATION OF INDIAN IPO'S A STUDY ON UNICORN AND STARTUP LISTING

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In the recent years, India has witnessed a wave of high-profile IPOs from startups and unicorns like Zomato (eternal), Paytm (one 97 communications LTD), Nykaa (FSN E Commerce ventures) and Mamaearth (honasa consumer ltd) entered the stock market with massive valuations and sky-high expectations. However, many of these IPOs faced sharp corrections soon after listing, raising concerns among investors and analysts about over-valuation. This research explores the extent to which these Indian startups' IPOs were overvalued at the time of listing and what factors contributed to the mismatch between their market price and business fundamentals. By studying financial data from offer documents, stock performance over time, and investor sentiment in the public domain, the paper seeks to understand whether the hype around these IPOs was justified or misleading. and post-listing performance. The aim is not just to analyse numbers but to help retail investors make more informed decisions.

KeyWords: Zomato (Eternal Ltd), Paytm (One 97 Communications Ltd), Nykaa (Fsn E Commerce Ventures), Mamaearth (Honasa Consumer Ltd), Ipo Startup, Overvaluation

SOCIAL MEDIA POWERED BY ARTIFICIAL INTELLIGENCE ENHANCING CUSTOMER TRUST AND ENGAGEMENT IN ONLINE SHOPPING

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The era of Artificial Intelligence and the rise of social media have created substantial global opportunities for the businesses worldwide, with digital engagement at unprecedented levels. It is the need of the hour to conduct research in the area of social media influence on consumer behavior in this dynamic and competitive environment of durable sector. The increased usage of social media platforms has significantly impacted consumer purchasing behavior, particularly in consumer products, as social media increasingly influences various stages of the buying decision. Additionally, the adoption of artificial intelligence is the game changer for the entire business world. Big data insights and sentiment analysis helps to make better decisions for consumers and marketers as well. This research aims to explore social media's role in the buying process building on existing literature related to consumer behavior and social media marketing. It reflects how the social media is impacting the different categories of population specifically inclined towards the brand and value while shopping consumer durables. However, the findings apply specifically to the chosen population and area, as environmental factors may limit generalizability.

Keywords: Social Media Marketing, Consumer Durables, Brand Association, Consumer Trust, Purchase Intention.

TRANSFORMING INDIA'S DRONE WORKFORCE: JOB EVOLUTION AND SKILL TRANSITIONS IN AN AI-DRIVEN WORLD.

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India's commercial drone sector has expanded since the 2021 Drone Rules alongside initiatives such as PLI and Drone Shakti. We analyse 124 India-based job postings from April–July 2025 and conduct three expert interviews to examine how roles and competencies are evolving. Engineering and pilot roles account for 57 percent of openings, while AI/software roles comprise 8 percent. Skill demands skew hybrid: 54 percent of roles combine operational and software or data competencies; 14 percent explicitly require AI-enabled capabilities. Interviews highlight curricular gaps, integration challenges, and the need for mentorship at scale. We propose a competency framework and actions for policymakers, universities, and firms to accelerate talent readiness for AI-augmented UAV operations. Findings provide an early, management-oriented view of workforce transformation in India's drone industry.

Keywords**:** Drone workforce, AI automation, skills transformation, India UAV industry, indigenous innovation

TRANSFORMING CARE: RESPONSIBLE AND INCLUSIVE AI FOR EQUITABLE HEALTHCARE DELIVERY

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Artificial Intelligence (AI) is quickly changing the healthcare environment by providing novel solutions to decades-old problems of accessibility, quality, and equity. This study seeks to uncover the use of AI technologies to increase the quality of healthcare provision, especially in the un-deserved and resource-limited contexts. The study contains an examination of the practical use of AI in diagnosis, treatment planning of patients, health system monitoring, and management. The study is meant to assess AI efficiency in improving clinical outcomes and minimizing health disparities using a mixed-methods study, which combines field surveys, interviews of stakeholders, and secondary data analysis. It also does a deeper dive into the ethical and policy dilemmas including algorithmic fairness, privacy of data and fair implementation. The expected result is a detailed framework of the responsible inclusive and sustainable use of AI in healthcare systems. The proposed study aims to reinforce policy making using evidence and advocating the use of AI to achieve equitable and universal healthcare access.

COMPENSATION MANAGEMENT STRATEGIES – A CASE STUDY OF GRANITE CUTTING TOOLS AND SEGMENT MANUFACTURER IN KARNATAKA

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This paper explores some basic facts about one of the very important aspects of HRM that is Compensation Management and how it affects the job satisfaction and employee retention in Import dependent industries in Karnataka "Granite cutting blades and segments manufacture industry in Karnataka. The main purpose of this research work is to know the Demographic profile of the employees, various strategies adopted in order to optimize the company management with reference to employees and to study the challenges faced in the granite tool industry (Diacore Tools Pvt Ltd) by employer in managing compensation. The aim of wages and salaries administration program to improve the quality of productivity and to prepare employee for greater organization productivity, without wages and salaries administration an organization will find it difficult, to achieve its objectives or organizational goals. This is because of the objective of the study was to know about staffs and labours and impact in wages and salaries on import dependent industry.

Keywords**:** Demographic profile, Strategies and challenges

AI-DRIVEN GAME-THEORETIC FRAMEWORK FOR DYNAMIC RESOURCE MANAGEMENT IN IOT-ENABLED SUSTAINABLE SYSTEMS

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Integrating Internet of Things (IoT) devices into smart electric vehicle (EV) charging networks presents opportunities as well as challenges for dynamic and sustainable resource management. Traditional fixed resource allocation methods often cannot adapt to changing demand patterns and fluctuating energy costs. Using a game-theoretic, AI-driven approach, this research uses multi-agent deep reinforcement learning to allow for the strategic and adaptable distribution of resources among grid assets, electric vehicles, and networked charging stations.

Resource allocation is seen as a non-cooperative game in which every IoT device independently learns the best ways to charge and distribute energy so as to find a balance between operational expenditures and energy consumption. Because agents respond to market signals and system dynamics, the recommended approach to equilibrium aligns with sustainability goals. As seen in simulations, the game-theoretic approach driven by artificial intelligence provides a significant gain in charging efficiency and a fall in energy costs relative to more rudimentary techniques. These findings demonstrate how effectively smart, adaptable resource management enables resilient and sustainable operations in IoT-enabled smart grid networks.

Keywords: Artificial Intelligence (AI), Game Theory, Multi-Agent Systems, Deep Reinforcement Learning, Dynamic Resource Management, IoT (Internet of Things), Smart Grid, Electric Vehicle (EV) Charging, Non-Cooperative Game, Simulation.

BREAKING THE EDTECH ILLUSION: INVESTIGATING POST-COVID INNOVATION, SUSTAINABILITY, AND ORGANIZATIONAL RESILIENCE

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This study examines the sustainability, innovation potential, and organizational resilience of EdTech firms in the aftermath of the COVID-19 pandemic. It challenges the assumption that rapid digital adoption, particularly through Artificial Intelligence (AI), results in lasting educational transformation. The research explores whether recent shifts in business models reflect genuine innovation or short-term opportunistic growth, and investigates how ethical AI integration and strategic restructuring affect long-term viability. (Singun, 2025)

The research uses a mixed-method case study approach. It incorporates secondary data from global EdTech companies along with qualitative insights from industry experts. Business models are assessed comparatively, and sustainability indicators are evaluated using the BANI (Brittle, Anxious, Nonlinear, Incomprehensible) framework. The study also analyzes the use of AI in adaptive learning, automation, and personalization, as well as the impact of organizational changes, user retention, and funding patterns. (Lin, Huang, Lu, 2023)

Initial findings reveal a divide in outcomes. Some EdTech firms have effectively used AI to build sustainable hybrid learning ecosystems. Others continue to struggle with declining engagement, unstable revenue models, and short-term investor pressure. The study identifies several challenges, including weak organizational structures, poor AI governance, and a lack of transparency in innovation strategies.

