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Dynamics of Sustainability Management through Digitisation

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Artificial Intelligence-Enabled Employee Appraisal Mechanism

Abstract -- One of the most important parts of every firm is its employee appraisal system, and when it is managed well, employees are more productive. In actuality, there are several biases or inaccuracies that might occur throughout the performance review process. These mistakes significantly reduce the appraisal's objectivity. The Halo and Horn effects, the leniency and strictness mistakes, the measures of variability error, the adjusted r - squared, the contrast error, and the similarity (like-me) effect are among the most frequent errors in assessment. This research project's objective is to create an adaptive IT system that will address the problems with the current employee assessment system. The system would operate smoothly with little need for human involvement. A dashboard may be used to implement the system. The results of this study can be used in enterprises today. The method discussed here was created using a procedure to ensuring that the assessor bias is kept to a minimum. For bigger firms with thousands of people, this kind of approach might be more advantageous. This sort of application's overhead for small businesses may be a restriction.

Keywords- Machine Learning; Employee Appraisal System; Artificial Intelligence; Performance Appraisal; Management by Objective System;

Digital Literacy among Research Scholars and Students of Telangana State

Abstract

Digital Literacy is the procedure of teaching and getting identification about technology and utilization. It's the capability to apply records and verbal exchange expertise to find, examine, construct, commune records, requiring every cognitive & technological ability. In student life digital literacy plays a crucial role in enhancing skills in technological aspects of students and research scholars. The perfection of the educational qualification of college students and research scholars with their virtual competence is indispensable for convalescing the effectiveness and efficiency of the studying method and for the model of college students and research scholars to the dynamic work environment. The current paper includes an empirical aspect to study and analyze the dimensions and comportment to use ICT by using college students as well as research scholars inside the studying system, to set up their motivation to enhance digital literacy abilities. This would enhance their academic performance and prepare them for the ever-changing needs of work and lifestyles.

The Effectiveness of Promotional Training Programs in Employee Performance: A Critical Review of Service Industry

Abstract

Background: The service industry, being dynamic and customer-centric, demands a skilled and adaptable workforce capable of meeting evolving expectations while maintaining a competitive edge. Promotional training programs play a pivotal role in enhancing employee productivity, improving service quality, and preparing employees for career progression. These programs equip employees with essential technical, interpersonal, leadership, and problem-solving skills, fostering organizational success and ensuring workforce adaptability in an ever-changing environment. They also boost employee engagement and motivation, which are critical for achieving long-term organizational goals. Despite their importance, organizations often face hurdles in effectively implementing and evaluating training programs, including budget limitations, lack of alignment with organizational goals, inadequate customization of training content, employee resistance to change, and inefficacy in addressing diverse skill gaps. These challenges highlight the need for innovative, well-designed training initiatives that align with both employee needs and industry demands to maximize their impact.

Objective: This study critically reviews academic literature to explore the effectiveness of promotional training programs in enhancing employee performance and career advancement within the service industry. It focuses on how these programs influence employee skills, productivity, and job satisfaction while aligning with industry requirements to benefit both employees and organizations.

Methodology: A systematic review approach was employed to synthesize findings from academic papers, journals, and conference proceedings retrieved from reputable databases such as Google Scholar, ScienceDirect, and Web of Science. Seven targeted keywords guided the search: "training programs," "employee performance," "employee promotion," "service industry training," "training types and methods," "workforce development," and "challenges in training implementation." The inclusion criteria encompassed studies relevant to the service industry, published within a specific timeframe, and exhibiting methodological rigor. This strategy facilitated the identification of key trends, insights, and gaps in existing literature.

Findings: The review identifies four key themes in understanding the role of promotional training programs in the service industry. Firstly, training programs effectively enhance employees' technical, interpersonal, and problem-solving skills, enabling them to deliver exceptional customer service, adapt to challenges, and handle complex tasks. These improvements directly lead to higher motivation, engagement, and job satisfaction, which, in turn, boost overall organizational performance. Regular training also fosters employee retention by making employees feel valued and invested in their professional growth. Secondly, promotional training programs play a pivotal role in career advancement by equipping employees with leadership, managerial, and specialized skills necessary for assuming higher responsibilities. Employees trained through such initiatives are better positioned for supervisory and strategic roles, bridging talent gaps and ensuring seamless leadership transitions. Thirdly, organizations that prioritize training initiatives foster a culture of continuous professional development, creating clear career pathways and motivating employees to pursue further skill enhancement. This adaptability ensures that the workforce can meet evolving industry demands, helping organizations maintain a competitive edge. Finally, the service industry leverages diverse training methods such as on-the-job training, classroom sessions, e-learning, workshops, mentorship programs, and blended learning techniques. Each method offers distinct advantages, including hands-on experience, theoretical knowledge, flexibility, and personalized guidance. When strategically selected and combined, these approaches maximize learning outcomes and cater to diverse learning preferences.

Implications: The findings underscore the importance of aligning training programs with organizational goals to maximize their impact. Effective promotional training programs should address both current and future skill requirements, enabling employees to adapt to changing industry demands. Organizations can enhance the success of their training initiatives by fostering a culture of learning, utilizing technology-driven training methods, and establishing robust evaluation frameworks to measure outcomes. These measures can enhance employee preparedness for greater responsibilities, improve job satisfaction, and strengthen workforce development.

Future Scope: Future research should focus on the impact of innovative training methods across diverse sectors, particularly in addressing skill gaps related to emerging technologies and evolving job roles. Studies should explore the potential of digital tools, artificial intelligence, and virtual reality in delivering effective training programs. Additionally,

longitudinal research is needed to evaluate the long-term benefits of training programs on employee performance, retention, and career advancement.

Conclusion: Promotional training programs are indispensable for enhancing employee performance, facilitating career growth, and driving organizational success in the service industry. These programs enable organizations to cultivate a highly skilled and adaptable workforce capable of meeting the demands of a competitive, rapidly evolving environment. However, realizing their full potential requires addressing challenges in training implementation and evaluation. By investing in strategically aligned, innovative, and well-designed training initiatives, organizations can create clear pathways for career advancement, improve workforce capabilities, and achieve sustainable success in the service industry.

Ethical AI: Balancing Innovation with Social Responsibility

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Abstract The rapid advancement of artificial intelligence has fundamentally transformed various sectors while simultaneously giving rise to significant ethical dilemmas. It explains how these problems occur, mitigation frameworks available, and governance strategies to balance innovation with social responsibility.

In our qualitative review of ethical models, case studies, and policy reports, we demonstrate gaps in AI regulation using examples like discriminatory hiring algorithms and data privacy violations. The research findings highlight the importance of fairness, explainability, and accountability in AI. We propose guidelines centered on interdisciplinary collaboration, transparency, and regulatory oversight for aligning AI with human values. This study provides practical recommendations to policymakers, builders, and companies looking to roll out responsible AI.

"Critical Minerals and their importance in evolving geopolitical landscape"

ABSTRACT

Presently the global power dynamics is shaped by the availability of the essential resources such as rare earth elements which is directly correlated to technological innovation, national security, and economic resilience. In order to transition towards renewable energy and the given multiple uses such as in electric vehicles, defense systems, electronics etc the demand for such minerals escalated in just few years. But these resources are not evenly distributed in the geographies of the world leading to supply chain security and resource nationalism. Some countries are possessing these resources in bulk but do not have adequate capital and technology to change them into useful means. Nations are competitive in taking the lead in the world by extracting these resources inside and outside their own country which further leads to questioning them on sustainable mining. This paper examines the significance of these resources in current scenario and analysing the strategies of key players such as China, USA, India to become global superpower by securing access to these vital resources. Additionally, it also explores the suggestions and cooperation needed in ensuring long term resource stability.

Keywords- Critical Minerals, National Security, Geopolitics, Technological Advancements, Sustainability, Supply Chain, Global Trade, Economic Stability, Energy Transition.

ABSTRACT

Global trade and employment dynamics are undergoing a rapid change due to the rapid development of the digital technologies. These new opportunities are created, but at the same time, present big challenges. Artificial intelligence (AI) and automation have been integrated into production line and received much success in making manufacturing and logistics more efficient. Nevertheless, this has created concern over displaced jobs, especially among those low skill workers. There is a need to massively reskill and upskill since high skill and tech driven employment is required. In addition, the digitalization has brought remote work and gig economy to rise, making it possible for businesses to access the global talent pool. This working paper discusses the effect of digitalization on trade and employment across the globe using e-commerce growth, automation, and the transparency of blockchain; and the new trends in labour market dynamics from a sustainability point of view.

(Key Words: Global trade, digitalization, e-commerce, automation, employment trends, sustainability)

Research Paper on

Adoption of Green Banking Services Among Young Consumers

Track: Promoting Sustainable Products

By Mr Priyanshu Sharma-Student BBA (BFSI)   Ms Avani Agarwal Agarwal BBA (BFSI)

Ms Tina Bajaj (Assistant Professor)

The banking industry is rapidly evolving, integrating sustainability into financial services. Green banking services, such as paperless banking, digital transactions, and eco-friendly loans, aim to reduce environmental impact while improving financial efficiency. Young consumers, particularly students and professionals, are key drivers of this transformation due to their technological proficiency and growing awareness of environmental issues. However, adoption rates vary based on factors such as awareness, accessibility, and trust in digital security. This study examines young consumers' perceptions of green banking and the factors influencing their adoption.

Green banking services reduce environmental harm by promoting paperless transactions, minimizing energy consumption, and encouraging ethical financial practices. The transition from traditional to digital banking, including mobile banking apps and online financial management tools, supports sustainability efforts. Eco-friendly loans for renewable energy projects, energy-efficient homes, and electric vehicle purchases are also part of this initiative. While these services offer environmental benefits, their adoption is often hindered by a lack of awareness and concerns over cybersecurity and data privacy.

Understanding how young consumers engage with green banking requires examining their attitudes and awareness of sustainable financial practices. Many prefer digital transactions over conventional banking for convenience and efficiency, yet a significant portion remains unaware of the environmental benefits. Those with financial literacy are more likely to adopt green banking, recognizing its long-term advantages. Banks must educate young consumers on how their financial decisions impact the environment, thereby increasing adoption rates.

This study employs a mixed-method approach, collecting data through online and offline surveys targeting students and young professionals. The questionnaire assesses familiarity with green banking services, digital transaction frequency, preference for paperless banking, and willingness to opt for eco-friendly loans. Focus group discussions and expert interviews with banking professionals provide additional qualitative insights. Statistical analysis identifies key factors influencing green banking adoption and areas where awareness needs improvement.

The findings reveal that digital banking solutions significantly encourage young consumers to embrace sustainability. Paperless banking, carbon footprint tracking, and eco-friendly financial products appeal to environmentally conscious individuals. However, gaps in awareness and security concerns remain major barriers. Many young consumers hesitate to fully transition to digital banking due to fears of cyber threats and data breaches. Addressing these concerns through enhanced cybersecurity, transparent policies, and educational initiatives can build confidence in green banking services. Ensuring that digital platforms are user-friendly and secure is also critical for widespread adoption.

Digital engagement strategies play a crucial role in promoting green banking. Financial institutions must communicate the benefits of green banking through targeted campaigns, emphasizing its positive environmental impact. Gamification techniques, such as rewards for choosing paperless banking, can incentivize responsible financial choices. Collaborations between banks, fintech companies, and educational institutions can bridge knowledge gaps and enhance accessibility. Social media campaigns and interactive webinars can further engage young consumers and promote sustainable banking practices.

Policymakers and regulatory bodies also play a vital role in facilitating the transition to green banking. Governments can introduce incentives for financial institutions that implement eco-friendly practices, such as tax benefits for sustainable banking products. Financial literacy programs should include sustainability topics to ensure young

consumers understand the broader implications of their banking choices. A supportive regulatory environment and cross-sector collaboration can enhance green banking initiatives and accelerate adoption, benefiting both the environment and financial efficiency.

Despite the challenges, green banking has significant potential to contribute to sustainability. Young consumers, with their adaptability to digital solutions and environmental consciousness, are well-positioned to drive this shift. However, increasing awareness, addressing security concerns, and simplifying access to green banking services are necessary steps. Financial institutions must integrate sustainability into their business models and educate consumers on eco-friendly financial solutions. Encouraging young consumers to view green banking as both a personal and social responsibility will further increase adoption rates.

In conclusion, the adoption of green banking services among young consumers is crucial for advancing sustainable financial practices. As digital banking continues to evolve, integrating eco-friendly solutions will be essential for attracting environmentally conscious customers. Raising awareness, enhancing financial literacy, and addressing security concerns are key factors in increasing adoption. Digital marketing, regulatory incentives, and collaborations between financial institutions and educational organizations can mainstream green banking. This research provides insights for banks, policymakers, and educators seeking to promote sustainable banking practices. Integrating digital banking with sustainability efforts can create a more environmentally responsible financial sector while empowering young consumers to make informed financial decisions. As financial institutions evolve, embedding sustainability into services will not only protect the environment but also foster long-term economic resilience.

IMPACT OF DIGITALIZATION ON BUSINESS SECTOR IN RAJASTHAN

ABSTRACT

Digitalization has reshaped how various sectors function and businesses operate worldwide: and Rajasthan is no such exception to this.This research paper explores various ways by which various business sectors like manufacturing , retail, IT etc are adapting to these new possibilities and new technologies and are embracing digital tools like e-commerce, cloud computing, digital payments, and automation to stay competitive in an evolving market.

With the help of statistical analysis using SPSS and structured survey,this research focuses on how adoption of new technologies ifluence business growth, customer engagement and business growth.

This paper also analyses role of government initiatives and impact on this digital transition and its proper functioning.

The results of this research reveals that digitalization with expanding market reach and also has significantly improved efficiency, decision-making, and customer satisfaction while expanding market reach.

However as we know changes need time many businesses face difficulties in adapting to these new changes so in order to help such businesses and bridge the gap this research paper discusses strategic recommendations to help businesses in Rajasthan fully harness the power of digital technology and thrive in the digital age.

Keywords: Digitalization, Business Growth, Rajasthan, Market Expansion, Operational Efficiency, Digital Transformation

Regulatory Challenges and Innovations in Sustainable Equity Derivatives: A Comparative Analysis of Developed vs. Emerging Markets

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Abstract:

With the growth of sustainable finance, sustainable equity derivative (SED) as an investment avenue has gained significant popularity. Though, the differences in regulatory framework in developed and emerging markets pose many challenges in the growth and effectiveness of sustainable equity derivatives. The study focuses on investigating the regulatory challenges and innovations in the governance of sustainable equity derivatives. The objectives of the study also include comparing the regulatory framework of SEDs in developed and emerging markets.