This is an exploratory study based on selected global cases. Its findings may not apply to smaller or regional EdTech firms operating under different regulatory or economic conditions. The analysis of AI usage is limited to currently available public data and expert perspectives.

The study encourages EdTech leaders, policymakers, and investors to adopt long-term strategies focused on ethical AI use, regulatory compliance, and educational impact. It emphasizes the importance of moving away from scale-focused narratives and toward models that prioritize resilience, inclusion, and transparency.

This research aims to introduce a new framework for assessing EdTech resilience and innovation by combining business model analysis, ethical AI evaluation, and the BANI perspective. It offers insights for developing sustainable, learner-centric digital education solutions.

Keywords - EdTech sustainability, AI in education, post-COVID innovation, Ethical AI governance, Organizational resilience, Hybrid learning, BANI framework

AI IN EDUCATION: A CRITICAL EVALUATION OF AUTOMATION IN QUESTION PAPER PREPARATION AND ITS OUTCOMES.

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At a time when artificial intelligence (AI) is garnering widespread attention and use in education promoting innovation and ease, expanding creative and intellectual capabilities, reducing linguistic and knowledge gaps and advancing debates around topics such as ethics and appropriateness this experimental study performs a critical evaluation of the application of large language and generative AI models for question paper development and evaluates its outcomes. Employing a quantitative experimental approach, this comparative study evaluates AI and human-generated question papers using a student sample of 51. Variables measured include Appropriateness, Completeness, Coverage, Grammar, Sophistication, Relevance, Readability, Difficulty, Creativity, Engagement and Learning Objectives.

While the manual method edged out the artificial-intelligence option of question-paper generation in Completeness, Coverage, Sophistication, Relevance, Readability, Creativity, Engagement, Remember, Apply, Analyse and Evaluate, the AI model performed better than the manual method in areas such as Grammar, Difficulty and Understand.

That is, when the manual method produced complete, more sophisticated, relevant, readable, creative and engaging question papers that help better evaluate how much the students remember the core concepts taught in the courses and are able to apply them for analysis and evaluation, the AI-generated question papers fared better with lesser grammatical errors, were more difficult to answer and better evaluated the understanding levels of the students. Based on the evaluation of AI and human-generated question papers, this study discusses the appropriateness, robustness and ethicalities concerning the use of artificial intelligence in the question-paper setting and the need to build a framework for application in education.

Keywords: Artificial intelligence, AI, education, question paper, ethics

EXPLORING THE ROLE OF FACTORS IN ENHANCING CUSTOMER EXPERIENCE WITH HAIR CARE PRODUCT

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Businesses can better understand the factors that influence client purchases by concentrating on important purchasing qualities including price, packaging, and recommendations. Since price has a direct impact on consumers' purchasing capacity and sense of value, it is frequently a key factor. Comparably, packaging is essential for drawing attention to a product and communicating its quality, particularly in the personal care and beauty sector. The study can specifically show how different populations differ in terms of price sensitivity, brand loyalty, and the impact of packaging and suggestions. The study can offer important insights into how hair care firms can improve consumer happiness and, ultimately, foster loyalty by examining the direct and indirect links between these characteristics. Positive consumer experiences can result in repeat business, increased brand loyalty, & positive word-of-mouth, which are vital for hair care industry's long-term performance, which makes this research crucial. This research will close a knowledge gap on how these elements work together to affect the customer experience and help businesses provide more competitive and customer-focused hair care products. This study explores the customer experience (Cx) in the hair care sector, emphasizing the effects of pricing, quality, packaging, recommendations, and other important elements on brand loyalty and customer satisfaction. Though this research is primarily focused on practical rather than academic features, the gap can be conceptual, empirical, data sources, and analytical. This study employs Descriptive research design to examine factors influencing customer experience towards hair care products. Data will be gathered through a structured Likert scale questionnaire, targeting minimum of 400 customers who have recently purchased hair care products in physical stores. The survey will assess various dimensions experience, key purchasing attributes price, quality, satisfaction, packaging, recommendation and purchase decisions. A stratified random sampling will be utilized to capture the varied demographic and psychographic segments within the target population. Structured questionnaire intended to collect quantitative and qualitative data will be used for primary data collection. close-ended questions will be included in questionnaire to delve further into participants' opinions and measure consumer experience and behaviour. Statistical Tests employed in the study are Descriptive statistics, Factor analysis KMO & Bartlett’s test and Rotated component matrix, Reliability statistics, Regression analysis such as ANOVA. The major limitations of this research are the investigation may have overlooked several significant elements that could have an impact on consumer choices, such as cultural influences, personal preferences, or brand reputation. The study is mostly based on data and statistics, which might not adequately represent the subjective and emotional facets of the customer experience. Key findings include a strong preference for specific brands, heightened awareness of ingredient safety, and a significant impact of packaging and scent on purchasing decisions. Factor analysis identifies four main components: product grouping, packaging, recommendations, price, and specific

purchase qualities. Recommendations emerge as the most crucial predictor, explaining 74.1% of the variance in customer experience, underscoring the importance of product value, ingredient knowledge, and brand trust in driving customer experience and satisfaction. All predictors, including recommendations, packaging, and knowledge, are statistically significant. Notably, recommendations (REC) have the largest standardized coefficient, indicating the strongest impact on customer experience. Future studies should incorporate a wider age range to capture diverse customer experiences and preferences. Investigating gender differences in customer experience could reveal varying needs and preferences. Future studies ought to aim for a more balanced distribution of various employment kinds. Determine and address participants' areas of concern that are unsatisfied and neutral. Overall satisfaction could be raised by improving product features or offering more precise usage instructions.
Keywords: Customer Experience, recommendations, price, brand loyalty, packaging and purchasing

SMART SUSTAINABILITY: AI-POWERED REAL ESTATE FRAMEWORKS FOR INDIA'S CITIES

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India is experiencing urbanization at an extraordinary pace, giving rise to significant sustainability challenges within the real estate sector. These issues range from inefficient energy use to uncontrolled urban expansion and the erosion of cultural heritage. This study explores how Artificial Intelligence (AI)-driven management frameworks can help align India's real estate development with both national priorities and international sustainability benchmarks, such as the United Nations Sustainable Development Goals (UN SDGs). By integrating modern management theories with cutting-edge AI technologies including machine learning, satellite data analysis, and natural language processing this research presents a conceptual model aimed at promoting sustainable governance in the real estate domain. Drawing on case studies from cities such as Delhi, Pune, and Ahmedabad, the paper demonstrates how AI applications can enhance smart city management, optimize building performance, and safeguard historical landmarks. It introduces the AIRE-India model as a strategic approach to embedding sustainability in India's urban development through AI, with actionable insights for policy-makers, practitioners, and researchers.

Keywords: Artificial Intelligence, Sustainable Development, Real Estate, India, Smart Cities, Urban Governance, Heritage, SDG 11, AI Ethics

EXPLORING THE CIRCULAR FRONTIER: BUILDING BUSINESS RESILIENCE IN A BANI LANDSCAPE

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The BANI (Brittle, Anxious, Nonlinear, Incomprehensible) framework presents unprecedented challenges for Human Resource Management (HRM). This study examines how organizations can adapt HR practices to thrive in BANI conditions through a mixed-methods analysis of 15 Indian firms across tech and healthcare sectors. Findings reveal that successful organizations employ four key strategies: (1) decentralized decision-making to reduce brittleness, (2) continuous learning systems for nonlinear adaptation, (3) real-time well-being monitoring to address anxiety, and (4) scenario planning for incomprehensible futures. The research contributes to a practical BANI-HR framework with 12 implementable tactics, validated by case studies showing 28-40% improvements in retention and innovation speed. Limitations include sector-specific applicability, suggesting need for cross-industry validation.