The study adopts a qualitative research methodology which includes descriptive and exploratory approach. The study uses secondary data collected from financial regulatory reports, academic literature and financial market studies etc.

Findings of the study throw light on regulatory gaps, sustainability-linked derivatives and also the effectiveness of innovations. The study suggests some recommendations for policy making to enhance market integrity and sustainable finance integration in the segment of equity derivatives.

Keywords: sustainable finance, equity derivatives, regulatory framework and financial innovation.

Digital banking and environmental impact: how Fintech supports carbon footprint reduction.

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Abstract :-

*Digital banking has emerged as a key driver of financial innovation, replacing traditional banking methods with online transaction banking methods like **mobile banking, internet banking** etc and helps providing Fintech solutions. This shift not only enhances convenience but also reduces the carbon footprint by cutting down on paper usage, energy consumption, and travel emissions. This study, is conducted from a BBA student's perspective, which aims to analyze how Fintech contributes to environmental sustainability and the challenges associated with its adoption. The research is based on secondary data, including reports, case studies, and academic articles. The finding suggest that while digital banking significantly reduces environmental impact, and issues such as cybersecurity risks, digital literacy, and infrastructure gaps need attention. The study concludes that further investment in secure and sustainable Fintech solutions can strengthen the role of digital banking in environmental conservation.*

Keywords-: Digital Banking, Fintech, Sustainability, Carbon Footprint, Green Finance.

International Conference on Dynamics of Sustainability Management through Digitization

Research Topic: Sustainability and Human Capital Management through Digital Transformation: the intersection of the effective corporate governance for sustainability goals through Artificial intelligence

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Abstract

This paper aims to study the various literature available to understand how digitization and Artificial Intelligence (AI) are helping organizations in achieving the Goal of Sustainability among many other profit driven goals that they have, thereby helping in an effective Corporate Governance. Among the 4 pillars of Corporate Governance, Transparency, Fairness, Accountability and Responsibility, comes the embedded goal of Sustainability as part of their Responsibility towards all. Along with their stakeholders, Companies must recognize their obligation towards their shareholders, stakeholders, employees and society at large and this includes conducting working on strategic human capital management (HCM), showcasing ethical behaviors, running Sustainability Practices, and a Corporate Social Responsibility. An effective Corporate Governance helps organizations put the frameworks in place to move the organization towards achieving Sustainability Goals.

In past few years, there is a lot of effort, investment and progress seen in the area of digitization and this includes progress made thru advancements made in the field of Artificial Intelligence. Where Digitization is converting the information available in the form of data, text, images, videos, scanned documents and more into a digital form, Artificial intelligence (AI) helps read, analyze this data, predict faster, in real time and more effectively. Digitization and Artificial Intelligence is enabling organizations in real time data monitoring related to say productivity of employees, outcomes for their stakeholders, financial results of their shareholders, the environmental impact etc., Predictive analysis around emission and waste management, automated reporting of ESG metrics, and in Sustainable Product development by analyzing the impact on the environment. Fast and improved communication amongst the Stakeholders due to advent of digitization and use of AI is helping facilitate better discussion around Sustainability Goals and this has become location agnostic. Global leaders can come together at any point of time to discuss the Sustainability goals related to HCM and take decisions without any delay. Automated reports have helped in meeting compliances easily and also identifying risks faster. AI can now predict the failure of machines in advance and thereby can help companies avoid any hazardous impacts due to machine failure etc.

This research paper will be the literature review to try and uncover such usage by utilizing the systematic literature reviewing of the various research materials available around the topic of digitization & AI for Sustainability which is one of the most important goals of effective corporate governance and HCM. In order to do a Systematic Literature review on this

topic, information will need to be screened from various sources such as published papers, articles and books published on the 4 major key sub topics of Digitization, Artificial Intelligence, Corporate Governance and Sustainability. Once the information is put together then the data synthesis and data analysis will be done to find the connect between the major subtopics. Upon establishing the connects, the results of the Literature review will be presented in the form of the research paper.

Zoning Laws and Challenges in Setting Up EV Charging Stations

Abstract

The rapid transition to electric vehicles (EVs) has highlighted the critical need for a robust and extensive EV charging infrastructure. However, zoning laws play a crucial role in determining the feasibility, placement, and expansion of EV charging stations. Regulatory restrictions, land-use planning, and municipal policies significantly impact the deployment of charging infrastructure. This study aims to analyze the zoning laws governing EV charging stations, identify challenges associated with their implementation, and propose policy recommendations to facilitate their widespread adoption. Understanding these legal frameworks and their effects is essential to ensuring a smooth transition to a sustainable electric transportation system.

Research Objectives

This study focuses on the following key objectives:

1. To examine the existing zoning laws and regulations governing the establishment of EV charging stations in key markets, including the United States, European Union, China, and India.

2. To identify major legal, environmental, and economic challenges in setting up charging stations in urban, suburban, and rural areas.

3. To analyze the role of local, state, and national authorities in regulating land use for EV charging infrastructure.

4. To explore the impact of zoning restrictions on the accessibility and distribution of EV charging stations.

5. To propose policy solutions that encourage streamlined permitting, equitable distribution, and sustainable growth of EV charging networks.

6. To assess the influence of technological innovations and alternative business models in overcoming zoning-related barriers.

7. To understand how public-private partnerships can aid in the expansion of EV charging networks and improve compliance with zoning laws.

8. To evaluate the economic feasibility of developing large-scale EV charging stations within different zoning categories.

Methodology

This study employs a mixed-methods approach to assess zoning laws and their impact on EV charging infrastructure development:

1. **Legal and Policy Review** – Analysis of zoning laws, municipal codes, and government regulations related to EV charging stations.

2. **Comparative Case Studies** – Examination of successful EV charging station deployments in different countries and cities, highlighting best practices and policy effectiveness.

3. **Survey Analysis** – Collection of data from EV users, local businesses, and charging network operators to evaluate accessibility concerns and site selection barriers.

4. **Geospatial Analysis** – Mapping of existing charging infrastructure to assess disparities in station distribution based on zoning constraints.

5. **Economic Impact Assessment** – Evaluation of financial challenges faced by businesses and governments in implementing EV charging stations within regulatory constraints.

Major Findings

1. **Regulatory Fragmentation** – Inconsistent zoning laws across regions create barriers to the standardization and widespread deployment of EV charging stations.

2. **Land-Use and Permitting Challenges** – Lengthy approval processes and restrictive zoning categories hinder the rapid establishment of charging stations, especially in dense urban environments.

3. **Equity and Accessibility Issues** – Disparities exist in the availability of EV charging stations in low-income and rural areas due to zoning limitations and economic feasibility concerns.

4. **Commercial vs. Residential Zoning Conflicts** – Restrictions on placing charging stations in residential areas limit access for EV owners without home charging options.

5. **Impact on Property Development** – Developers face difficulties in integrating EV charging stations into commercial properties due to conflicting land-use regulations.

6. **Innovative Solutions and Emerging Trends** – Public-private partnerships, incentives for mixed-use zoning, and advancements in wireless and fast-charging technologies help overcome regulatory challenges.

7. **Economic Implications** – Regulatory constraints and permitting costs make it difficult for smaller businesses to invest in EV charging infrastructure, often favoring large corporations with greater financial resources.

8. **Sustainability Concerns** – Ensuring that zoning laws align with environmental policies is crucial in mitigating the carbon footprint associated with energy use in charging stations.

9. **Technological Barriers** – The lack of standardized regulations on fast-charging and smart-grid integration hinders widespread deployment.

10. **Policy Recommendations** – Standardization of zoning regulations, simplified permitting processes, incentives for private-sector involvement, and strategic urban planning initiatives are essential for accelerating EV infrastructure growth.

Conclusion

Zoning laws play a pivotal role in the successful implementation of EV charging infrastructure. While progressive policies in some regions have facilitated network expansion, regulatory inconsistencies, permitting delays, and land-use restrictions continue to pose challenges. Addressing these issues through streamlined policies, public-private collaboration, and innovative technological solutions will be essential to meeting the growing demand for EV charging stations. A unified and flexible zoning framework, aligned with sustainable urban development goals, is critical for ensuring equitable and efficient access to EV charging infrastructure in the future. In addition, increased stakeholder engagement and technological innovation can significantly enhance the deployment and accessibility of charging stations.

By promoting an integrated approach involving government agencies, businesses, and consumers, the transition to an electrified transportation system can be accelerated. Standardized zoning policies should be adopted globally to ensure a cohesive and efficient charging network.

Shaping Consumer Perception Toward Green Energy: The Power of Influence

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Abstract

Consumer perception of clean energy plays a pivotal role in determining the pace of its adoption and integration into mainstream markets. While renewable energy sources offer undeniable environmental and economic benefits, their widespread acceptance is often hindered by deeply rooted misconceptions, market skepticism, and perceived high costs. Many consumers still associate clean energy with unreliable power supply, excessive initial costs, and complex installation procedures, despite advancements in technology and falling prices. Additionally, misinformation and a lack of awareness further contribute to resistance, slowing down the transition to a sustainable energy future.

This research explores how consumer awareness and behavioral shifts can be influenced through strategic marketing, policy interventions, and societal trends. It investigates the role of branding, digital storytelling, social proof, and government incentives in reshaping public opinion toward renewable energy solutions. By examining past instances of rapid perception changes—such as the rise of electric vehicles, organic food, and digital banking—this study highlights the factors that shape consumer attitudes toward clean energy solutions and suggests effective strategies for accelerating adoption.

Keywords: Consumer perception, renewable energy, marketing strategies, behavioral economics

RESEARCH REPORT

SUSTAINABLE MARKETING PRACTICES IN TEXTILE INDUSTRIES OF JAIPUR

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Abstract

This research study is concerned with green practices in textile industries of Jaipur towards sustainable future of us. Jaipur's textile industry, rich in heritage and craftsmanship, is experiencing a change of its own kind towards sustainability through green branding. This research assists in analyzing the potential of purpose-led green branding and how it influences new-age textile enterprises in Jaipur. With mounting world consciousness for saving the environment, textile industries are adopting sustainable products, green processing, and socially responsible advertising means to go hand in hand with consumerism demands.

Keywords: Green branding, Textile Industries, Sustainable, Eco-Friendly, Marketing, Environmental

Socio-Economic Rights under Indian and South African Constitutions: A Comparative Analysis of Constitutional Guarantees, Judicial Interpretation and Implementation Strategies

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Abstract

Socio-economic rights, such as access to education, healthcare, housing, and employment, play a crucial role in promoting social justice and reducing inequality. This paper compares how these rights are recognized, interpreted, and implemented in India and South Africa, two countries with progressive constitutional frameworks but different approaches to enforcement.

In India, socio-economic rights are primarily included under the Directive Principles of State Policy (DPSP), which guide government action but are not legally enforceable. However, the Indian judiciary has played a significant role in expanding these rights, interpreting them as part of the fundamental right to life and dignity. In contrast, South Africa's Constitution explicitly includes socio-economic rights in its Bill of Rights, making them legally enforceable. Courts in South Africa have actively upheld these rights, as seen in landmark cases like *Government of the Republic of South Africa v. Grootboom* and *Minister of Health v. Treatment Action Campaign*, which set legal precedents for housing and healthcare access.

Despite their commitment to socio-economic rights, both countries face challenges in implementation. Issues such as resource constraints, bureaucratic inefficiencies, and structural inequalities hinder progress. While South Africa provides direct legal remedies for violations, India relies more on judicial activism to push the government towards action.

This paper highlights key similarities and differences in both countries' approaches and suggests potential improvements, such as stronger policy coordination, better judicial training, increased public participation, and more effective enforcement mechanisms. By learning from each other's experiences, India and South Africa can strengthen their efforts to ensure these rights are meaningfully realized for all citizens.

Keywords: Socio-economic rights, constitutional law, judicial interpretation, India, South Africa, Directive Principles of State Policy (DPSP), Bill of Rights, justiciability, legal enforcement, social justice, human rights, equality, judicial activism, policy implementation, constitutional guarantees.

Revolutionizing Healthcare: The Rise of Telemedicine and Remote Care

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ABSTRACT

Telemedicine and remote care have revolutionized healthcare by enhancing accessibility, affordability, and efficiency. By leveraging digital technology, telemedicine bridges the gap between patients and healthcare providers, ensuring medical consultations, diagnosis, and treatment can occur beyond traditional clinical settings. This advancement is particularly crucial for rural and underserved populations, where access to healthcare facilities is often limited.

The integration of artificial intelligence, the Internet of Things (IoT), and cloud computing has further strengthened telemedicine, enabling remote monitoring of chronic diseases, mental health support, and emergency care. Despite its numerous benefits, telemedicine faces challenges such as technological limitations, data privacy concerns, and regulatory hurdles that vary across regions.

Government initiatives and policy frameworks play a pivotal role in shaping the telemedicine landscape, ensuring secure and ethical practices while promoting widespread adoption. The COVID-19 pandemic highlighted the significance of remote healthcare, accelerating its acceptance worldwide. As telemedicine continues to evolve with advancements like 5G connectivity and AI-driven diagnostics, it holds immense potential to redefine the future of healthcare delivery.

This chapter explores the evolution, benefits, challenges, and future prospects of telemedicine, emphasizing its transformative impact on global healthcare accessibility and patient-centered care.

Keywords: Telemedicine, Remote Care, Healthcare Accessibility, Digital Health, Virtual Consultation, Teleconsultation, Telemonitoring, Telepharmacy, Teleradiology

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Impact of Consumer Behaviour on Sustainability of Business Practices

Prepared by: Kushagra and Purab

Date: February 25, 2025

Abstract: The Influence of Consumer Behaviour on Business Sustainability

This report examines the significant impact of evolving consumer behaviour on the sustainability of modern business practices. Driven by increasing awareness of environmental degradation, climate change, and ethical concerns, consumers are increasingly prioritizing sustainable products and services. This shift in preferences compels businesses to adapt their operations and embrace more environmentally and socially responsible practices. The report explores the multifaceted nature of consumer behaviour, highlighting the influence of cultural, social, personal, and psychological factors, with a specific focus on the rise of ethical consumption and the demand for transparency. It delves into the three pillars of business sustainability – environmental, social, and economic – and analyzes how consumer pressure is driving companies to adopt sustainable strategies, including circular economy models, waste reduction, and investment in green technologies. Through case studies of companies like Patagonia, Tesla, Unilever, and IKEA, the report illustrates how businesses are responding to consumer demands for sustainability. Furthermore, it acknowledges the challenges associated with implementing sustainable practices, such as high costs and greenwashing concerns (misleading marketing to appear environmentally friendly), while also highlighting the opportunities for innovation, market differentiation, and long-term profitability. The report concludes that consumer behaviour is a crucial driver of business sustainability, and that companies that prioritize sustainability will be better positioned for success in the future.