Keywords: BANI framework, Agile HR, resilience, psychological safety, future-ready workforce

LEVERAGING GENDER DIVERSITY TO REDUCE INTERNAL FRAUDS IN IT COMPANIES

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The study finds the relationship between gender diversity policies and whistle-blowing behaviour among male and female employees of MNC’s operating in Bengaluru. Total of 182 responses was collected for the study. Results indicate a significant correlation, with female employees showing a stronger link between satisfaction with gender diversity policies and their likelihood of reporting unethical behaviour. Key factors such as gender diversity valued at workplace, neutral career opportunities, Promoting the culture of respect, equitable promotion opportunities and companies’ overall commitment to Gender Diversity was measured. The results are statistically significant, with p-values of 0.000, 0.003, and 0.036. For male employees, the relationship was positive but slightly weaker, suggesting a moderate influence of gender diversity policies on their whistle-blowing actions. These findings highlight the importance of fostering gender diversity, respect, and inclusion in workplace culture to encourage ethical reporting behaviours across both genders.

Keywords: Gender Diversity, frauds, whistleblowing, workplace, inclusion

AI-ENABLED MOBILE BANKING AMONG DIGITAL NATIVES: A STUDY ON USAGE PATTERNS AND PERCEPTIONS

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Banking plays an important part in economic growth. This study examines digital natives, that is, how students are highly familiar with this technology and how they use AI-enabled mobile banking services. And this paper focuses on their usage patterns, as well and perceptions regarding the AI tools, and the same tools are chatbots, biometric logins, predictive analytics, and smart alerts, etc. Today, mobile banking is becoming central to digital finance, and this study highlights how AI influences the satisfaction and engagement among today's young users. Young people play a crucial role in making our nation stronger. So, the data was collected using a structured questionnaire and analyzed by using descriptive and statistical tools. And the findings will help banks understand how to improve mobile banking for customers.

Keywords: Mobile banking, Customer perception, Usage patterns, Digital natives, AI tools. Introduction.

COMPARATIVE ANALYSIS OF GLOBAL UNIVERSITY RANKING SYSTEMS BASED ON RESEARCH OUTPUT: A STUDY

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In this paper, a comparative assessment of three of the leading global university ranking tables Academic Ranking of World Universities (ARWU), QS World University Rankings (QS), and Times Higher Education (THE) based on their research output indicators is presented. Based on secondary data of the top ten universities in each of these ranks, the paper reviews most significant indicators such as the number of Scopus-indexed papers, contributing authors, and provision of research databases. Descriptive statistics and inferential tests like Independent Samples t-tests and Mann-Whitney U tests were used to compare differences and similarities between ranking systems. Findings show that, despite methodological variations, the universities listed under ARWU, QS, and THE are similar in research productivity and infrastructure capabilities. The results point to differences in disciplinary emphasis and faculty involvement, consistent with varied institutional agendas consistent with ranking indicators.

This analysis highlights the necessity for understanding ranking results in the context of larger scholarly and infrastructural environments. The research provides useful insights for university leaders, policymakers, and scholars by encouraging a rich appreciation of global ranking schemes and how they affect institution assessment and strategic planning. Finally, this study recommends the holistic evaluation of research distinction, challenging stakeholders to look beyond mere rank positions in the ever-growing, competitive higher education sector.

Keywords: University rankings, research output, ARWU, QS, Times Higher Education, Scopus-indexed publications

WORKFORCE RESILIENCE IN INDIA: DRIVERS, BARRIERS, AND STRATEGIC IMPERATIVES

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Workforce resilience, defined as the capacity of employees to adapt, recover, and thrive amid challenges, has emerged as a critical focus area in the face of evolving global disruptions. In the Indian context, workforce resilience takes on added significance due to the country's vast labour diversity, economic disparities, and rapidly transforming work environments driven by digitalization and globalization. This study explores the key drivers and barriers to workforce resilience in India, with special attention to organizational culture, leadership styles, employee well-being, and access to upskilling opportunities. Using a mixed-methods approach comprising surveys, interviews, and secondary data analysis the research highlights sector-specific resilience patterns, particularly in IT, healthcare, and manufacturing. Findings suggest that proactive mental health initiatives, inclusive leadership, and continuous learning are instrumental in fostering resilience. Additionally, the informal sector, which employs a majority of the Indian workforce, faces unique challenges such as job insecurity and limited access to support systems. The study emphasizes the need for policy interventions and organizational strategies tailored to the Indian socio-economic landscape. It concludes with recommendations for building a sustainable and resilient workforce capable of navigating future uncertainties, positioning resilience not just as a reactive trait, but as a proactive and strategic imperative for India's workforce development.

Key words - Workforce Resilience, India, Employee Well-being, Organizational Culture, Upskilling.

REAL-TIME DASHBOARDING FOR EV BATTERY SUPPLY CHAINS USING BLOCKCHAIN: ADVANCING CIRCULAR INSIGHTS THROUGH EFFECTIVE SUSTAINABILITY METRICS COMMUNICATION

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The swift acceleration of electric vehicle (EV) adoption has dramatically increased global reliance on lithium-ion batteries (LIBs), making them foundational to climate action and energy transition initiatives. Yet, LIB life cycles from raw material extraction through manufacturing, use, and end-of-life pose significant challenges around transparency, traceability, and sustainable management. Existing approaches to battery tracking are riddled with data silos, limited visibility, and lack of harmonized standards, particularly across emerging economies. This research presents a comprehensive conceptual framework that leverages blockchain technology, IoT-based real-time data capture, and the innovative EV Battery Granular Product Traceability (GPT) Label. The framework provides end-to-end, event-level tracking across the battery supply and reverse logistics chains. Stakeholder-centric dashboards convert granular data into actionable sustainability and compliance insights for manufacturers, recyclers, regulators, and consumers. Using a robust review of 30+ peer-reviewed, policy, and industry sources and situating the problem in the Indian context this paper demonstrates the framework's capacity to fulfill circular economy ambitions, compliance mandates, and SDGs (Sustainable Development Goals) targets. The research concludes with practical policy recommendations, an assessment of implementation challenges, and a roadmap for future work in scaling transparent, certified battery stewardship.

Keywords: Electric Vehicles, Lithium-ion Batteries, Blockchain, IoT, Traceability, Sustainability, Reverse Logistics, Circular Economy, EV Battery GPT Label, Compliance, India, Supply Chain, SDGs (Sustainable Development Goals (SDGs)), Dashboard Analytics

TRANSFORMATIVE ROLE OF AI, ML, AND IOT IN AGRICULTURE THROUGH AGRI-TECH STARTUPS IN INDIA

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Agricultural sector in India is experiencing a major shift as digital technologies like Artificial Intelligence (AI), Machine Learning (ML), and the Internet of Things (IoT) converge to redefine traditional farming methods. These innovations are not just minor upgrades, they are fundamentally changing how crops are grown, livestock is managed, and food supply chains operate. Startups are playing a crucial role in this transformation by turning advanced research into real-world, scalable solutions. This paper explores how AI, ML, and IoT contribute to precision agriculture, better resource management, more accurate yield forecasts, early detection of diseases and pests, efficient supply chains, and sustainable farming practices. Startups are driving this change by developing new business models and technologies that tackle key challenges faced by farmers and agribusinesses. While the benefits are clear, obstacles remain, including high costs, concerns over data privacy, and unequal access to digital tools. Looking ahead, the sector is likely to see deeper adoption of AI-driven tools, smarter sensor networks, and greater automation, all while addressing climate resilience and food security in an evolving agricultural landscape.

Keywords: Agri-tech, Artificial Intelligence, Machine Learning, IoT, Precision Agriculture, Sustainability.

ARTIFICIAL INTELLIGENCE IN RECRUITMENT: OPPORTUNITIES, CHALLENGES, AND INDUSTRY PERSPECTIVES ACROSS SECTORS

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Artificial Intelligence (AI) increasingly influences recruitment processes, promising gains in efficiency, precision, and bias elimination. This research explores the attitudes, experiences, and apprehensions of professionals from various industries toward AI-based recruitment. The data were gathered from professionals differing in their degree of familiarity and exposure to AI using structured questionnaire. Analysis shows that AI is used most extensively in resume screening, candidate sourcing, and interview scheduling, with benefits seen as time savings, enhanced candidate-job matching, and less human bias. Despite these advantages, fears about algorithmic bias, loss of empathy, and data privacy are still concerns. The research emphasizes the need for transparency, ethical oversight, and balanced human-AI collaboration to build trust and effectiveness in AI recruitment systems. Research provides insights for HR executives, technology designers, and lawmakers who want to apply ethical AI hiring practices.

Keywords: Artificial Intelligence, Recruitment, HR Technology, Bias Reduction, Ethical AI, Candidate Experience, Automation

AGILITY IN ACTION: DECISION-MAKING FRAMEWORKS FOR NONLINEAR CHALLENGES

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With the world increasingly volatile, uncertain, complex, and ambiguous (VUCA), conventional linear models for decision-making are found wanting when dealing with the rapid, unpredictable changes characterizing today's organizational environments. This essay examines the adoption of Agile principles as they can enhance responsiveness, flexibility, and resilience in nonlinear environments through strategic and operational decision-making models. Based on systems thinking, complexity theory, and empirical uses of Agile methods in software development, product design, and project management, the paper suggests a hybrid decision framework that is iterative, adaptive, and feedback-driven.

It emphasizes how fundamental Agile components such as time-boxed planning, cross-functional collaboration, rapid prototyping, and continuous feedback can be leveraged not just for product delivery but also for strategic agility and governance.

By a series of real-world case studies and fictional decision scenarios, the paper illustrates how organizations can integrate learning loops and decentralized decision-making architectures in order to sustain strategic alignment and responsiveness under stress.

The framework promotes distributed sense-making, dynamic prioritization, and just-in-time decision implementation. In addition, it touches on enabling conditions, like leadership mindsets, cultural readiness, and digital infrastructure, which facilitate the operationalization of Agile decision-making. Through the process, the paper adds an actionable, evidence-based strategy for leaders who wish to develop decision resilience, coherence, and responsiveness in the context of ongoing disruption.

Keywords: Agile Decision-Making, Nonlinear Systems, Strategic Agility, Complexity Management, Adaptive Frameworks

FINANCIAL LITERACY AND INVESTMENT BEHAVIOR OF IT EMPLOYEES IN ELECTRONIC CITY BANGALORE

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The study examines the intricate relationship between financial literacy, risk tolerance, financial self-efficacy, and investment behavior among IT professionals. The research investigates how Digital Financial Literacy, Financial Knowledge, and Risk Tolerance influence investment behavior and whether Financial Self-Efficacy serves as a key mediating factor in these relationships. Using Structural Equation Modelling (PLS-SEM), the study analyzes data collected from 200 IT professionals in Electronic City, Bangalore, a major technology hub in India. The findings confirm that Financial Knowledge (FK) is the most significant predictor of investment behavior, highlighting the necessity for structured financial education programs. Risk Tolerance (RT) also plays a crucial role, with high-risk-tolerant individuals engaging more actively in stock markets and other high-return financial instruments.

Furthermore, Digital Financial Literacy (DFL) significantly affects investment behavior, particularly among younger IT professionals who utilize fintech solutions, robo advisors, and algorithmic trading platforms. Recommendations such as a National Financial Literacy Policy Framework, a Regulatory Framework for Digital Financial Literacy, Corporate Financial Inclusion Policies, and Sustainable and Ethical Investing Guidelines. Future research directions suggest exploring longitudinal studies to assess the impact of financial education over time and cross-country comparative analyses to examine how financial literacy initiatives vary across different economic environments.

Key words: financial literacy, Investment behavior, Risk tolerance, PLS-SEM

ORGANISATIONAL CULTURE AND EMPLOYEE ENGAGEMENT IN INDIAN HOSPITALS: A COMPARATIVE PERSPECTIVE AND PREDICTIVE MODEL FOR AI-DRIVEN HR PRACTICES

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In the evolving landscape of healthcare management, the interplay between organisational culture (OC) and employee engagement (EE) is emerging as a strategic driver of institutional performance. This study investigates this dynamic in the context of Indian hospitals, with data collected from 150 healthcare professionals across public and private institutions in Indore. Using a structured 5-point Likert scale questionnaire, the study examines the impact of cultural dimensions on engagement outcomes. Statistical analyses including t-tests, exploratory factor analysis (EFA), Pearson correlation, and linear regression were employed using SPSS v26. The results reveal significantly higher engagement levels in private hospitals, driven by open communication, recognition, and decentralised decision-making, whereas public hospitals demonstrated rigid, hierarchical cultures contributing to lower engagement and increased burnout. The regression model ($R^2 = 0.54$, $\beta = 0.734$, $p < 0.001$) confirms organisational culture as a strong predictor of engagement.

The study proposes a conceptual AI-driven predictive framework for real-time engagement monitoring using sentiment analysis, pulse surveys, and historical data modelling. Aligned with Sustainable Development Goals (SDGs) 3, 8, and 9, this research contributes to the global pursuit of good health and well-being, decent work, and industry innovation. The findings offer key managerial insights and stress the need for cost effective, culturally-rooted engagement interventions particularly in the public sector to sustain workforce morale, reduce attrition, and strengthen patient care delivery in the post-pandemic healthcare ecosystem.

Keywords: Organisational Culture, Employee Engagement, Indian Hospitals, Predictive Analytics, AI in HR, Public vs Private Sector, Indore, SDGs

IMPACT OF AI TECHNOLOGIES ON STUDENT LEARNING AND ENGAGEMENT IN HIGHER EDUCATION INSTITUTIONS

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The significance of AI in higher education is growing due to its ability to enhance teaching and learning experiences, streamline administrative tasks, and improve overall institutional effectiveness. This article examines the crucial intersection of Artificial Intelligence (AI) with student learning and engagement specifically at institutions of higher education. As technology continues to advance, it is essential to grasp AI's implications for education to develop effective teaching strategies and prepare students adequately. The research seeks to connect technological developments with educational practices by thoroughly investigating the influence of AI on student learning and engagement. Using a quantitative methodology, the study involves 250 students from various higher education institutions and employs SPSS version 25 for data analysis. Through regression analysis the research provides a detailed examination of how AI impacts on learning and engagement. The results will assist educators, policymakers, and institutions in effectively navigating AI-enhanced learning environments, ensuring both students and technological literacy are prioritized.
Keywords: Artificial Intelligence (AI), Higher Education Institutions (HEIs), Student Learning, AI-enhanced Learning, Technology Integration, Quantitative Research

INCLUSIVE UX/UI DESIGN IN THE DIGITAL ACADEMIC WORKPLACE: FACULTY EXPERIENCES AND INSTITUTIONAL SUPPORT

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This study explores the role of inclusive UX/UI design in digital academic platforms, focusing on faculty experiences and institutional support. Based on data from 78 professors, the research identifies key challenges in accessibility, usability, and platform navigation especially among faculty. Findings reveal limited institutional support, low training rates, and lack of feedback mechanisms. Professors emphasized the need for user-centred design, accessibility features, and inclusive training. The study highlights the importance of designing equitable, intuitive digital environments in higher education.
Keywords: Inclusive UX/UI Design, accessibility, usability, institutional support, faculty experience, Digital Academic Platforms.