Keywords: Consumer behaviour, sustainability, business practices, ethical consumption, environmental responsibility, circular economy, greenwashing, competitive advantage..

Review of Literature:

This report draws upon a range of academic and industry sources to provide a comprehensive overview of the relationship between consumer behaviour and business sustainability. The literature review encompasses the following key themes:

- **Consumer Behaviour and Ethical Consumption:** Works by Kotler and Keller (2016) provide a foundational understanding of consumer behaviour, while Peattie (2010) specifically explores the dynamics of green consumption, including the influence of social norms and personal values. Research on ethical consumption explores how consumers incorporate ethical considerations into their purchasing decisions, often focusing on fair trade, environmental impact, and social justice.
- **Business Sustainability and Corporate Social Responsibility (CSR):** The concept of business sustainability, encompassing environmental, social, and economic dimensions, is widely discussed in management literature. Studies explore the drivers of corporate sustainability initiatives, including regulatory pressures, stakeholder expectations, and the potential for competitive advantage. The "triple bottom line" framework, which emphasizes the interconnectedness of economic, environmental, and social performance, is a key concept in this area. Reports from organizations like Sustainable Brands (2023), Harvard Business Review (2022), and McKinsey & Company (2023) provide insights into current trends and best practices in business sustainability.
- **The Impact of Consumer Behaviour on Business Strategy:** Research examines how changes in consumer preferences and demands influence business strategy, particularly in relation to sustainability. Studies investigate the link between consumer expectations and corporate responses, including the adoption of sustainable supply chains, product development, and marketing strategies.
- **Challenges and Opportunities in Implementing Sustainable Practices:** The literature also addresses the challenges faced by businesses in implementing sustainable practices, such as the costs associated with transitioning to greener technologies, the complexities of managing global supply chains, and the risk of greenwashing. Simultaneously, it explores the opportunities that arise from embracing sustainability, including innovation, brand differentiation, and enhanced stakeholder relationships.

Table of Contents

1. Introduction

In the modern business landscape, sustainability has become a critical aspect of strategic planning and operations. As environmental concerns grow and social responsibility becomes a key focus, businesses are increasingly influenced by consumer behaviour. This report explores the impact of consumer behaviour on the sustainability of business practices, highlighting how shifts in consumer preferences drive companies towards greener, more ethical practices.

Sustainability is no longer just a corporate responsibility; it has become a competitive advantage. The increasing awareness among consumers regarding environmental degradation, climate change, and ethical issues has made them more selective about the brands they support. This shift in mindset forces businesses to rethink their operations and adopt sustainable practices.

2. Understanding Consumer Behaviour

Consumer behaviour refers to the decision-making processes and actions of individuals when purchasing goods and services. Several factors influence consumer behaviour, including cultural, social, personal, and psychological elements.

In recent years, a significant trend has emerged where consumers prefer products and services that align with their personal values, particularly concerning sustainability. Ethical consumption, minimalism, and the growing interest in eco-friendly products are examples of how consumer behaviour has evolved. Social media platforms and widespread access to information have further empowered consumers to make informed choices, amplifying their influence over business practices.

3. Sustainability in Business Practices

Sustainability in business practices involves adopting strategies that meet current needs without compromising future generations. It encompasses three key pillars: environmental, social, and economic sustainability.

- **Environmental Sustainability:** Businesses reduce their carbon footprints, promote recycling, and use renewable energy sources.
- **Social Sustainability:** Companies focus on ethical labor practices, diversity, and community engagement.
- **Economic Sustainability:** Ensuring long-term profitability while adhering to ethical practices.

Many companies have embraced sustainability by adopting circular economy models, reducing waste, and investing in green technology.

4. Impact of Consumer Behaviour on Business Sustainability

Consumer preferences for sustainable products and services compel businesses to adapt their practices. Companies that fail to acknowledge this shift risk losing market share and consumer trust. Conversely, businesses that align with sustainable values benefit from increased customer loyalty, brand reputation, and competitive advantage.

Consumers now expect transparency, pushing companies to disclose their sourcing, manufacturing processes, and carbon footprints. This has led to the rise of certifications like Fair Trade, Organic, and Carbon Neutral labels, which help consumers make informed choices.

Furthermore, consumer activism has gained momentum, where consumers actively boycott companies that do not align with sustainable values, further influencing business practices.

5. Case Studies/Examples

Patagonia: Known for its environmental activism, Patagonia uses recycled materials in its products and encourages customers to repair rather than replace items. Their 'Worn Wear' program promotes a circular economy.

Tesla: Tesla revolutionized the automobile industry by making electric vehicles mainstream, reducing dependence on fossil fuels. Their focus on sustainable energy extends to solar products and energy storage solutions.

Unilever: Unilever's Sustainable Living Plan focuses on reducing environmental impact while increasing social benefits. Brands like Dove and Ben & Jerry's focus on ethical sourcing and social issues.

IKEA: IKEA has committed to becoming a circular business by 2030, aiming to use only renewable or recycled materials in its products.

6. Challenges and Opportunities

While aligning with sustainable consumer behaviour offers numerous benefits, it also presents challenges:

- **High Implementation Costs:** Transitioning to sustainable practices often requires significant investment in new technologies and supply chain restructuring.
- **Greenwashing Concerns:** Some companies falsely market themselves as sustainable without meaningful changes, leading to consumer distrust.
- **Supply Chain Complexities:** Ethical sourcing and ensuring transparency across global supply chains can be difficult.

However, these challenges bring opportunities:
- **Innovation:** The demand for sustainable products fosters innovation in materials, energy efficiency, and packaging.
- **Market Differentiation:** Companies that genuinely adopt sustainable practices can differentiate themselves and build brand loyalty.
- **Long-Term Profitability:** Sustainable businesses often experience long-term cost savings and stronger customer relationships.

7. Conclusion

Consumer behaviour plays a pivotal role in shaping the sustainability of business practices. As consumers become more aware and demand ethical and eco-friendly products, businesses must adapt to remain competitive. Embracing sustainability not only meets consumer expectations but also fosters long-term profitability and positive social impact.

In the future, businesses that integrate sustainability into their core values will likely thrive, while those resistant to change may struggle to retain market relevance.

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Determinants of Organisational Citizenship Behaviour and Their Impact on Organisational Performance: A Systematic Literature Review

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Abstract

Organisational Citizenship Behaviour (OCB) refers to voluntary, discretionary actions by employees that enhance organisational effectiveness but are not directly recognized by the formal reward system. OCB plays a pivotal role in improving organisational performance by fostering a collaborative and supportive work environment. This study aims to explore the definitions, dimensions, factors influencing OCB, and its impact on organisational performance. Utilising a qualitative secondary research methodology, data were extracted from 45 published sources

through the PRISMA model. Thematic analysis was conducted to identify key themes and patterns in the literature.

The results show that OCB is characterised by deeds outside of official employment criteria and falls under categories including altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. Transformational leadership, supportive organisational culture, employee engagement, job happiness, organisational justice, work-life balance, psychological empowerment, and trust are some of the elements impacting OCB. OCB increases production, efficiency, and innovation within businesses, even when its absence might lead to more conflicts and lower performance. The report stresses the significance of aligning organisational and personal goals and building a supportive culture if we are to maximise OCB's benefits.

These outcomes suggest that businesses should focus on developing transformative leaders, establishing an inclusive culture, and providing regular remarks to raise OCB. Future research should investigate the long-term effects of OCB, its cultural differences, how OCB interacts with intrinsic motivation, and how changes in remote work and technology influence these activities. By means of better OCB, one would have complete understanding to enhance organisational performance by means of filling in knowledge gaps.

Women Empowerment Through Digital Payments: A Step Towards Financial Independence in Rajasthan.

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Abstract

Women's empowerment through digital payments has become a key step towards financial independence, especially in Rajasthan, where socioeconomic hurdles have traditionally hampered women's financial involvement. Digital financial services, such as mobile banking, UPI, and fintech developments, have been instrumental in reducing the women's financial gap through permitting women to access banking, savings, credit, and entrepreneurial opportunities. Government programs like the Bhamashah Yojana, Rajasthan DigiPay Program, and financial literacy seminars have increased women's access to digital transactions, reducing their reliance on cash-based systems.

This study evaluates the influence of digital payments on women's economic engagement in Rajasthan, using data from both rural and urban areas. The study emphasises the importance of digital transactions in promoting entrepreneurship, facilitating self-employment, and enhancing household financial stability. To analyse how advances in technology have impacted women's autonomy in finance, a combination of methodologies is adopted, featuring primary surveys and additional research analysis.
Despite great advances, obstacles such as the digital divide, lack of financial knowledge, cybersecurity concerns, and socio-cultural limits continue to be important barriers.

Addressing these issues requires a collaborative effort encompassing government policies, financial institutions, fintech startups, and civil society. Expanding digital infrastructure, improving digital security, and offering targeted financial education can help to increase the impact of digital payments on women's empowerment in Rajasthan.
This study suggests that digital payments are more than just a financial tool; they are also a catalyst for social and economic change. Digital financial services can contribute significantly to gender equality and sustainable growth in Rajasthan by ensuring universal accessibility and removing barriers.

Keywords: Women empowerment, digital payments, financial inclusion, fintech, mobile banking, financial literacy.

Sustainable Faculty Engagement Through Digital Learning and HR Tools

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Abstract

The growing focus on sustainability has made Higher Educational institutions deploy digital technologies. The impact of this digital learning on faculty engagement becomes crucial for HEI as faculty are the backbone of any HEI. Faculties' contribution to modern education becomes pertinent as they are the one who identifies key determinants of effective learning. Therefore, faculty engagement becomes essential for HEI to obtain better outcomes. HR also plays a pivotal role in engaging their employees. However, when these HR tools are integrated with digital learning, they can have different impacts on faculty engagement. This study explores the impact of digital learning on faculty engagement in HEI and also the interacting effect of HR and digital learning on faculty engagement. The sample of 100 faculty for the study was collected from various HEIs of Noida and Greater Noida (India). The data was analysed through regression analysis and the findings revealed that both digital learning and HR tools have a positive significant contribution to Faculty engagement when taken individually. However, there was also the synergistic effect of HR tools and Digital learning on faculty engagement. The study provides interventions to HEI to implement strategies that focus on the professional development of Faculty through digital learning, whose results will be foreseen in the student outcomes. Further implementation of HR tools such as digital performance evaluation, digital communication, and continuous digital feedback mechanisms will further enhance faculty engagement. Learning Management systems, access to research databases, webinars, and online certification courses are the sources that were considered in the current study through which digital learning can be inculcated in faculty. The results indicate that HEI can create sustainable faculty engagement through digital learning and HR technologies.

Chapter Title: The Influence of Social Media in Shaping Sustainable Tourism Narratives: A Linguistic Perspective

Abstract

Social media has fundamentally transformed the tourism industry, particularly in the realm of sustainable tourism. Through platforms like Instagram, Twitter, and YouTube, individuals, influencers, and organizations have shaped the way sustainability is communicated, perceived, and practiced in tourism. This chapter explores the linguistic dynamics that underlie the shaping of sustainable tourism narratives in social media spaces. It examines how language—through hashtags, influencer content, and tourism organization campaigns—affects the way sustainability is framed, communicated, and adopted. By analyzing the linguistic strategies employed, this chapter offers a nuanced understanding of the role social media plays in promoting or hindering sustainable tourism. The chapter also highlights issues such as greenwashing and the ethical implications of linguistic choices in promoting sustainability. Ultimately, it argues that the power of language in shaping sustainable tourism is significant, but so too is the responsibility to ensure that narratives are accurate, transparent, and inclusive.

Introduction: The Rise of Social Media and Sustainable Tourism

In the digital age, social media has become an integral tool for communication, influencing public opinion, and shaping narratives in nearly every sector. The tourism industry, in particular, has experienced profound changes due to the widespread use of platforms such as Instagram, Twitter, YouTube, and Facebook. Social media not only serves as a space for individuals to share their travel experiences, but it also plays a pivotal role in shaping perceptions about destinations, cultures, and the broader concept of sustainability.

Sustainable tourism, a concept grounded in environmental, economic, and cultural sustainability, has increasingly become a focal point for many tourism stakeholders. However, how this narrative is communicated, understood, and promoted is influenced heavily by the language used within social media platforms. In this chapter, we explore the role of social media in shaping sustainable tourism narratives from a linguistic perspective. By analyzing how language is used to promote sustainability, we aim to understand how certain discourses are constructed, spread, and reinforced across social media networks.

The Role of Language in Shaping Narratives

Language is more than just a means of communication; it is a tool that shapes thought, perception, and action. The concept of "narrative" in communication studies refers to the way stories are constructed and the meanings they convey. In the context of tourism, the narratives that shape people's understanding of destinations, experiences, and sustainability are often influenced by the linguistic choices made by individuals, influencers, tourism organizations, and media outlets.

Language helps construct social realities, and these constructions can either reinforce or challenge existing ideologies. Social media platforms are spaces where narratives are constantly being negotiated and re-negotiated, and this is particularly true in the realm of

sustainable tourism. The words, phrases, and symbols used in posts can have significant implications for how people perceive sustainable practices, how they engage with destinations, and how they make travel decisions.

Social Media as a Space for Sustainable Tourism Discourse

Social media platforms serve as key sites for the circulation of ideas and information about sustainable tourism. Influencers, bloggers, activists, and tourism companies have harnessed the power of social media to promote messages of environmental consciousness, ethical tourism practices, and the preservation of local cultures and heritage. Through photos, videos, and textual content, these actors contribute to the shaping of sustainable tourism narratives.

The linguistic choices made on these platforms are often designed to appeal to emotions, values, and ethical sensibilities. For example, terms like "eco-friendly," "green travel," "local experience," and "responsible tourism" are commonly used to align with the growing demand for sustainable travel options. Additionally, hashtags such as #SustainableTravel, #EcoTourism, and #LeaveNoTrace have become popular tools for promoting and categorizing content related to sustainability.

However, the linguistic framing of sustainability can vary greatly depending on the intended message and audience. For instance, some tourism organizations may emphasize environmental conservation and biodiversity, while others may focus on local economic benefits or community empowerment. This diversity in messaging reflects the various dimensions of sustainability—economic, social, and environmental—that are integral to sustainable tourism.