ARTIFICIAL INTELLIGENCE INTEGRATION IN ORGANIC MARKETING: PATHWAYS TO ENHANCED ENGAGEMENT

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In an increasingly competitive digital landscape, the integration of Artificial Intelligence (AI) into organic marketing has emerged as a strategic imperative. This study examines the comparative effectiveness of three distinct approaches Traditional Organic, AI-Enhanced, and Fully AI-Driven marketing in driving audience engagement, while also exploring gender-based variations in response patterns. Data were collected from 120 respondents using a structured online questionnaire, with engagement measured on a 7-point Likert scale after exposure to each marketing approach. Statistical analyses included One-Way ANOVA with Tukey's HSD post-hoc tests to evaluate differences across marketing types, and Independent Samples T-Test to assess gender effects. Results reveal statistically significant differences in engagement rates, with AI-Enhanced marketing achieving the highest mean engagement (4.45), outperforming Traditional Organic (2.48) and Fully AI-Driven (2.03) approaches. Gender analysis indicates a modest yet significant difference, with male respondents demonstrating slightly higher engagement than females. These findings reinforce theoretical perspectives from the Resource Based View and Dynamic Capabilities Theory, highlighting the synergistic potential of combining AI capabilities with human creativity to optimize both efficiency and authenticity.
The study contributes to the literature by providing a unified empirical comparison of AI integration levels in organic marketing and by demonstrating the continued relevance of demographic-informed personalization in AI-mediated contexts. Managerially, the results advocate for context-sensitive hybrid strategies that balance technological precision with human oversight. Limitations and avenues for future research are discussed, including larger sample validation and longitudinal analysis of evolving engagement patterns.
Keywords**:** Artificial Intelligence, Organic Marketing, AI-Enhanced Marketing, Engagement, Gender Differences, Digital Strategy.

A STRUCTURED APPROACH TO SUCCESSFUL SOFTWARE MIGRATION IN A MULTI-BRANCH EDUCATIONAL INSTITUTION

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Software migration in large institutions poses challenges due to complex workflows, diverse user groups, and varying operational requirements. This research explores a case study of a successful software migration project within a multi-branch educational institution.

A structured, phased approach aligned with institutional goals and policies was adopted. The study highlights critical success factors, including pilot testing, stakeholder engagement, effective training, vendor coordination, and phased implementation. The outcome supported a full-scale data migration decision by the institution's management.

IMPACT OF ESG SCORES, TRANSPARENCY SCORES AND GREEN CERTIFICATIONS ON THE INTEREST RATES – A COMPARATIVE ANALYSIS OF INDIAN AND US FIRMS

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The inclusion of Environmental, Social, and Governance (ESG) performance, company transparency, and green certifications has become an essential determinant of capital allocation and funding conditions within the global manufacturing sector. This paper examines how these sustainability-related indicators influence effective interest rates, with a comparative focus on Indian and United States firms. The study employs a cross-sectional sample of publicly traded companies from both economies to operationalize three independent variables: ESG Scores (measuring environmental stewardship, social responsibility, governance quality), Transparency Scores (capturing the depth of voluntary disclosure, supply chain visibility, and stakeholder communication), and Green Certification Scores (reflecting compliance with environmental and energy efficiency standards). The effective interest rate is the dependent variable. A multi-step scoring framework is applied to standardize diverse data sources. Regression analysis is then used to test the hypothesis that stronger ESG performance, higher transparency, and broader green certification adoption is associated with lower financing costs. By comparing Indian and US manufacturing companies, this study highlights both convergences (e.g., ESG-linked financing incentives, climate disclosure trends) and divergences (e.g., regulatory enforcement, adoption of voluntary standards, certification penetration). The findings provide insights for investors, policymakers, and managers on how sustainability metrics differentially affect borrowing conditions across advanced and emerging markets.

Keywords: ESG score, Transparency score, Sustainable finance, Environmental compliance, Interest rates

DIGITAL PEDAGOGY AND ITS IMPACT ON FACULTY EFFECTIVENESS AND MENTAL WELL-BEING IN HIGHER EDUCATION INSTITUTIONS IN CHENNAI

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The use of digital pedagogy in higher education has improved student engagement and instructional delivery, drastically altering traditional teaching methods. But this change also presents difficulties that affect the productivity and psychological health of the teachers. This study investigates the link between digital pedagogy, teacher effectiveness, and mental health at Chennai-based higher education institutions. Data will be acquired using a mixed-method approach, using structured questionnaires and in-depth interviews with faculty members. The study will investigate how digital tools, virtual learning platforms, and technology-driven evaluations affect teacher productivity, job satisfaction, and psychological stress. While qualitative insights will emphasize the individual experiences and emotional costs of digital adaption, quantitative research will identify relationships between teacher results and digital teaching strategies. The results will highlight the main factors that facilitate and hinder successful digital instruction and suggest institutional solutions including workload management, faculty development, and mental health support initiatives. This study intends to provide policy suggestions that promote a sustainable and encouraging digital teaching environment by analysing the dual impact of digital pedagogy on teaching performance and well-being. The findings will be useful for policymakers, institutional leaders, and faculty development programs in Chennai's higher education sector, providing a balanced and successful academic framework.

Keywords: Digital Pedagogy, Faculty Effectiveness, Mental Well-being, Higher Education, Online Teaching.

TECHNOLOGICAL INNOVATIONS IN EDUCATION FOR SUSTAINABLE DEVELOPMENT GOALS: A BIBLIOMETRIC ANALYSIS.

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This paper reviews the role of emerging technologies such as 5G, AI, IoT, cloud-based adaptive systems, virtual reality, and video learning in advancing SDG 4 (inclusive, equitable quality education) and its interconnections with other SDGs. By synthesizing Scopus-indexed systematic reviews and empirical studies, the paper highlights innovations, challenges, and strategic recommendations for policy and practice. Technological innovations present a viable pathway to meeting SDG 4 and other interlinked goals. Evidence from Scopus-indexed studies shows that when thoughtfully implemented with attention to infrastructure, pedagogy, culture, ethics and inclusivity technology in education empowers learners, improves outcomes, and promotes global citizenship. Further longitudinal research is essential, particularly in low-resource regions, to validate long-term impact

Keywords: 5G enabled education, SDGs, Artificial intelligence, Open-Source Literacy Platforms.

A STUDY ON TECHNOLOGICAL INNOVATIONS IN EDUCATION FOR SDG's

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This study explores the role of technological innovations in advancing Sustainable Development Goals (SDGs) with a primary focus on SDG 4: Quality Education. As digital transformation reshapes global education systems technologies such as artificial intelligence (AI), mobile learning, virtual reality (VR), Internet of Things (IoT) and open educational resources (OERs) are proving instrumental in expanding access, enhancing learning quality and promoting inclusive and equitable education for all. The research examines how these innovations address barriers to education in low-resource settings, personalize learning experiences and support teacher development. Case studies of global initiatives such as Digi Wise, Ferby and national policies like India's NEP 2020 illustrate practical applications. While the promise is substantial challenges remain in ensuring digital equity, ethical deployment of AI and integration into diverse educational contexts. It examines how digital tools and platforms can enhance access, quality, and equity in education, while also exploring the

potential of technology to foster sustainable practices and address global challenges. The study concludes by emphasizing the need for inclusive policies, localized solutions and sustained investment in digital infrastructure to fully realize the transformative potential of technology in achieving education-related SDGs.

Keywords: Sustainable Development Goals, Digital Learning, Technology, Innovation, NEP

FROM DATA TO DECISIONS: AI FOR PREDICTING AND INFLUENCING CONSUMER BEHAVIOUR”

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In an age of data as a strategic asset, artificial intelligence (AI) has garnered both attention and traction as a strategic ingredient in the value-added mix of raw consumer information to derived actionable intelligence. Historic use of AI within consumer analytics has been largely to predict; to predict the probabilities of a purchase, patterns of demand, or the churn of the customers. Nevertheless, predictive capabilities, which not only permit, but also ethically enable one to persuade consumer choices at any given moment, have not been replied on. The study research question revolves around a new AI dual-purpose which incorporates predictive analytics and transparent and context-aware influencing mechanisms aimed to facilitate consumer behaviour avoiding autonomy and loss of trust. The presented model combines multiple-depth data sets they also are transactional history, behavioural signals, contexts, (e.g. location, weather, current events) and sentiment signals to discover micro-intentions before the moment of making a purchase. It adopts a hybrid method that uses deep learning in recognition of patterns that connect with reinforcement learning in the process of decision optimization to adapt the system to changing circumstances and preferences of consumers. The study underlines the ethical design of AI, including explainability, personalization on a consent basis, and dual optimization objectives balance of corporate performance measures (conversion rates, retention) and consumer-impacting (satisfaction, long-term trust, and sustainable promotion of choice). It is experimentally tested by using simulated and real-world datasets of retail to test the effectiveness of influence alongside the predictive accuracy within ethical limitation. The results should have the capacity to change the debate between mere predicting to a responsible behaviour direction with viable implication to marketers, policy makers and ethicists interested in AI. This study helps to close the gap between data-based decision-making and human AI applications to managing consumer behaviour.