The Power of Influencers and Hashtags in Constructing Sustainable Tourism Narratives

One of the most significant developments in the use of language on social media is the rise of influencers who shape perceptions about destinations and sustainable practices. These individuals often possess large followings and are considered trusted sources of information. Through their linguistic choices, influencers can steer the narrative around sustainable tourism, either by promoting eco-friendly travel habits or by inadvertently perpetuating unsustainable practices.

The linguistic strategies employed by influencers are crucial in shaping the public's understanding of sustainability. For example, an influencer might use language that highlights personal responsibility (e.g., "I always make sure to pack light to reduce my carbon footprint") or they might focus on the collective good (e.g., "Together, we can make a difference by supporting local communities"). The way influencers frame sustainable practices, whether through personal anecdotes or general advice, has a profound impact on how their followers interpret and engage with sustainability.

Hashtags, too, have become powerful linguistic tools for categorizing content and creating digital movements. Hashtags like #SustainableTourism, #ConsciousTravel, and #EcoFriendlyDestinations not only serve to group content but also create a sense of community among like-minded travelers and advocates. These hashtags often function as a form of branding for sustainable tourism, making it easier for users to find relevant information and contribute to the conversation.

Moreover, hashtags can facilitate a type of linguistic framing that encourages action. For example, #ResponsibleTourism may carry a call to action that encourages travelers to make ethical choices, such as reducing waste, supporting local businesses, or engaging with cultural heritage respectfully. Through this linguistic framing, social media becomes a space not only for the dissemination of information but also for the mobilization of individuals to act in ways that align with sustainable tourism values.

The Role of Tourism Organizations and Policy Makers in Shaping Sustainable Narratives

Tourism organizations and policymakers also play a critical role in shaping sustainable tourism narratives on social media. These entities often use linguistic strategies to promote specific policies, highlight the importance of sustainability, and educate travelers about responsible tourism practices. By engaging with the public through social media platforms, these organizations have the opportunity to influence public attitudes and behavior.

For example, many national tourism boards and international organizations such as the United Nations World Tourism Organization (UNWTO) use social media to promote sustainability efforts. Their messaging often emphasizes the long-term benefits of sustainable tourism, such as preserving natural resources, supporting local economies, and fostering cultural exchange. The language used in these campaigns is typically formal, authoritative, and focused on global issues, such as climate change, biodiversity loss, and social inequality.

In addition, tourism organizations frequently collaborate with influencers and other content creators to amplify their messages. This partnership allows them to reach a broader audience and to present sustainability in a way that resonates with diverse groups of people. Whether through sponsored posts, branded content, or educational videos, these collaborations contribute to the linguistic shaping of sustainable tourism narratives.

Challenges in Linguistic Framing: Greenwashing and Misleading Narratives

Despite the growing emphasis on sustainability in tourism, there are challenges related to the linguistic framing of sustainability. One major concern is "greenwashing," where businesses or tourism destinations falsely claim to be environmentally friendly or sustainable in order to attract customers. Greenwashing is a linguistic practice that involves using buzzwords like "eco," "green," or "sustainable" without adhering to the principles of sustainability.

This deceptive use of language can mislead consumers into believing that they are supporting responsible tourism practices when, in reality, the destination or company may be contributing to environmental degradation or cultural exploitation. The prevalence of greenwashing on social media raises ethical concerns about the power of language in shaping perceptions of sustainability. It also highlights the need for greater transparency and accountability in the way sustainability is communicated.

Consumers are becoming increasingly savvy in recognizing greenwashing tactics, but the challenge remains in how to ensure that the language used to promote sustainable tourism is both truthful and meaningful. As the demand for sustainable tourism grows, so too does the need for clear, consistent, and accurate language that reflects the complexities of sustainability.

Conclusion: The Future of Social Media and Sustainable Tourism Narratives

The influence of social media in shaping sustainable tourism narratives is undeniable. Through the strategic use of language, individuals, influencers, organizations, and policymakers are able to create, reinforce, and sometimes challenge the narratives that define what it means to travel responsibly. From hashtags to influencer endorsements, the linguistic choices made on social media platforms have a profound impact on how sustainability is perceived and practiced in the tourism industry.

As the digital landscape continues to evolve, it is crucial to consider the ethical implications of how sustainability is communicated and to strive for linguistic practices that are authentic, transparent, and inclusive. Social media offers an unprecedented opportunity to shape the future of sustainable tourism, but it also carries the responsibility to ensure that the narratives being constructed are both accurate and reflective of the diverse realities of sustainability.

Ultimately, the power of language in shaping sustainable tourism narratives lies not only in the words that are used but in the collective action that these words inspire. By embracing language that is both meaningful and responsible, we can help ensure that the future of tourism is not only sustainable but also equitable and inclusive.

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Exploring IoT Integration for Enhanced Interdepartmental Coordination in Five-Star Hotels of Delhi: A Comprehensive Analysis

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Abstract— **Five-star hotels operate in a highly competitive landscape where efficiency and service excellence are paramount. However, traditional interdepartmental coordination methods often rely on manual processes, leading to communication bottlenecks, delays, and inefficiencies. The integration of the Internet of Things (IoT) has revolutionized the hospitality industry, offering innovative solutions for enhanced interdepartmental coordination in five-star hotels. This study provides a comprehensive analysis of IoT integration within luxury hospitality settings, exploring its potential to streamline communication, optimize operations, and improve overall guest experiences. By examining real-world implementations and industry best practices, this research highlights how IoT-enabled devices, interconnected systems, and data analytics facilitate seamless coordination among hotel departments, including front office, housekeeping, food and beverage, security, and maintenance. the study evaluates how IoT-driven coordination enhances staff productivity, minimizes errors, and ensures a seamless guest journey from check-in to check-out.**

Keywords— ***Internet of Things (IoT), Five-Star Hotels, Interdepartmental Coordination, Smart Hospitality, Hotel Automation, Artificial Intelligence (AI) in Hospitality***

UPI Adoption in India: A Literature Review on Rural-Urban Dynamics and its Role in Sustainable Development Goals

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Abstract

India's digital payment landscape has been completely transformed by the Unified Payments Interface (UPI), making digital payments faster, easier, and more accessible. This study explores how UPI has been adopted in both urban and rural areas, identifying key factors that drive its usage and the challenges that still exist. While cities have embraced UPI due to better digital infrastructure and higher financial literacy, rural areas face hurdles like poor connectivity, lack of awareness, and trust issues. By analysing transaction data from 2016 to 2024, this research highlights the rapid growth of UPI and the impact it has on financial inclusion, economic empowerment, and the achievement of Sustainable Development Goals (SDGs). The results indicate that with appropriate policies, improved cybersecurity, and greater financial education, UPI can further bridge the digital gap and create a more inclusive financial ecosystem. As digital payments continue to evolve, a collaborative effort between the government, financial institutions, and technology providers will be essential to ensure UPI's long-term success in driving economic growth and financial accessibility for all.

Keywords: Unified Payments Interface, Financial Inclusion, Sustainable Development Goals, Rural-Urban Divide.

Bibliometric Analysis of risk for Portfolio Creation

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Abstract:

Due to the dearth of thorough summaries in the body of existing literature, this systematic review and bibliometric analysis aim to convey quantitative and qualitative knowledge on the constantly developing topic of risk in portfolio creation in a methodical manner. By identifying the best combination of securities and other investments, portfolio creation seeks to maximise return and reduce total risk. This study offered a comprehensive evaluation of the literature on risk analysis for portfolio construction through bibliometric analysis. It also presents a map of 1274 research articles from the Scopus database that were published between 2000 and 2024. This paper focuses on developing trend determining subject area, country, most cited, institutions which has major influence on advancement of scientific knowledge. Following the top 50 research papers, which frequently utilise different risk measures to develop the portfolio, the study's findings were categorised into eight primary areas: year, subject area, kind, nation, authors, and keywords. This study will assist academic scholars, regulators, and policymakers in understanding the fundamentals of risk of portfolio creation and highlighting pertinent areas that require further research.

Keywords: Portfolio Creation, Cluster analysis, Bibliometric Analysis, Systematic literature review.

"Energy for Tomorrow: Consumer Awareness on Clean Energy in India"

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ABSTRACT

Energy -A Rapid Need for Today and Tomorrow. The demand for energy is increasing rapidly as it forms the foundation of all physical, technological, and biological processes. With growing industrialisation and urbanisation, more energy is needed to support expanding cities, factories, and infrastructure. The rapid advancement of technology, including smartphones, data centres, and artificial intelligence, has further surged energy consumption. Additionally, as the global population continues to grow, the demand for essential services such as healthcare, communication, and food production— all of which require energy— is also rising.

This research paper explores consumer behaviour and awareness towards clean energy, particularly in Indian context, with special focus on Rajasthan. The paper further digs into the urgency of energy needs, the various sources of energy, and why opting for clean energy is a sustainable choice.

Furthermore, key aspect of the study is analysing the energy consumption patterns in Indian households, their awareness of clean energy alternatives, and their attitudes towards adoption. It further examines the accessibility and affordability of clean energy, highlighting whether cost remains a barrier. The study also assesses how global, national (India), and regional (Rajasthan) policies and regulations impact consumers—whether they benefit or face challenges due to these frameworks.

Using a survey of at least 100 respondents, this research provides valuable insights into whether consumers are well-informed about clean energy and if current policies are in their Favor. The findings aim to bridge the gap between policy implementation and consumer needs, ultimately contributing to a cleaner and more sustainable energy future.

Determinants of Divergent Thinking in Work Environment: An Empirical Study of Organised Retail Sector

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Abstract

In the fast-paced and competitive organised retail sector, fostering employee divergent thinking is crucial for enhancing productivity and innovation. This study examines the impact of individual and organisational factors on employees' divergent thinking, which in turn influences creative performance. Using a descriptive research design, data were collected from 212 retail employees through a self-developed questionnaire. Multiple regression analysis explored the relationships between various individual and organisational factors and employee divergent thinking. Findings indicate that creativity-relevant skills, resource availability, management attitude, and employee attitude positively influence divergent thinking, while reward systems exhibit a negative impact. Notably, personality, domain-related skills, task motivation, and leader influences were non-significant predictors. These results underscore the importance of organisational support and individual competencies in shaping employee creativity. The study contributes to the literature on workplace creativity and offers practical implications for managers seeking to cultivate innovative work environments in organised retail. Future research should consider longitudinal designs, expanded sample sizes, and additional moderating variables to deepen the understanding of factors influencing divergent thinking.

Keywords: divergent thinking, creativity, organised retail, employee performance, innovation, workplace factors

DESIGNING SUSTAINABLE PACKAGING SYSTEMS: A LIFE CYCLE ASSESSMENT APPROACH

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ABSTRACT

The increasing environmental concerns associated with traditional packaging materials have driven the development of biodegradable alternatives. The packaging industry faces increasing pressure to reduce environmental footprint. This study employs life cycle assessment (LCA) TO evaluate the environmental impacts of various packaging systems. A comparative analysis of traditional packaging materials (e.g., plastic, paper) versus sustainable alternatives (e.g., bioplastics, mushroom- based packaging) reveals significant reductions in greenhouse gas emission, water usage, and waste generation. The results highlight the importance of considering the entire packaging life cycle, from raw material extraction to end of life disposal or recycling. As concern for the environment grows, sustainable packaging has become a crucial aspect of consumer decision making. The study found out that eco-friendly cues, such as biodegradable materials and minimal packaging, significantly enhance consumer perception of sustainability. Furthermore, a quantitative research design revealed that sustainable packaging aesthetics can increase product sales and promote environmentalist consumer behavior. The study's findings provide valuable insights for packaging designers, manufacturers and policymakers seeking to develop more sustainable packaging systems and understanding sustainable packaging's role in shaping consumer behavior and provide insights for businesses seeking to adopt environmentally responsible packaging practices.

Keywords: sustainable packaging, life cycle assessment, environmental impacts, consumer decision making, environmental cues.

Predictors of perception of organizational politics with special reference to private sector in Rajasthan

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Abstract

Purpose: The perception regarding the organizational politics is very important factor which impacts the overall system and the working methodology of the organization. It is prominently present in the organization all the time and almost at all the levels in the hierarchy especially at the mediocre and the top level management. The present study have checked the influence of the factors i.e. role ambiguity, relationship conflict and need for power on perception of organization politics. Data for the study is collected in the online manner through google forms from the organizations working in various domains in Rajasthan. Reliability test is used for the purpose. The association between the independent factors and the dependent factors is known through correlation and the regression test. This study suggests that there is no impact of the role ambiguity on the POP while there is a positive correlation between the need for power and relationship conflict.

Keywords: POP, Role Ambiguity, Relationship Conflict, Need for Power

Abstract

Impact of Digital Solutions in Creating an Inclusive Learning Ecosystem for Specially-Abled Workforce in India

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Purpose – This study looks at how digital technologies can help make learning more accessible for the especially abled population in India by tackling important issues like competency, socio-economic factors, and working together with stakeholders. It aims to deliver practical insights to improve ongoing education and employability within this demographic.

Design/methodology/approach – The research used a qualitative methodology that includes semi-structured interviews, focused group discussions, and surveys to identify and prioritize the most significant challenges in leveraging digital technology for differently abled individuals. The study highlights the top three elements in each category through iterative ranking and collective inputs from participants based out of the Jaipur, Pune, and Hyderabad cities of India.

Findings – The study identifies significant challenges associated with leveraging digital technology for inclusive learning and development for differently abled individuals in India, including digital literacy, adaptability, cognitive difficulties, financial limitations, and coordination among stakeholders. Addressing these difficulties necessitates a comprehensive strategy that includes skill enhancement, infrastructure improvement, policy implementation, and strengthened coordination among governments, NGOs, employers, and families.

Practical implications – This study provides actionable insights for organizations and policymakers to plan focused interventions that address the primary challenges experienced by differently abled individuals in leveraging digital technology for learning and development.

Originality/value – This study contributes to the existing body of knowledge by focusing on the unique socio-economic and technological landscape of India, providing localized insights that are often underrepresented in global research. By examining the interplay between individual competence, socio-economic factors, and stakeholder collaboration, it offers a comprehensive understanding of how digital technology can be adapted to foster inclusivity in the workplace.

Keywords: Inclusive learning and development, leverage technology, differently-abled population, digitalisation challenges, digital collaboration for specially abled individuals.

The Function of Industrial Design in the Development of E-Commerce Products: A Study of Innovation and Market Responsiveness in India

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Abstract

Industrial design is crucial in determining the success of e-commerce items, affecting their use and overall competitiveness. As online shopping quickly expands, firms increasingly trust strategic design to develop items that carry through consumer expectation while distinguishing themselves in a competitive market. This survey analyzes the function of industrial design in e-commerce merchandise creation, highlight user-centered tactics. Advanced problem-solving and the incorporation of development technology.

Trade names such as Titan, Fabindia, and Pepperfry exemplify the significance of adept design in establishing merchandise peculiarity, strengthen brand name designation, and augment consumer battle. Furthermore, inventions like 3D printing, virtual prototyping, and augment world have optimize the design procedure, enhancing merchandise development 's adaptability and efficiency. The survey highlights industrial design promotes invention via market analysis, interdisciplinary cooperation and the execution of advanced technical solutions. Aside from aesthetics, industrial design enables organization to stay adaptable to change consumer taste and market world. An effective design scheme promotes brands percept, additional merchandise entreaty, and cultivate digesting customer loyalty. organizations that wisely allocate resources to design can make merchandise that are functional, aesthetically pleasing, and match with changing market requirement. Future surveys should investigate the influence of artificial intelligence and large data on enhanced design approach , optimize production procedure , and bolster competitive placement inside the e-commerce sector .

Keywords:*Industrial Design, E-commerce, Product Innovation, User Experience, Market Adaptability, Brand Identity*

INFLUENCE OF MARKETING, ADVERTISEMENT, AND PACKAGING ON HFSS FOOD CONSUMPTION AND THE ROLE OF MOBILE HEALTH INTERVENTIONS IN SHAPING HEALTHY EATING ATTITUDES AMONG ADOLESCENTS

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Abstract

High consumption of high fat, sugar, and salt (HFSS) packaged foods by adolescents has become a major public health problem with the main causes being aggressive marketing, persuasive advertising, and attractive packaging. Mobile health interventions (MHIs) are mentioned as digital tools that, at the same time, could promote healthy eating behaviors. This study investigates the dual impact of commercial food promotion strategies and MHIs on adolescents' dietary choices and attitudes toward healthy food consumption. The research was carried out among 421 teenage students from four private schools of Jaipur city. The constructs measured were marketing influence, advertisement recall, packaging appeal, mobile health engagement, HFSS food consumption and healthy food attitudes; and these were measured using a structured questionnaire. A Structural Equation Modeling (SEM) was used to analyze the complex interrelationships between these variables. The results suggest that marketing and advertisement increase adolescents' consumption of HFSS food, but packaging shows a mixed effect. On the contrary, mobile health interventions have a strong positive association with healthier food attitudes and may be able to compensate for the unhealthy nature of commercial influences. This study highlights the critical importance of the integration of public health strategies—covering a broader range of programs including regulations on unhealthy food marketing along with such a digital health strategy that is engaging and educational for engaging adolescents to make informed decisions regarding their dietary choices.

Keywords: HFSS foods, marketing, advertisement, packaging, mobile health interventions, adolescent nutrition

The Impact of Sustainable Talent Management Practices on Workforce Agility in Higher Education Institutions

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In the dynamic landscape of higher education, workforce agility has emerged as a critical factor in sustaining institutional effectiveness and adaptability. This study examines the impact of sustainable talent management (TM) practices—specifically talent acquisition, talent retention, talent appraisal, and talent learning & development—on workforce agility in higher education institutions. A quantitative research design utilised survey data from faculty and administrative staff across multiple institutions. Regression analysis revealed that talent retention and talent learning & development significantly influence workforce agility, whereas talent acquisition and talent appraisal exhibited weaker predictive power. The findings underscore the necessity of strategic TM practices that foster continuous learning, employee engagement, and adaptability within academic institutions. The study contributes to the growing body of literature on human resource management in higher education and provides actionable insights for institutional leaders aiming to enhance workforce agility through sustainable talent management initiatives.

Keywords: Workforce Agility, Talent Management, Higher Education, Sustainable HR Practices, Talent Retention, Learning & Development

Tracing Trends in ESG Disclosures and Firm Performance: A Bibliometric Review

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ABSTRACT

ESG disclosures have become an essential element of corporate transparency, shaping stakeholders' perceptions and impacting firm performance significantly. This study investigates the bibliometric analysis of ESG disclosure research and highlights its influence on firm performance. Analyzed articles focusing on the key words of "ESG disclosures", "Sustainability", and "firm performance" using data sourced from the Dimensions Database. The bibliometric analysis performed using VOSviewer provides insights into trends, key authors, top institutions, and leading countries within this particular field. The data indicates that Amina Buallay has the highest number of citations, totaling 1372, while Brunel University London stands out with 30 publications and 1850 citations. China leads in contributions, with the United States following closely behind. The journal 'Sustainability' is recognized as the foremost publication platform. The notable rise in publications from 2020 to 2024 is indicative of the increasing significance of ESG disclosures in driving firm performance.

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Title- "<u>SUNS ON EARTH</u>: Development or Danger and the role of Fintech in fusion."

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Abstract

The pursuit of energy solutions is critical endeavour for continued progress. Sustainable energy practises are crucial for mitigating the environmental impact of energy production. A landmark innovation in this regard is the development of 'Artificial Suns' globally. They are named so because, if ignited and sustained to a level of self-sustenance, they could be an endless source of energy, like the 'Natural Sun' of the Solar System. They most common approach to replicate this energy generation of Sun is through nuclear fusion, which is the holy grail of nuclear energy. It is done through Magnet Confinement Technology. Unstable hydrogen is run through a donut shaped-reactor, further compressed by magnets at increased temperatures, thereby generating energy. This idealistic technology can be used to generate unlimited clean energy. A sustained safe nuclear energy reactor will have no dangerous by products, no cancer causing fuels, no carbon emissions reduced greenhouse gases and humans will not have to use fossil-based energy fuel. Therefore, this could prove to be a comprehensive, holistic and one-stop solution to amplifying energy consumption. It is a good alternative to solar energy tapped by the natural sun, as the latter has some limitations. Solar panel has a limited life-span, requires a larger territorial landscape, the batteries used for storage of energy generates E-waste. Therefore, nuclear fusion is the future of energy. However, this development needs to be taken with caution, because if mishandled, it would cost the humanity.

Major developments include ITER [International thermo nuclear energy reactor], developing in Southern France, in which 35+ nations are collaborating to harness this critical source of power since 1985, commemorating 40 years of endless efforts to attain

regenerative and carbon-neutral energy. Seven major nations are USA, EU, Russia, France, India, China and South Korea. China is racing to get ahead in nuclear-fusion technologies. On 29 December, 2024 when most of the world was preparing for new-year, China unveiled a new company to named China's Fusion Energy Inc. to turbo-charge its investment in China's artificial sun named EAST [Experimental Advanced Superconducting Technology]. With respect to India, Aditya was the first Tokamak developed in India in 1989. Formally known as the SST 1 [Steady State Superconducting Tokamak], it is the only Tokomak in the world with superconducting Torodial field magnets, thereby demonstrating reduced cold helium consumption.

Though these developments portray a fascinating future of unlimited power and zero emissions, prudence is the best approach to manage it. Checks and regulatory framework mechanisms should be strictly enforced to prevent 'weaponisation of nuclear fusion' in future. Also, this technology will become operative by 2030s, so for the present energy needs; the energy of the 'Natural sun' should be harnessed to its fullest potential, in the most sustainable way through an enduring strategy.

Commercial fusion has excited and captivated the attention of both private and public investments. In the last decade alone, Private companies invested $1.9 billion and $85 million in grants. Notable private investors are L&T and ENN Group; also the leading fusion figures like Bill gates and Vinod khosla are showing increasing interest for investment. Fusion start ups are cropping all over the world, followed by the development of blockchain technology; issuing green bonds [Sustainable investment bonds] by Fintech companies are creating a new trend in funding. This, in turn, is accelerating the research and development of the 'Artificial Suns'. But what's undermining is a lack of Safety framework and regulatory mechanisms. A substantiated truth is that Capitalists are revenue-centric and profit-oriented. Bestowing the capability of fusion upon them is like arming a felon, which may lead to the development of a 'New Nuclear Age'. Quest for fusion energy comes with great responsibility, if overlooked; it would cause a Breakdown of civility, as with fusion, we don't just dream of a future, we build it.

Impact of Digitalisation on Labor Economics

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Abstract

Digitalisation is transforming the workplace, reshaping the job roles and altering the hiring processes. Industries are increasingly adopting new technologies like artificial intelligence (AI), Machine learning (ML), automation, and digital platforms, which enhance productivity but also pose risks such as job displacement and inequality.

The demand for skilled and service workers is rising, while the need for operational staff and those with lower set of skills is declining. Labor demand grows when workers are doing their jobs optimally with the available incentives and financial constraints are present. Digital transformation necessitates specialized skills, and firms require funding to implement new technologies. When these factors align, businesses expand, generating more employment opportunities.

The gig economy, fueled by online platforms, has not only increased workers independence but also introduced challenges like job instability and lack of employee benefits. The pandemic-driven shift to remote work has improved work-life balance for some, yet widened the digital divide for those lacking technological access. Moreover, income disparity is growing, as wages for skilled digital workers rise while those in traditional jobs see little progress.

Empirical studies conducted by Xiang Zhou, Jiali Liu indicated that policies enhancing human capital, reducing labor mismatches, and fostering urban innovation play key roles in boosting labor productivity. Further, the analyses suggest that these policies have a greater impact in regions with stronger industrial clustering, marketisation, and industrial structures compared to areas with weaker economic foundations.

Keywords: labor market, digitalisation, automation, gig economy, human capital, digital divide.

A Qualitative Study on Impact of Supply Chain Transparency on Brand Trust & Purchase Decision

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Prof. Renu Pareek- Dean, Jaipur School of Business, JECRC University, Jaipur

Abstract

In today's internet world, consumers have access to so many knowledge about various related aspects of business. Consumers are becoming sensitive to environment and getting aware about supply chain transparency marketing as well. This qualitative study explores the impact of supply chain transparency on consumer behavior focusing on brand trust and purchase decision. Through semi structured question interview with 35 participants was conducted to understand consumer attitude towards supply chain transparency. the findings reveal that consumers prefer brands that show openness about their sourcing and production practice, making them good indicator for corporate social responsibility and integrate towards society. Factors such as safety while product development phase, labor practice, materials procurement stage, workplace conditions within supply chain emerge as significant concern for consumer preference for transparent brands. Analysis of demographic data indicates that younger consumers and those with higher education level exhibit highest sensitivity to transparency issue, making a generational and educational divide. Further, income level also leads to importance to supply chain transparency, higher income level participants showing preference to brands for transparency. the study concludes by suggesting some strategic transparency initiatives that integrates sustainability and engagement of share holders to build consumer trust on brand. Thus, brands can have positive association from consumers while maintain regulatory requirements, maintain a long-term relationship with consumers based on ethical business practices.

Keywords: Supply chain transparency, consumer perception, brand trust, purchase decision.

YOUTH PERCEPTION OF SUSTAINABILITY IN QUICK COMMERCE: AWARENESS, ATTITUDE, AND ACTION

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ABSTRACT

Quick commerce (Q-commerce) has revolutionized shopping by offering ultra-fast deliveries, generally ranging from 10–30 minutes. However, this rapid growth raises concerns about its environmental impact, including excessive packaging, elevated carbon footprint, and unsustainable last-mile logistics. This research explores the opinions of young consumers in Jaipur, Rajasthan, regarding sustainable practices in Q-commerce. The study examines whether factors like compostable packaging, ecological consequences, and responsible sourcing influence purchasing decisions among Gen Z and young adults. A survey-based quantitative approach is utilized to evaluate consumer preferences, awareness levels, and willingness to spend on eco-friendly alternatives. The findings reveal a paradox—although young consumers express concern for sustainability, affordability and ease often override real buying patterns. Additionally, brand perception and ethical business initiatives significantly shape consumer trust in sustainable Q-commerce strategies. The study provides crucial perspectives for policymakers, businesses, and marketing professionals working to integrate eco-conscious solutions without compromising the speed and efficiency defining Q-commerce. By focusing on Jaipur, Rajasthan, this research enhances regional insights into sustainability within the expanding quick commerce industry in India.

Keywords: Quick Commerce, Sustainability, Consumer Trends, Young Shoppers, Jaipur

Impact of Financial Inclusion on Rural Population of Rajasthan: With

Reference to Pradhan Mantri Jan-Dhan Yojana

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Abstract

Some of the state-led initiatives that primarily contributed to the development of a better scenario for the upliftment of the poor and weaker people in the nation associated with the agricultural sector and other allied sectors include the establishment of Regional Rural Banks, cooperative societies, primary agricultural societies, and the introduction of priority sector credit guidelines. However, it has been argued in a number of publications over the years that the primary goal of

this kind of financial inclusion might not be able to significantly improve the lives of the impoverished. In this study, the effects of the PMJDY (National Financial Inclusion Scheme) in the state of Rajasthan are evaluated. The results are normalized for Jaipur (Rural), with more information provided in the subject below. Two hundred samples make up the study, which is based on primary data. An ANOVA in one direction is used to assess the findings.

Key Words: Financial Inclusion, PMJDY, Jaipur Rural.

Promoting Sustainable Products: Strategies and Way Forward

Abstract

The increasing environmental concerns and consumer awareness have propelled the demand for sustainable products. Sustainability has emerged as a cornerstone of global development, guided by the United Nations' Sustainable Development Goals (SDGs) 2030. Among these 17 goals, several directly emphasize the need for sustainable consumption and production patterns (Goal 12), climate action (Goal 13), and responsible resource use. The SDGs aim to balance economic growth with environmental preservation and social equity, making sustainability a shared responsibility for governments, businesses, and individuals alike.

This paper examines strategies to promote sustainable products and outlines a path forward for businesses, policymakers, and consumers to embrace sustainability. The research adopts a mixed-methods approach, incorporating both qualitative and quantitative analyses, to provide a holistic understanding of the strategies required to enhance the adoption of sustainable products. Through a comprehensive review of literature and stakeholder interviews, the paper identifies key challenges, effective strategies, and actionable recommendations for promoting sustainability.

The study adopts an exploratory research design, combining secondary data analysis with primary insights from industry experts and consumers. The Research papers and articles considered for the analysis are from 2019-2025. Implications for businesses include integrating sustainability into core strategies, leveraging technology, and enhancing consumer education. For policymakers, the findings emphasize the need for supportive regulations, incentives, and public-private collaborations. The importance of promoting sustainable products lies in mitigating environmental damage, fostering responsible consumer behaviour, and driving long-term economic growth.