Keywords: Consumer Behaviour Prediction, Context-Aware Systems, Micro-Intention Detection, Reinforcement Learning, Decision Influence

IMPACT OF JANE STREET SCAM ON RETAIL INVESTORS

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The Jane Street scam, involving alleged large-scale market manipulation by the global quantitative trading firm Jane Street, has brought to light critical vulnerabilities in the Indian securities market and revealed the extensive risks retail investors face in the derivatives segment. In 2025, India's securities regulator SEBI accused Jane Street of engaging in manipulative trading strategies that artificially moved the prices of key benchmark indices, especially the BANK NIFTY. These actions lured retail investors into taking positions at prices distorted by Jane Street's intervention, resulting in substantial financial losses for the broader retail population. Reports suggest that while Jane Street earned more than Rs.36,000 crore in profits through these alleged practices, retail derivative traders lost Rs.1.05 lakh crore in FY25 alone a steep rise from preceding years. Nine out of ten individual investors reportedly suffered losses, as Jane Street's heavy and strategic trades misled them about market direction and volatility. The episode not only led to immediate financial harm but also created broader repercussions: investor confidence faltered, several Indian financial intermediaries' stock plummeted, and debate intensified about the sufficiency of existing regulatory frameworks and market surveillance mechanisms.

Key Words: market manipulation, quantitative trading, Indian securities market, derivative segments, benchmark indices, BANK NIFTY, regulatory framework, market surveillance, volatility.

SUSTAINABLE INVESTMENT: EXPLORING GENERATIONAL PERSPECTIVES ON AWARENESS, PREFERENCES, AND FUTURE INTENTIONS

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The sustainable development goals have not only triggered concern regarding the environment and social governance policies, but have also influenced the attitudes of investors towards sustainable investing. This study aims to understand the differences in generational perspectives with respect to the awareness, preferences, and future intentions of investment practices for sustainability. The study employed primary data from 36 respondents belonging to four distinct age cohorts Gen Z, Millennials, Gen X, and Baby Boomers to analyse the differences in knowledge, investment actions and decisions, and willingness to integrate and consider ESG (Environmental, Social, and Governance) factors into corporate finance decisions across different age cohorts in terms of socio-ecological investments.The results indicate that every age group has some level of awareness when it comes to sustainable

investing; however, Gen Z seems to have the strongest preference for ESG investments followed by Millennials. Meanwhile, older generations appear to have less awareness and an even lower tendency to prioritise sustainability relative to profit. Investment preferences are overly cautious, demonstrating the persisting belief that social responsibility is secondary to financial returns. In addition, younger generations appear to be more proactive when it comes to the intention to advocate for socially responsible investing in the future. The research underscores the greater need for specific educational outreach initiatives tailored to different age gaps to promote healthy sustainable investment behaviour among all age groups. Such findings can assist educators, policymakers, and financial institutions in the effective cultivation of comprehensive and meaningful investment ecosystems.
Keywords: Sustainable Investing, ESG, Generational Differences, Investor Awareness, Investment Preferences, Future Intentions, Responsible Investment, Financial Behavior

HR IN NONLINEAR ENVIRONMENTS

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HRM faces unprecedented challenges in nonlinear organizational environments in VUCA (volatility, uncertainty, complexity, ambiguity). The Role of Nonlinear Characteristics in Human Resource Functions in Complex Systems: A Study of Nonlinearities and Nontransitive Roles in HR Functions This research paper analyses the role of these nonlinear characteristics on HR functions and builds an adaptive framework focusing on the core competencies that HR professionals must possess to operate within complex systems. Based on a mixed-methods approach involving a systematic review of the literature, the construction of a conceptual framework, a comparative analysis, and model-based case work, the study identifies stark contrasts between linear and nonlinear HR settings. The results identify essential competencies required by HR professionals, and suggest a sustainable system with adaptive recruitment, dynamic employee lifecycle management, distributed decision authority, digital integration, and resilience cultivation. This research loops back to explain that while traditional practices have thrived in linear environments, designing and implementing effective HR in nonlinear settings would require a deep departure from relying on standardized practices to using adaptive strategies that can provide organizations with comparative advantages around attracting talent, developing them and building resilience of the organizations to survive and thrive amidst fast paced technological innovations and unanticipated disruptions(Note: the term “adaptive strategy” used here refers to an evolutionary process so as to remove any misconception that may arise out of the classical literature focused on similarity of diffusion processes or imitation).
Keywords: Human resource management, nonlinear systems, organizational complexity, adaptive strategies, sustainable HRM.

THE ROLE OF SME STOCK EXCHANGES IN INDIA: GROWTH, SECTORAL IMPACT, AND CONTRIBUTION TO FINANCIAL SUSTAINABILITY & SUSTAINABLE DEVELOPMENT GOALS

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Small and Medium Enterprises (SMEs) play a crucial role in India's economic development by significantly contributing to GDP, employment generation, and industrial growth. However, limited access to finance remains a major challenge, restricting their ability to scale operations, adopt new technologies, and compete in global markets. Traditional funding avenues such as bank loans and informal lending often prove insufficient, highlighting the need for alternative financing mechanisms. In response, SME stock exchanges BSE-SME and NSE-SME have been established to enable SMEs to raise equity capital through public listings, reducing their dependence on debt financing. By enhancing access to capital, these exchanges not only strengthen financial resilience but also improve corporate governance and attract institutional investors. Additionally, listing on SME stock exchanges increases business visibility, enhances credibility, and unlocks new growth opportunities for SMEs. This research paper examines the growth, sectoral impact, and financial sustainability of SME stock exchanges in India while also assessing their alignment with Sustainable Development Goals (SDGs). The study aims to understand the SME stock exchanges of India, highlight the number of SMEs registered on these platforms, identify their contribution to SDGs, and assess their sectoral impact in achieving financial sustainability. The findings indicate that SME stock exchanges act as a bridge between small enterprises and capital markets, improving access to long-term financing and promoting investment in high-growth sectors such as manufacturing, IT, and healthcare. Moreover, these exchanges contribute to SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 10 (Reduced Inequalities) by enabling financial inclusion and supporting sustainable economic expansion. Despite their advantages, challenges such as limited awareness, high listing costs, and regulatory compliance burdens hinder broader SME participation. Addressing these challenges through policy reforms, investor incentives, and capacity-building initiatives can enhance the impact of SME stock exchanges in India. Ultimately, fostering financial accessibility through SME stock exchanges is crucial for driving sustainable economic development, empowering smaller enterprises, and supporting India's long-term industrial growth.

Keywords: SME Stock Exchanges, Financial Sustainability, Equity Financing, Sustainable Development Goals (SDGs), BSE SME, NSE Emerge, Economic Growth, Sectoral Impact

EVOLVING PROJECT MANAGEMENT FOR AI/ML INITIATIVES FOR CORPORATES: A BANI-INFORMED PERSPECTIVE

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As Artificial Intelligence (AI) and Machine Learning (ML) reshape the corporate landscape, effective project management for these initiatives faces unique challenges. Conventional management techniques, like traditional Agile and Waterfall models, often prove inadequate amidst the unpredictable, complex, and fast-evolving requirements characteristic of AI/ML projects. This research proposes a project management approach grounded in the BANI framework *Brittle, Anxious, Nonlinear, Incomprehensible* to systematically address these challenges. By analysing survey data from over 120 Indian software and AI professionals, the study reveals how BANI dimensions manifest throughout AI/ML lifecycles: brittleness in fragile model architectures, anxiety from unclear model behaviour and opaque stakeholder expectations, nonlinearity in disproportionate outcome shifts, and incomprehensibility caused by black-box algorithms. It also surfaces practical strategies that project leaders use to bring clarity and trust: open communication, user-friendly explainable AI tools, and blending proven Agile methods with new practices like MLOps and AI Ops.