The findings of this study underscore the need for a collaborative approach among businesses, policymakers, and consumers to drive sustainable product adoption. By integrating sustainability into business models, implementing supportive policies, and fostering responsible consumer behaviour, the global market can transition towards a more sustainable future. This research provides valuable insights for stakeholders aiming to contribute to

environmental sustainability while ensuring long-term economic growth and corporate responsibility. Through continued research and implementation of best practices, a sustainable marketplace can be cultivated, benefiting both the environment and society at large.

Financial Inclusion Under the Pradhan Mantri Mudra Yojana

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Introduction

Financial inclusion is a key factor of socio-economic development. It helps individuals and firms get access to cost-effective financial products needed for expansion. In India, many remain underbanked, prompting government initiatives like the Pradhan Mantri Mudra Yojana (PMMY), launched in 2015 to support micro and small enterprises (MSEs). Its inclusiveness is reflected in its three-tiered loan structure for businesses at various stages of development. The Shishu category offers loans of up to INR 50,000 for new ventures and new companies, Kishore offers loans from INR 50,001 to INR 5,00,000 to expanding businesses, and Tarun offers up to INR 10,00,000 for established companies that need to expand. By removing the need for collateral and simplifying the process of loan application, PMMY has promoted enhanced participation by women entrepreneurs and weaker sections of society who otherwise find it difficult to avail financial support thus addressing credit gaps and successfully integrating them into the formal banking system.

Research Objective

This study attempts to investigate how the MUDRA scheme has contributed towards financial inclusivity, especially in gender, caste-based equality, and first-time

entrepreneurship. Based on quantitative data analysis, this study endeavours to assess the performance of PMMY in curbing financial inequalities and uncovering the prevailing challenges. By analyzing both the success and weaknesses of the scheme, this study benefits the larger discourse on financial empowerment and sustainable Indian economic growth.

Data and Methodology

This study uses quantitative data analysis to assess the impact of PMMY on financial inclusion, drawing from government reports and financial institution statistics. The primary sources are MUDRA Ltd. Annual Reports, which present loan disbursement by borrower segment (gender, caste, sector), and RBI financial inclusion reports, which provide data on credit access trends and loan sizes sanctioned for different groups. MSME Ministry, NITI Aayog, and SIDBI reports contribute to the analysis by evaluating demand credit gaps, new entrepreneur participation, and lending to marginalized sections.

Methodology uses descriptive statistical analysis to investigate trends of loan disbursement over more than a year. Comparative analysis examines availability of credit before and after PMMY, especially among women, SC/ST/OBC clients, and new entrepreneurs. Trend analysis tracks change or rise in the involvement of new entrepreneurs as well as variation in loan size by borrower category.

Through the use of quantitative indicators, this study offers a data-based, objective evaluation of PMMY's role in financial inclusion and whether there are still gaps in credit distribution and access even after the outreach efforts of the scheme.

Key Findings

The evaluation of Pradhan Mantri Mudra Yojana (PMMY) as a financial inclusion instrument shows both success and persistent issues. Since 2015 when it was initiated, PMMY has extended credit support of INR 18.39 lakh crore to more than 34.93 crore accounts, highlighting its size and reach. The scheme has managed to onboard first-time entrepreneurs and small enterprises into the formal banking system, decoupling from informal credit channels. Despite this, the credit gap for micro-enterprises remains significant.

71.4% of PMMY total loan accounts are of women entrepreneurs, which speaks volumes about its gender-based financial inclusion role. Women borrowers, however, get lesser loan amounts than male entrepreneurs, with the majority being Shishu loans (less than INR 50,000). Increase in Kishore category loans for women (48% increase in accounts and 30% in sanctioned amount) indicates a slow move towards higher credit access.

Scheduled Castes, Scheduled Tribes, and Other Backward Classes borrowers have been the beneficiaries of PMMY, but loan sizes are small. SC borrowers account for 17-19% of total loan accounts but get only 10-11% of the total sanctioned amount, reflecting a difference in loan distribution.

When PMMY was initiated in 2015, the percentage of loan accounts was with new entrepreneurs and stood at 36%. This has come down to 12% in FY 2022. While the sanctioned amount for new companies is up (from INR 61,650 Cr to INR 72,685 Cr), the number of accounts decreased.

Conclusion

The MUDRA scheme has played a quintessential role in increasing financial inclusion, particularly among women entrepreneurs, SC/ST/OBC populations, and small company owners. By providing collateral-free loans, PMMY has brought millions into the formal financial system, eliminating reliance on informal, high-interest lending sources. However, the distribution of loan sizes is still a serious challenge. The majority of borrowers, obtain only small-ticket loans, limiting their capacity to grow businesses. Furthermore, the diminishing number of new entrepreneurs, combined with regional variations in loan access, reveals areas requiring legislative action and focused financial outreach. While PMMY has established a solid platform for financial inclusion, its long-term success will be dependent on policy modifications, increased credit availability, and targeted initiatives to promote true economic empowerment.

Artificial Intelligence in Healthcare: Addressing Inequality in Health Access

By- Tanya S Agarwal

Abstract

Artificial Intelligence (AI) has fully emerged as one of the most transformative technologies across the evolving world, thereby transforming many industries including healthcare, finance, education as well as transportation. AI involves building computer systems able to complete activities that typically require human smartness, such as figuring things out, thinking, fixing problems, and making choices. AI keeps developing relentlessly because machine learning, deep learning, and natural language processing have greatly improved, which makes it possible to thoroughly automate, predict effectively, and personalize services across sectors.

Artificial Intelligence (AI) is transforming healthcare access through many channels of communication while also considerably improving diagnostic accuracy, improving treatment personalization, and increasing functional efficiency. It has important potential to fix healthcare disparities. This can occur if it makes things decidedly more accessible and strikingly more affordable. AI integration in regular healthcare may help technical advances lessen gaps in healthcare access like money and location, and AI gives new answers to cut these issues, mainly for ignored groups. Healthcare providers are using a number of AI-powered technologies, like machine learning algorithms, predictive analytics, and robotic automation, to help improve diagnostics, personalize a range of treatments, and increase the amount of patient care. Although new AI-driven diagnostic tools enable patients to get quality healthcare services through telemedicine and remote monitoring, socioeconomic barriers from the high cost of AI-driven medical technologies create another problem for AI adoption in healthcare access, no matter the location. Many AI-based healthcare solutions may be inaccessible to many underfunded healthcare facilities and low-income populations due to the need for advanced infrastructure, which includes cloud-based data systems, smart devices, and high-speed internet. If hospitals and clinics in areas that have few resources do not get money and help, it might be hard for them to put AI into their setups, and this would cut down on how far these new ideas can go.

AI's implementation in healthcare is greatly changing how medical services are provided, making healthcare remarkably accurate as well as more efficient and increasingly accessible. Many AI-powered technologies, such as machine learning algorithms, predictive analytics, and robotic automation, are being used by healthcare providers to increase patient care, personalize multiple treatments, and improve diagnostics. AI greatly helps close healthcare access gaps. This is particularly true for rural and underserved populations. Through telemedicine, remote monitoring, and all AI-driven diagnostic tools, patients can effectively receive quality healthcare services, irrespective of any geographical barriers.

AI-telemedicine, mobile health applications, virtual consultations, and predictive analytics allow healthcare services to become far more all-embracing and guarantee that all people, regardless of socioeconomic status, receive quality medical care. Although AI can help close healthcare gaps, problems still exist, such as biased algorithms, poor digital literacy, and worries regarding data security and moral governance.

This research targets to study AI's role in healthcare, along with its potential to make care more accessible, efficient, and of higher quality. Think about the problems AI makes in terms of data biases, affordability, and the digital divide. Think about a number of strategies as well as policy suggestions. These will guarantee AI healthcare is equitable for all. This study uses a qualitative method approach to analyze thoroughly the effects of AI on healthcare disparities. The study involves identifying each of the best papers and analyzing and synthesizing each paper to understand all AI adoption in healthcare access.

Artificial Intelligence (AI) is fundamentally restructuring the customary methods of consultation, thereby introducing a novel healthcare system that markedly improves diagnostic accuracy and treatment efficiency, also considerably increasing patient outcomes. AI adoption in healthcare importantly remains uneven because of large socioeconomic barriers, in spite of its important transformative potential. High costs, limited digital infrastructure, a lack of digital literacy, along with biases within AI algorithms are some of these barriers. These challenges affect marginalised communities more, so access to AI-driven healthcare solutions is limited. AI may reinforce many existing healthcare infrastructures rather than eliminating specific disparities if large actions to address the disparities are not taken. To beat these issues, a complete and all-embracing method is

needed. Governments, health care providers, and tech companies should cooperate to develop policies that encourage fair AI use in health care access.

Table of Contents

1.Introduction

The advent of AI in healthcare has led to ground-breaking advancements in medical diagnostics, patient management, and drug discovery (Topol, 2019). However, these technological advancements have not been equally distributed across populations, often reflecting and even reinforcing existing disparities in healthcare access (Obermeyer et al., 2019). While AI has the potential to provide efficient and cost-effective healthcare solutions, concerns about biases in AI models, digital divides, and ethical considerations persist (Rajkomar, Hardt, & Howell, 2018). This paper examines the intersection of AI and health inequality, focusing on how AI-driven solutions can both alleviate and exacerbate disparities in healthcare access.

Artificial Intelligence (AI) is revolutionizing the healthcare sector by enhancing diagnostic accuracy, personalizing treatment plans, and streamlining administrative processes (Topol, 2019). AI-driven solutions, such as machine learning algorithms and predictive analytics, are increasingly being deployed to improve patient outcomes and optimize healthcare resources (Obermeyer et al., 2019). However, despite its transformative potential, AI in healthcare also raises concerns regarding health inequalities. While AI has the capability to bridge gaps in healthcare access, disparities in data representation, algorithmic bias, and uneven technological distribution can exacerbate existing inequalities (Rajkomar et al., 2018).

Healthcare disparities are persistent global challenges, with marginalized populations often facing barriers such as economic constraints, geographical limitations, and systemic biases in medical decision-making (Braveman et al., 2021). AI, when developed and implemented equitably, can help address these issues by enabling remote diagnostics, supporting under-resourced healthcare facilities, and offering cost-effective medical interventions (Meskó et al., 2020). Nevertheless, concerns about data privacy, ethical considerations, and the risk of perpetuating biases through AI systems must be critically addressed (Buolamwini & Gebru, 2018).

Healthcare inequality is multi-faceted, manifesting in several critical ways. Geographic barriers often create disparities between urban and rural populations, where individuals in remote areas struggle to access healthcare services, including specialists and preventive care (López-Cevallos et al., 2021). Economic disparities further exacerbate this issue, with low-income individuals facing significant challenges in affording healthcare services, despite insurance coverage. For instance, high out-of-pocket costs for medical care can prevent many people from seeking necessary treatments (Kaiser Family Foundation, 2020). Moreover, racial and ethnic minorities often receive lower-quality care due to systemic bias in healthcare delivery, which results in poorer health outcomes for these populations (Williams et al., 2019).

The COVID-19 pandemic highlighted the depth of these disparities, particularly among racial minorities and economically disadvantaged groups, showing how inequities in health access lead to more severe consequences in times of public health crises (Price-Haywood et al., 2020). These factors collectively lead to significant health disparities that prevent vulnerable populations from achieving the same health outcomes as their more privileged counterparts.

AI has the potential to address healthcare disparities in several significant ways, improving access, quality of care, and efficiency while potentially reducing costs. AI can improve healthcare access by facilitating remote consultations through telemedicine. AI algorithms can help healthcare providers remotely monitor patients, offer real-time health assessments, and deliver healthcare services even in remote or underserved areas (Smith et al., 2020). This can be particularly transformative for rural populations, where long distances and limited healthcare facilities make traditional face-to-face care difficult or impossible to access. AI-powered tools are already making significant strides in improving diagnostic accuracy and enabling personalized treatments. AI algorithms, particularly those used in machine learning, can analyze medical images, genetic data, and patient histories to assist in the early detection of diseases such as cancer, heart disease, and diabetes (Esteva et al., 2019). By providing more accurate diagnoses, AI helps clinicians make better-informed decisions, which can be particularly beneficial for underserved populations that may have limited access to specialist care. AI can also optimize resource allocation by analyzing large datasets to predict health trends and allocate resources more effectively. For example, AI can be used to predict when and where healthcare services will be most needed, enabling better planning and more effective responses during health crises (Sood et al., 2020). Furthermore, AI

can streamline administrative tasks, allowing healthcare professionals to focus on patient care while reducing the costs associated with inefficiency. One of the most significant opportunities AI presents is the ability to reduce biases in healthcare delivery. AI systems can be trained to detect and correct biases in clinical decision-making, which is particularly important in addressing disparities faced by racial and ethnic minorities. Bias in healthcare is well-documented, with studies showing that minority populations often receive lower-quality care due to implicit biases among healthcare providers (Smedley et al., 2003). AI can help mitigate this by providing objective, data-driven insights that are less influenced by human prejudice. AI can reduce healthcare costs by automating administrative tasks, simplifying billing processes, and improving operational efficiency (Chung et al., 2020). Furthermore, AI can facilitate more efficient use of resources, helping to reduce waste and increase the affordability of care for underserved populations. AI-enabled tools like predictive analytics can help healthcare providers prioritize the most urgent cases, ensuring that critical resources are allocated to patients who need them most.

Despite the significant promise that AI holds in addressing healthcare inequalities, there are challenges that must be considered. Data privacy and security concerns are at the forefront, as AI-driven systems require access to large volumes of sensitive patient data. Ensuring that this data is protected and that AI systems are transparent and accountable is critical (Shen et al., 2019).

Moreover, the development and deployment of AI systems must address the potential for perpetuating existing biases. AI algorithms are only as good as the data they are trained on, and if these datasets are biased or unrepresentative, the AI models will be too. It is essential to use diverse, representative data in AI training to ensure that the technology benefits all populations, not just the majority (Obermeyer et al., 2019). This highlights the importance of equitable data collection and AI system design.

Finally, there is the issue of the "digital divide," where low-income communities, the elderly, and rural populations may lack the necessary infrastructure, such as internet access and digital literacy, to benefit from AI-powered healthcare technologies (Baker et al., 2020). Bridging this divide is crucial to ensure that AI-driven healthcare solutions do not exacerbate existing disparities but rather work to reduce them.