The findings show that when teams discuss project uncertainties openly and adopt easy-to-understand AI systems, stress and confusion drop by more than 30%. Companies that combine agile teamwork, continuous learning, and transparent processes are better equipped to respond quickly, adapt, and continue delivering value even when the environment feels chaotic.

Ultimately, the paper helps Managers apply practical solutions at the core of their approach to AI/ML project delivery by embracing BANI-informed practices, organizations can build agile, resilient, and inclusive teams ready for any challenge. This approach not only helps projects succeed but also fosters trust, clarity, and long-term innovation in an era of rapid technological change.

Keywords: AI/ML project management, BANI framework, Agile, MLOps, Explainable AI, project resilience, ethical uncertainty, operational complexity.

A COMPREHENSIVE REVIEW OF AI INTEGRATION CHALLENGES IN HEALTHCARE

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Artificial Intelligence (AI) is emerging as a transformative force in healthcare, offering capabilities for improved diagnostics, predictive analytics, and personalized treatment planning. By leveraging large-scale, diverse medical datasets, AI systems can enhance clinical decision-making, reduce diagnostic errors, and optimize healthcare resource utilization, thereby mitigating overcrowding in hospitals and improving patient outcomes. Its integration, however, is far from seamless, as multiple challenges impede widespread adoption.

This review critically examines both well-documented and underexplored challenges in implementing AI in healthcare. Widely recognized barriers include concerns over data privacy and security, algorithmic biases that may perpetuate healthcare inequalities, lack of transparency in AI decision-making processes, and the variability and incompleteness of medical data. These issues not only hinder trust but also limit the scalability of AI solutions across different healthcare settings.

Equally significant, yet less frequently discussed, are challenges related to the practical deployment and acceptance of AI technologies in healthcare. These include the active involvement of end users particularly clinicians and patients in the development and validation of algorithms; the need for comprehensive training programs to enhance AI literacy among healthcare professionals; and the establishment of standardized datasets, interoperability frameworks, and benchmarking protocols to ensure consistent performance. Ethical governance frameworks must also be strengthened to address questions of accountability, fairness, and patient rights. Additionally, technical issues such as data noise, diagnostic artifacts, and poor-quality imaging can compromise AI performance, leading to potential misdiagnoses.

By synthesizing literature, this review highlights the multifaceted nature of AI integration challenges in healthcare, emphasizing that technological innovation must be matched by ethical, organizational, and regulatory advancements. Addressing both prominent and overlooked barriers is critical to developing reliable, transparent, and equitable AI systems capable of delivering sustainable benefits to patients, healthcare providers, and society at large.

Keywords: Artificial Intelligence, healthcare, under explored challenges, regulatory advancements

DIGITAL TWINS IN HEALTHCARE: BRIDGING TECHNOLOGY AND HUMAN WELLBEING

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Digital twinning is quickly becoming a game-changer in the healthcare field. This innovative concept involves creating a virtual version- or "twin"- a physical unit like a person, organ, or system, which can later be studied and monitored in real-time. Through this paper, we find out how digital twins are being used to increase the patient's care, to personalize treatments and improve overall hospital operations. From the management of chronic conditions to supporting mental health, digital twinning can bring both the accuracy and sympathy into modern medicine. The purpose of this study is to break the use of the real-world uses of digital twins in healthcare, including their benefits, challenges, and how they can be applied in a practical and moral manner. We also look at case studies and current research to better understand the full scope of technology. Conclusions suggest that, while there are some obstacles such as data privacy, cost, and training - digital twinning, when applied responsibly, more informed decisions can reduce medical errors, and better patients may experience. With the right strategies and policies in the place, digital twinning can help shape a more efficient, inclusive and future healthcare system.

AWARENESS AND ADOPTION OF WEB 3.0 FINANCIAL SERVICES AMONG YOUNG INVESTORS

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The emergence of Web3.0 has introduced a paradigm shift in the financial sector by leveraging blockchain, decentralized finance (DeFi), cryptocurrencies, non-fungible tokens (NFTs), and smart contracts to create transparent, secure, and user-driven systems. Young investors, known for their adaptability to technological innovations, are increasingly exposed to these services as alternatives to traditional financial platforms. However, the extent of their awareness, actual adoption, and willingness to engage with Web3.0 remain areas of concern.

This study aims to analyse the awareness and adoption of Web3.0 financial services among young investors, with a focus on identifying the perceived benefits, challenges, and future intentions. A structured survey was designed to collect primary data, assessing factors such as knowledge levels, usage patterns, perceived risks, and opportunities associated with decentralized finance. The findings are expected to reveal how awareness influences adoption decisions and how these decisions shape future investment intentions.

By examining the intersection of technology and finance from the perspective of young investors, this research contributes to understanding the readiness of the next generation to embrace decentralized financial ecosystems. The outcomes will provide valuable insights for policymakers, financial institutions, and technology developers to address barriers, enhance adoption strategies, and ensure the sustainable growth of Web3.0 in the financial domain.

AI- POWERED EDUCATIONAL TOOLS TO IMPROVE ACCESS, EQUITY AND QUALITY IN EDUCATION CONTRIBUTING TO SDG4 IN NAGBHID TALUKA.

Dr. Shashikant Sitaram Shende[1],

1. Assistant Professor, Yadaorao Poshattiwar Arts College.

This paper explores the promise of AI-driven education tools to transform rural education context specifically Rural College of Nagbhid Taluka and its potential to enable access, equity, and quality. The paper is clearly linked to SDG 4 which calls for inclusive and equitable quality education, and lifelong learning opportunities for all. The study uses mixed methods in a case study approach - qualitative interview, quantitative survey, and academic data analysis - to obtain a comprehensive view of AI integration in this rural context. Empirical results demonstrate that adaptive learning systems and intelligent tutoring systems enhance personalized learning experiences, narrow the digital divide, and increase learning efficiency. But infrastructural constraints of poor internet access and weak digital skills along with ethical concerns over data privacy and algorithm biases are major impediments to the usage of AI. The work highlights the importance of individualized policies, community collaboration and durable implementation models in realizing the potential of AI in rural education. In summary, this study provides practical perspectives to educators, policy makers, and technology designers interested in leveraging AI technologies for closing the educational divide and promoting equity in under-resourced regions.

Keywords: Artificial Intelligence; AI-based education; SDG 4; Rural Education; Rural College Nagbhid Taluka

ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT: A CONCEPTUAL STUDY WITH REFERENCE TO IT FIRMS IN HYDERABAD

Vikram Roy Perike[1], Dr Ramesh Babu Damarla[2]

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2. Professor, SR University.

Artificial Intelligence (AI) is on the verge of becoming a revolutionary element in human resource management (HRM), redefining conventional practices in recruitment, training, performance management, and staff engagement. In India, especially in IT cities like Hyderabad, AI-based HR solutions are gaining pace owing to the expanding digital environment and government initiatives for promoting AI innovation. This thought study explores the influence of AI on HRM practices with particular reference to IT companies in Hyderabad. Based on literature and industry reports, the paper discusses how AI technologies are embedded in HR processes, which opportunities they provide for efficiency and strategic decision-making, and what ethical and skill-related issues are involved in their implementation. The research suggests a conceptual framework that situates AI not only as an HR technology but as a strategic driver of HR transformation in IT companies. The results emphasize the importance of HR professionals acquiring AI literacy, trading off efficiency against fairness, and embracing a fast-changing digital work setup.

Keywords: Artificial Intelligence (AI); Human Resource Management (HRM); IT Companies; Recruitment; Employee Engagement; Hyderabad; Conceptual Study; Digital Transformation; Performance Management; Strategic HRM.

WORKFORCE RESILIENCE: ENSURING WELL-BEING AMIDST UNCERTAINTY AND CHANGE

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1. Research Scholar, ISBR Business School.
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The study aims to understand resilience within the inclusive analysis of organizational behaviour, factors impacting employees' minds as well as employee health psychology and actionable. Resilience fuels happiness. Again, happiness strengthens resilience. Again, self-awareness leads to more happiness. While resilience is traditionally defined as the capability to recover from challenges, we intend to expound it as a developmental capacity that enables individuals and organizations to not only tolerate but also adapt, grow, become agile and thrive through upheavals. Explore key factors shaping employee well-being and resilience by focusing on inner growth, mindful habits, self-awareness, and mind management, while assessing organizational roles, especially HR's responsibility, in fostering support, clarity, and sustainable success. This study has been conducted by mainly doing an extensive literature review encompassing various research journals, books, websites and speeches. In addition to that a survey will be conducted with 830 professionals across diverse industries and locations. The research analyzes resilience as multidimensional, influenced by internal and external factors. It critiques materialistic approaches and recommends a transition to spiritual, Indian value-based practices for lasting employee focus and holistic wellness. It underscores mind body-soul connection, emotional security, flexible protocols, and HR's task in promoting self-awareness, self-management, and intrinsic power. Further research can be done using stratified random sampling method, reflecting on diversity of roles, departments, and experiences within organizations. Also, work can be done how AI can help in workplace resilience. Although many studies have been done on employee resilience, this paper highlights how the focus on mind-body complex has a huge impact on happiness level and enhancing mental strength to stay agile, smart and resilient and how especially HR-Learning & Department can apply the findings.

Keywords - Stress Management, Culture, Work Life Balance, Mindfulness, Emotional Intelligence, Tension, Holistic Wellness, Workplace Resilience

EXPLORE THE EFFECT OF E-RESOURCE ADOPTION ON THE USAGE PATTERNS AND RELEVANCE OF TRADITIONAL LIBRARY SERVICES

Dr. Shobha U. Karekar[1].

1. Associate Professor, Sridora Caculo College of Commerce and Management Studies.

The research investigates how adoption of e-resources influences the usage patterns and perceived relevance of traditional library services in higher education contexts. Employing a quantitative correlational study, we gathered monthly data from three universities spanning one year, including e-resource sessions, print circulation, in-library traffic, reference desk interactions, training attendance, and rudimentary infrastructure metrics. Analysis employed Pearson/Spearman correlations and simple/multiple linear regression to investigate correlations between digital uptake and incumbent service indicators, and to assess whether training and connectivity contribute to e-resource usage. Results show a consistent negative association between e-resource activity, and both print circulation and on-site usage, pointing to substitution for routine information need as well as changing expectations regarding off-site access and self-service discovery. Reference interactions also decrease with increasing digital usage, whereas user training and quality infrastructure become significant, positive factors for e-resource usage. The findings validate a socio-technical, hybrid conceptualization of library environments where digital and non-digital services coexist and complementarity is attained through strategic rather than competitive design. In practice, the work emphasizes the importance of redirecting resources to digital collections, advancing user education, improving network stability, and reorienting physical spaces toward collaborative and specialist support, while retaining significant traditional offerings to maintain access and equity.

Keywords: - E-resource adoption, Traditional library services, Usage patterns, Academic libraries, Digital transformation

DIGITAL LEADERSHIP IN INDIAN HIGHER EDUCATION: A SCOPING REVIEW IN THE CONTEXT OF NEP 2020 AND BUSINESS SCHOOL TRANSFORMATION

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The advent of the National Education Policy (NEP) 2020 has introduced a transformative vision for Indian higher education, emphasizing flexibility, digital integration, and institutional autonomy. In this policy landscape, digital leadership has emerged as a critical enabler for institutional change, particularly within business schools that are expected to align pedagogy and governance with global standards. This study presents a comprehensive Scoping Literature Review (SLR) to examine the evolution, conceptualization, and implementation of digital leadership within Indian educational institutions, with special reference to business schools. Using the Arksey and O'Malley (2005) framework, enhanced by PRISMA-ScR guidelines, the study systematically analyzed 30 peer-reviewed articles, policy reports, and grey literature published between 2010 and 2025. The review identifies a thematic shift from traditional leadership models to more agile, technology-driven paradigms, such as distributed leadership, e-leadership, and transformative digital governance. Findings reveal that while digital leadership is increasingly acknowledged in the Indian academic discourse, empirical validations remain limited, and institutional readiness varies widely. The review highlights the need for context-specific leadership frameworks that address infrastructural disparities, policy-to-practice gaps, and faculty digital competence. This research contributes to both theory and practice by offering a synthesized map of the scholarly landscape, revealing key opportunities for future research and practical interventions in business school leadership and policy implementation.

DIGITAL LEADERSHIP IN BANGALORE EDUCATIONAL INSTITUTIONS: TRENDS, PRACTICES, AND FUTURE DIRECTIONS

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Bangalore, now known as India's IT city, is also developing into a vibrant space for educational innovation. Bangalore-based educational institutions have become the bequest of technology innovation in teaching, administration and learning environments, the digital leadership which has leaped as a dominant criterion for shaping the technology adoption and integration into these educational institutions in the whole world. This research examines the theoretical and practical aspects, challenges, and prospects of digital leadership in Bangalore's educational establishments. Based on synthesis of observation, desk research and situational analysis, this paper shows how digital transformation is led by visionary leadership and provides policy and practice recommendations.

Keywords**:** Digital Leadership, Educational Institutions, Bangalore, EdTech, Digital Transformation

IMPACT OF JANE STREET SCAM ON RETAIL INVESTORS

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The Jane Street scam, involving alleged large-scale market manipulation by the global quantitative trading firm Jane Street, has brought to light critical vulnerabilities in the Indian securities market and revealed the extensive risks retail investors face in the derivatives segment. In 2025, India's securities regulator SEBI accused Jane Street of engaging in manipulative trading strategies that artificially moved the prices of key benchmark indices, especially the BANK NIFTY. These actions lured retail investors into taking positions at prices distorted by Jane Street's intervention, resulting in substantial financial losses for the broader retail population. Reports suggest that while Jane Street earned more than Rs.36,000 crore in profits through these alleged practices, retail derivative traders lost Rs.1.05 lakh crore in FY25 alone a steep rise from preceding years. Nine out of ten individual investors reportedly suffered losses, as Jane Street's heavy and strategic trades misled them about market direction and volatility. The episode not only led to immediate financial harm but also created broader repercussions: investor confidence faltered, several Indian financial intermediaries' stock plummeted, and debate intensified about the sufficiency of existing regulatory frameworks and market surveillance mechanisms.

Key Words: market manipulation, quantitative trading, Indian securities market, derivative segments, benchmark indices, BANK NIFTY, regulatory framework, market surveillance, volatility

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An institute of international education standards, ISBR Business School, was set up under the aegis of Bangalore Education Trust, which was established in the year 1990. The incubators of ISBR had a dream - the dream of a gateway that provides a global outlook, an infrastructure that beckons to explore and learn, a cradle that nurtures high ethical and human values.

Education at ISBR prepares its students to think boldly and act confidently in any business environment. ISBR takes pride in creating an atmosphere where both students and faculty can pursue boundless knowledge, under a single roof where theory and practice go hand in hand to present a better understanding of oneself and the world around them. ISBR offers a diverse range of programs, including PGDM, MBA, Law, Commerce and executive education. The institution's extensive industry connections, accomplished faculty, and state-of-the-art infrastructure create an immersive learning environment that empowers students to become future-ready leaders.

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- No. 1 among New Generation B-Schools of India in the DM B-School Survey.
- Listed among the top 1% B-School Brands of India by Business Barons.
- Ranked as one of the top 29 institutes in India according to the Silicon India Survey. Awarded the Grand Jury Award for Quality of Campus Life and Student Diversity at the Education World India Private Higher Education Awards

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These achievements demonstrate ISBR's commitment to fostering a dynamic learning environment and cultivating future leaders through innovation, research, and strong corporate connections.

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