This paper explores the role of AI in healthcare, particularly its potential to either mitigate or exacerbate inequalities in health access. It examines key factors contributing to disparities, including algorithmic bias, digital divides, and regulatory challenges. The discussion also highlights strategies to ensure AI technologies contribute to a more inclusive and equitable healthcare system.

Background

The use of AI in healthcare dates back to early expert systems, but recent advancements in machine learning, natural language processing, and deep learning have significantly expanded AI's capabilities (Jiang et al., 2017). From radiology to genomics, AI is playing a transformative role in modern medicine (Esteva et al., 2017).

Health inequality is characterized by differences in the availability, accessibility, and quality of healthcare services among different populations (Braveman, 2014). Socioeconomic status, geography, race, and ethnicity are some of the primary factors influencing health disparities. Addressing these disparities is essential for achieving equitable healthcare (Bailey et al., 2017). Health equity is defined by the World Health Organization as "the absence of illegal and avoidable or repairable differences in health among population groups defined socially, economically, demographically, or geographically. Pursing health equity means giving special attention to the requirements of those at topmost threat of poor health, grounded on social conditions. " According to the Robert Wood Johnson Foundation, " achieving health equity requires relating and addressing not only overt demarcation but also unconscious and implicit bias and the discriminative goods — intended and unintended — of structures and programs created by literal shafts, indeed when conscious intent is no longer easily present. ".

2. The Role of AI in Healthcare

Artificial Intelligence (AI) is revolutionizing the healthcare industry by enhancing diagnostic accuracy, personalizing treatment plans, and improving remote healthcare services. AI-driven innovations are streamlining medical processes, reducing human error, and making healthcare more accessible and efficient (Jiang et al., 2017).

2.1 AI in Diagnostics and Treatment

AI is significantly improving the accuracy and speed of disease diagnosis. Machine learning algorithms can analyse vast amounts of medical data, including medical imaging, laboratory results, and genetic information, to detect diseases such as cancer, cardiovascular conditions, and neurological disorders (Esteva et al., 2017). For instance, AI-powered imaging techniques have shown promise in detecting tumors at early stages with greater precision than traditional methods (McKinney et al., 2020). Moreover, AI assists physicians in formulating effective treatment strategies by predicting patient responses to therapies based on historical data and real-time monitoring (Topol, 2019). AI-driven robotic surgery is another advancement that enhances precision and minimizes complications in surgical procedures (Yang et al., 2018).

2.2 AI in Personalized Medicine

AI plays a crucial role in developing personalized treatment plans tailored to individual patients. By analyzing genetic profiles, lifestyle factors, and medical histories, AI can help predict disease risks and recommend customized treatments (Krittanawong et al., 2019). AI-powered predictive analytics have been widely used in oncology to identify optimal chemotherapy regimens based on a patient's genetic markers (Tran et al., 2021). Additionally, AI aids in drug discovery by accelerating the identification of potential therapeutic compounds, reducing the time and cost of developing new medications (Zhavoronkov, 2018). This personalized approach enhances treatment effectiveness and minimizes adverse effects, leading to improved patient outcomes.

2.3 AI in Remote Healthcare Services

AI has transformed remote healthcare services by facilitating telemedicine, virtual consultations, and remote patient monitoring. AI-driven chatbots and virtual assistants provide preliminary consultations, helping patients assess symptoms and receive guidance on seeking medical attention

(Bates et al., 2018). Wearable devices equipped with AI algorithms continuously monitor vital signs such as heart rate, blood pressure, and glucose levels, alerting healthcare providers to any abnormalities in real time (Wang et al., 2020). Furthermore, AI-powered telemedicine platforms enable remote diagnosis and treatment, particularly in rural and underserved areas where access to healthcare facilities is limited (Mehta et al., 2021). These advancements enhance healthcare accessibility, reduce hospital visits, and improve overall patient management.

3. Socioeconomic Barriers to AI Adoption in Healthcare

Despite the advantages AI brings to healthcare, several socioeconomic barriers hinder its widespread adoption. These challenges include high costs, inadequate digital infrastructure, and disparities in digital literacy and accessibility (He et al., 2019).

3.1 Cost of AI Technologies

The implementation of AI in healthcare requires substantial financial investment in hardware, software, and skilled personnel. Many healthcare institutions, particularly in low- and middle-income countries, struggle to afford AI-based systems due to budget constraints (Sun & Medaglia, 2019). Additionally, the ongoing maintenance and upgrades of AI-driven technologies add to the financial burden, making it challenging for smaller healthcare providers to adopt AI solutions (Zeng et al., 2021).

3.2 Digital Infrastructure and Connectivity Issues

Reliable digital infrastructure is essential for the successful deployment of AI in healthcare. However, many regions, particularly in developing countries, lack the necessary internet connectivity and data storage capabilities to support AI-driven applications (Ramesh et al., 2020). Cloud computing, which is often required for AI processing, remains inaccessible to many healthcare institutions due to limited bandwidth and high operational costs (Rahimi et al., 2021). Addressing these infrastructure deficiencies is crucial for ensuring equitable AI adoption across different healthcare settings.

3.3 Digital Literacy and Accessibility

The successful integration of AI in healthcare depends on the digital literacy of healthcare professionals and patients. Many clinicians lack the necessary training to interpret AI-generated insights effectively, which can lead to hesitancy in adopting AI-driven decision-making tools (Park et al., 2020). Additionally, disparities in technology access mean that marginalized populations, including elderly and rural communities, face difficulties in using AI-powered healthcare services (Wang et al., 2019). Bridging the digital divide through education and user-friendly AI interfaces is essential for maximizing the benefits of AI in healthcare.

4. Ethical and Governance Challenges in AI-driven Healthcare

The integration of AI into healthcare presents several ethical and governance challenges that must be addressed to ensure fair, safe, and transparent use. Key issues include algorithmic biases, data privacy concerns, and the need for regulatory frameworks (Morley et al., 2020).

4.1 Algorithmic Biases and Disparities

AI models rely on large datasets, but if these datasets contain biases, they can perpetuate and even amplify healthcare disparities. For instance, AI-driven diagnostic tools have been found to be less accurate for underrepresented populations due to limited data diversity (Obermeyer et al., 2019). This can result in misdiagnoses and inadequate treatment recommendations for certain demographic groups. Ensuring AI models are trained on diverse datasets and regularly audited for bias is essential to promoting equitable healthcare outcomes (Mehrabi et al., 2021).

4.2 Data Privacy and Security Concerns

AI in healthcare relies heavily on patient data, raising concerns about privacy, security, and consent. Cyber security threats such as data breaches and unauthorized access to medical records pose significant risks to patient confidentiality (Shabani & Borry, 2018). The implementation of robust data encryption, secure storage solutions, and strict access controls is necessary to mitigate these risks (Mittelstadt, 2019). Moreover, ethical concerns surrounding informed consent must be addressed, ensuring that patients fully understand how their data is being used in AI-driven healthcare applications (Vayena et al., 2018).

4.3 Regulatory and Policy Implications

The rapid advancement of AI in healthcare necessitates comprehensive regulatory frameworks to ensure its safe and effective implementation. Currently, regulatory bodies such as the FDA and EMA are working on establishing guidelines for AI-powered medical devices and decision-support systems (Gerke et al., 2020). However, challenges remain in defining accountability, particularly when AI-generated recommendations lead to medical errors (Davenport & Kalakota, 2019). Policymakers must develop clear legal and ethical guidelines that govern AI deployment, ensuring transparency, fairness, and adherence to medical standards (Leslie, 2019).

5. Case Studies of AI-driven Healthcare Interventions

5.1 AI in Developing Countries

AI applications are helping address healthcare disparities in developing countries by improving diagnostics, treatment accessibility, and healthcare delivery. For instance, AI-powered mobile diagnostic tools have been used in sub-Saharan Africa to detect tuberculosis and malaria in remote regions with limited access to healthcare professionals (Rajpurkar et al., 2018). Additionally, AI-driven predictive analytics have been instrumental in managing disease outbreaks, such as COVID-19, by identifying transmission patterns and optimizing resource allocation (Vaishya et al., 2020). AI has been instrumental in improving healthcare in developing countries by addressing challenges such as limited medical personnel and resources. AI-powered diagnostic tools, such as Google's Deep Mind, have been used to detect eye diseases in underserved populations (Gulshan et al., 2016). Additionally, AI-driven chatbots provide medical advice to patients in rural areas where healthcare access is scarce (Bresnick, 2019).

5.2 AI-driven Mobile Health Applications

Mobile health (mHealth) applications leveraging AI are transforming patient engagement and self-care. AI-powered apps like Ada and Babylon Health provide users with symptom assessment and medical advice based on natural language processing and machine learning algorithms (Razzaki

et al., 2018). These applications help reduce unnecessary hospital visits and empower patients to take proactive measures in managing their health. Mobile health applications integrated with AI have enhanced patient engagement and disease management. For example, AI-powered apps like Ada Health provide symptom assessments based on patient input and medical databases (Schmidt-Erfurth et al., 2018). Such applications have improved early disease detection and personalized health recommendations, particularly for chronic disease management (Huang et al., 2020).

5.3 AI in Telemedicine and Remote Monitoring

AI-driven telemedicine platforms have enhanced patient care by facilitating remote consultations and continuous monitoring. For instance, AI-powered remote monitoring systems have been used to track chronic disease patients, such as those with diabetes and cardiovascular conditions, reducing hospital readmissions and improving long-term outcomes (Garg et al., 2018). Additionally, AI-powered chatbots provide psychological support and mental health counseling, making mental healthcare more accessible (Miner et al., 2019). AI-driven telemedicine platforms have expanded healthcare accessibility, especially during the COVID-19 pandemic. AI-assisted video consultations and predictive analytics have improved patient outcomes (Keesara et al., 2020). Additionally, AI-integrated wearable devices, such as Fitbit and Apple Watch, continuously monitor patients' vitals and alert physicians to potential health risks (Steinhubl et al., 2017).

6. Policy Recommendations and Future Directions

Government and Industry Collaboration

Governments and private industry must collaborate to create policies that support AI integration in healthcare. Public-private partnerships can enhance research, innovation, and funding for AI-driven solutions (Brynjolfsson & McAfee, 2017). Standardizing AI regulations across different countries will ensure consistency and ethical AI deployment (Floridi et al., 2018).

Financial Support for AI in Underserved Areas

Financial investment in AI for healthcare must prioritize underserved areas where access to medical services is limited. Government subsidies and international funding can help deploy AI-driven telemedicine and diagnostic tools in rural and low-income communities (WHO, 2020). Additionally, reducing the costs of AI implementation through open-source AI solutions and affordable infrastructure will support equitable healthcare access (Rajkomar et al., 2019).

Ethical AI Development and Implementation

Ethical AI development should be prioritized to ensure transparency, accountability, and fairness. AI systems must be regularly audited for biases, and ethical review boards should oversee AI applications in healthcare (Jobin et al., 2019). Strengthening data privacy laws and cyber security frameworks will protect patient information while fostering trust in AI-driven healthcare technologies (Leslie, 2019).

AI in Healthcare: Potential and Challenges

AI Applications in Healthcare

1. **Diagnostics and Imaging**: AI-driven algorithms enhance diagnostic accuracy, reducing human errors in medical imaging (Litjens et al., 2017).
2. **Predictive Analytics**: AI models predict disease outbreaks, patient deterioration, and treatment outcomes, enabling proactive interventions (Shickel et al., 2018).
3. **Telemedicine and Virtual Health Assistants**: AI-powered telehealth platforms extend medical services to underserved regions (Keesara, Jonas, & Schulman, 2020).
4. **Personalized Medicine**: AI enables the customization of treatment plans based on genetic and environmental factors (Topol, 2019).
5. **Healthcare Administration**: AI optimizes hospital management, reducing operational inefficiencies (Jiang et al., 2017).

Challenges in AI Implementation

1. **Bias in AI Models**: Training data often reflect existing healthcare disparities, leading to biased AI predictions (Obermeyer et al., 2019).

2. **Digital Divide**: Limited access to technology in marginalized communities restricts the benefits of AI-driven healthcare (Whitelaw et al., 2020).

3. **Ethical and Privacy Concerns**: AI-driven decision-making raises ethical concerns regarding patient privacy, data security, and informed consent (Rajkomar, Hardt, & Howell, 2018).

4. **Regulatory and Policy Challenges**: Inadequate regulations may hinder AI's responsible implementation in healthcare (Rigby, 2019).

AI and Health Equity: Bridging the Gap

Strategies for Equitable AI Implementation

1. **Bias Mitigation in AI Models**: Developing diverse and representative datasets to reduce algorithmic bias (Mehrabi et al., 2021).

2. **Expanding Digital Health Infrastructure**: Enhancing internet connectivity and providing AI-driven healthcare solutions in underserved areas (Keesara, Jonas, & Schulman, 2020).

3. **Regulatory Reforms**: Implementing AI governance frameworks to ensure fairness, transparency, and accountability (Rigby, 2019).

4. **Public-Private Partnerships**: Encouraging collaboration between governments, private enterprises, and non-profits to promote AI-driven healthcare solutions (Whitelaw et al., 2020).

Case Studies

1. **AI in Rural Healthcare**: Examining successful AI-driven telemedicine initiatives in remote areas (Keesara, Jonas, & Schulman, 2020).

The pandemic necessitated a swift shift to telemedicine, allowing patients to receive care without visiting healthcare facilities. This change was crucial for rural areas where healthcare access is limited (Keesara et al., 2020). AI technologies have been integrated into telehealth platforms to assist with tasks such as patient triaging, symptom checking,

and data analysis, thereby improving the efficiency and effectiveness of remote consultations. The authors discuss barriers to widespread digital health adoption, including technological infrastructure limitations, regulatory hurdles, and the need for training healthcare providers to effectively use these new tools

2. **Addressing Racial Disparities with AI**: Case studies on how AI models are tailored to minimize racial and ethnic disparities in healthcare (Obermeyer et al., 2019).

   Obermeyer et al. (2019) examined racial bias in a widely used healthcare algorithm designed to identify patients for high-risk care management programs. Their study found that the algorithm disproportionately favored white patients over black patients due to its reliance on healthcare costs as a proxy for health needs. Since black patients, on average, incur lower healthcare expenditures than white patients with similar health conditions—largely due to systemic barriers—this led the algorithm to underestimate their health risks. As a result, fewer black patients were referred for necessary high-risk care interventions. The authors emphasized the need to refine predictive models by incorporating more equitable variables that better reflect actual health needs rather than cost-based proxies, ensuring fairer healthcare outcomes across racial and ethnic groups (Obermeyer et al., 2019).

3. **AI in Pandemic Response**: Analyzing AI's role in ensuring equitable healthcare access during global health crises (Whitelaw et al., 2020).

   In their 2020 study, Whitelaw et al. examined the integration of digital technologies, including artificial intelligence (AI), in public health responses during the COVID-19 pandemic. They highlighted how AI applications, such as predictive modeling and data analytics, were utilized to enhance healthcare delivery and accessibility. However, the authors also noted challenges, including data privacy concerns and the potential for exacerbating existing health disparities if not implemented thoughtfully. They emphasized the need for equitable AI deployment to ensure that technological advancements benefit all populations, particularly marginalized communities.

Ethical and Legal Considerations

1. **Informed Consent and AI**: Ensuring patients understand AI-driven healthcare decisions (Rigby, 2019).

   In his 2019 article, "Artificial Intelligence in Health Care: Anticipating Challenges to Ethics, Privacy, Data Protection, and Bias," Michael Rigby explores the ethical and practical challenges associated with integrating artificial intelligence (AI) into healthcare. He emphasizes the importance of ensuring that patients comprehend AI-driven healthcare decisions to maintain trust and informed consent. Rigby discusses potential issues such as data privacy, algorithmic bias, and the need for transparent AI systems that allow patients to understand how decisions affecting their health are made. He advocates for the development of regulatory frameworks and educational initiatives to empower patients, enabling them to make informed choices regarding AI-influenced healthcare options.

2. **Data Privacy and Security**: Addressing concerns over patient data protection in AI-driven systems (Rajkomar, Hardt, & Howell, 2018).

   In their 2018 article, "Ensuring Fairness in Machine Learning to Advance Health Equity," Rajkomar, Hardt, and Howell discuss the potential of machine learning (ML) to both alleviate and exacerbate health disparities. They emphasize that biases in data, model design, and the interaction of ML predictions with clinicians and patients can perpetuate existing inequities. To mitigate these risks, the authors advocate for the incorporation of distributive justice principles into the design, deployment, and evaluation of ML systems. They stress the importance of transparency, stakeholder engagement, and continuous monitoring to ensure that AI-driven healthcare systems promote equity and do not inadvertently harm marginalized populations.

3. **Accountability in AI Decision-Making**: Defining liability in cases of AI-induced medical errors (Mehrabi et al., 2021).

   In their 2021 paper, Mehrabi et al. explore the challenges of bias and fairness in artificial intelligence (AI) systems, particularly within the healthcare sector. They highlight that biases in AI can lead to unfair treatment of certain patient groups, exacerbating existing health disparities. The authors emphasize the importance of developing AI systems that are

transparent and equitable, and they discuss the need for accountability mechanisms to address potential harms caused by AI-induced medical errors. Ensuring that AI systems are designed and implemented with fairness in mind is crucial to prevent the perpetuation of biases and to protect patient well-being.

Future Directions and Recommendations

1. **Enhancing AI Research for Inclusive Healthcare**: Encouraging studies that focus on diverse patient demographics (Topol, 2019).

   In his 2019 article, "High-performance medicine: the convergence of human and artificial intelligence," Eric J. Topol explores the transformative potential of artificial intelligence (AI) in healthcare, emphasizing the importance of integrating AI to enhance medical practices. He underscores the necessity of incorporating diverse patient demographics in AI research to ensure equitable healthcare outcomes, advocating for the inclusion of varied populations in clinical studies to prevent the perpetuation of existing health disparities. Topol also highlights the need for transparency in AI algorithms and the continuous monitoring of AI applications to safeguard against biases that could adversely affect underrepresented groups.

2. **Investing in AI Education and Training**: Equipping healthcare professionals with AI literacy to improve its implementation (Rigby, 2019).

   In his 2019 article, Michael Rigby discusses the ethical dimensions of integrating artificial intelligence (AI) into healthcare, emphasizing the importance of equipping healthcare professionals with AI literacy to ensure effective and ethical implementation. He highlights that while AI has the potential to enhance healthcare delivery, it also presents challenges related to ethics, privacy, data protection, and bias. To address these challenges, Rigby advocates for comprehensive education and training programs that enhance healthcare professionals' understanding of AI technologies, enabling them to critically assess AI-driven decisions and maintain patient trust. This approach aims to ensure that AI integration in healthcare is both effective and ethically sound.

3. **Strengthening Global Collaboration**: Promoting international partnerships for equitable AI-driven healthcare solutions (Whitelaw et al., 2020).

In their 2020 article, Whitelaw et al. explore the integration of digital technologies, including artificial intelligence (AI), in public health responses during the COVID-19 pandemic. They emphasize the importance of international collaborations to harness AI's potential effectively, advocating for partnerships that ensure equitable healthcare solutions globally. The authors highlight that such collaborations can facilitate the sharing of data, resources, and expertise, leading to more robust and inclusive AI-driven healthcare interventions. They also address challenges such as data privacy, the need for standardized regulations, and the risk of exacerbating existing health disparities if AI implementations are not carefully managed. The article underscores that fostering global partnerships is crucial for developing AI applications that are ethical, transparent, and beneficial across diverse populations.

Conclusion

While AI holds immense potential to transform healthcare, its integration must be carefully managed to prevent exacerbating existing disparities. By prioritizing inclusivity, regulatory oversight, and ethical considerations, AI can serve as a powerful tool in promoting health equity worldwide. Artificial intelligence (AI) has the potential to revolutionize healthcare by improving diagnostics, treatment planning, and patient care. However, addressing inequality in health access remains a critical challenge. While AI can enhance healthcare delivery through telemedicine, predictive analytics, and personalized treatment, disparities in data representation, digital literacy, and infrastructure can exacerbate existing health inequities (Obermeyer et al., 2019). To ensure AI benefits all populations, policymakers, healthcare providers, and technology developers must work together to implement ethical AI practices, improve access to digital health tools, and address biases in healthcare algorithms (Topol, 2019). By prioritizing inclusivity and equitable healthcare solutions, AI can serve as a powerful tool in reducing disparities and improving global health outcomes. While no set of strategies can exclude the equity enterprises posed by health AI, small sets of strategies can frequently alleviate numerous of the most burning issues. We should also fete that beingnon-algorithmic decision timber is amiss. By courteously espousing reciprocal sets of

strategies that cover a broad range of equity issues, AI models may offer advancements in equity over the status quo.

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"Powering the future: Digital marketing strategies for accelerating clean energy adoption"

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ABSTRACT

The world's transformation to sustainable energy is now an urgent necessity rather than a pipe dream. Adoption of sustainable energy is still hampered by factors including customer hesitancy, high upfront prices, and disinformation, even with advances in technology and greater understanding. Innovative marketing techniques have the ability to close this gap in the digital era by changing attitudes and promoting broad adoption. By employing cutting-edge tactics including artificial intelligence (AI), data-driven advertising, social media interaction, search engine optimisation (SEO), and influencer marketing, this study investigates how digital marketing is transforming the clean energy industry.

This study investigates how digital marketing raises customer awareness, fosters trust, and affects decision-making through a thorough examination of effective campaigns. The study explores how social proof—such as endorsements, user-generated content, and influencer partnerships—helps build customer trust and credibility in clean energy companies.

The potential of emerging trends like automation, AI-powered predictive analytics, and immersive technologies like virtual reality (VR) to transform clean energy marketing is also examined. The report emphasises how digital campaigns are optimised by big data and machine learning, guaranteeing targeted outreach that appeals to particular groups. Additionally, we evaluate how gamification, interactive tools, and digital storytelling can increase public interest in and accessibility to sustainable energy adoption.

Notwithstanding digital marketing's enormous potential, issues like greenwashing, legal restrictions, and false information on the internet still exist. In order to improve transparency, credibility, and impact, this study identifies these obstacles and suggests tactical solutions for clean energy enterprises. Through an analysis of case studies from cutting-edge startups and well-known clean energy companies, this paper offers practical advice on how to use digital marketing to hasten the shift to sustainable energy.

In the end, this study makes the case that digital marketing is a revolutionary force that is influencing consumer behaviour and propelling the clean energy revolution, rather than only serving as a promotional tool. An efficient digital marketing strategy will be the driving force behind the widespread adoption of clean energy as the globe progresses towards net-zero goals, guaranteeing a more sustainable future for everybody.

"Assessing Consumer Awareness and Adoption of Clean Energy Solutions: Factors Influencing the Shift Towards Renewable Energy Consumption"

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ABSTRACT

The growing need for sustainable energy solutions has led to increased interest in clean energy adoption, yet consumer awareness and behavior remain significant determinants of its widespread implementation. While renewable energy sources such as solar, wind, and hydropower offer environmental and economic benefits, the transition from conventional fossil fuels is often hindered by a lack of consumer knowledge, perceived financial constraints, and uncertainty regarding the reliability of clean energy solutions. This research seeks to assess consumer awareness levels regarding clean energy options and examine the factors influencing their adoption. By understanding these elements, policymakers, businesses, and environmental organizations can design more effective strategies to promote the use of renewable energy sources.

This study employs a mixed-methods approach, utilizing surveys and interviews to explore consumer perceptions, motivations, and barriers to adopting clean energy. Surveys will be distributed among a diverse demographic to gauge awareness levels, assess attitudes toward clean energy, and identify key determinants that influence decision-making.

A key focus of this research is to investigate the barriers preventing consumers from transitioning to clean energy. These may include high initial costs, insufficient information on available incentives and subsidies, limited trust in renewable energy efficiency, and the complexity of transitioning from traditional energy sources. On the other hand, the study will explore motivating factors such as environmental concerns, long-term cost savings, government incentives, and societal influence in driving clean energy adoption.

The findings of this study will provide valuable insights into how awareness levels and perceived barriers influence clean energy adoption. By identifying key drivers and challenges, this research will offer practical recommendations for improving awareness campaigns, policy measures, and marketing strategies to facilitate the shift towards renewable energy.

Keywords: Clean energy adoption, Consumer awareness, Renewable energy, Sustainability Energy transition, Financial Barriers.

Investment Risk Management for Fixed Income Employe: Balancing Growth and Security

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ABSTRACT

Fixed-income professionals face a complicated environment of low yields, interest rate uncertainty, and inflationary risk, calling for strategies that balance capital protection with return creation. This research examines risk management models to manage conflicts between safe, low-return assets and higher-risk, yield-generating instruments. The principal goals are to reduce interest rate, credit, liquidity, and inflation risks while maximizing returns.

Fixed-income employees' risk management investment, balancing security and growth, aims to generate strategies that mitigate risks while seeking stable returns and potential growth. It focuses on managing risks such as uncertainty of interest rates, credit risk, and inflation while optimizing the portfolio's performance through this process. The aim is to achieve financial security and stability through conservative investments, while also seeking opportunities for expansion, ensuring the portfolio is strong enough to withstand market fluctuations without undermining its fundamentals of safety.

This involves evaluating such factors as interest rate risk, credit risk, and inflation and using methods such as diversification, duration management, and the utilization of inflation-protected securities. The goal is to achieve stable returns and protection against possible market volatility while looking to achieve opportunities for controlled growth, guaranteeing long-term stability and success of the portfolio.

The research finds that a hybrid approach balancing conservative, liquidity-oriented holdings with selective investment in higher-yielding segments is the most sustainable way to balance security and growth. Active rebalancing, instant risk analytics, and ESG integration are paramount to responding to market environments. By blending defensive risk mitigation and strategic opportunism, fixed-income managers can best navigate today's low-yielding environment, assuring resilience without sacrificing incremental return.

KEYWORDS: Fixed income, investment risk management, interest rate risk, credit risk, diversification, financial security, market stability

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Title - **The Role of Financial Information and Attitudes in Shaping Financial Literacy: An Analytical Approach"**

Author – *Dr. Ankita Birla*

Designation - *Faculty in Department of HMAS (Management), Indian Institute of Information Technology Kota (IIITK), Rajasthan*

Abstract

This research investigates the interaction between financial data, individual attitudes, and financial literacy to examine how these factors influence financial decision-making. The study uses an analytical approach based on both quantitative and qualitative data analysis. One of the primary tools utilized in the analysis of financial data is Structural Equation Modelling (SEM), which enables the analysis of intricate relationships between financial knowledge, attitudes, and behaviour. SEM is used to examine hypotheses concerning the direct, indirect, and indirect effect relationships between financial attitudes (e.g., risk tolerance, financial optimism, and savings behaviours) on financial literacy while also accounting for the mediating role of the availability of financial information. Regression Analysis is also applied to measure the degree of correlation between variables like financial education and financial decision-making behaviour. The results emphasize that although financial knowledge is important, individual attitudes and financial information access are major mediators of financial literacy. The implications of the results indicate that financial education programs should not only include information provision but also interventions targeting the development of favourable attitudes towards money management to boost the practical usage of financial knowledge.

Keywords: Financial Literacy, Structural Equation Modelling (SEM), Financial Decision-Making, Financial Attitudes, Regression Analysis

The Role of Financial Literacy in Advancing Digital Financial Inclusion in India

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Abstract

Digital financial inclusion has become a game-changer in India's financial sector, permitting people to use digital platforms to obtain banking, payment, as well as investing options. However, despite the wide-ranging increase of financial technology (FinTech) solutions, along with government programs such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Unified Payments Interface (UPI), and Aadhaar-linked banking, the complete possibility of digital financial inclusion is still not achieved. Financial literacy is a prominent hindrance to common acceptance and appropriate utilization of electronic monetary resources. To gain large advantages from digital finance, people absolutely must grasp key financial ideas, carefully handle possible dangers, and make particularly well-considered financial choices.

The research relies on examining existing data, gaining understandings from OECD surveys about financial knowledge, the World Bank's Global Findex database, which gives perspective of Indian financial inclusion scenario in global context with an addition to RBI reports, and official government documents of SEBI and NABARD on financial literacy. A comparison of financial knowledge among many socio-economic groups in India reveals differences in employing digital finance. The findings strongly indicate that many people with remarkably higher financial literacy are more likely to adopt and effectively use digital financial services, while other people with limited knowledge face meaningful challenges such as cybersecurity risks and digital fraud, and poor financial decision-making.

By enhancing financial literacy, India can achieve deeper and more sustainable digital financial inclusion, ensuring that technological advancements translate into meaningful financial empowerment for all.

Keywords: digital banking, digital financial inclusion, fintech adoption, financial literacy,

Enhancing Workforce Adaptability through Blended Learning in Indian Higher Education: Overcoming Challenges for Sustainable Digital Transformation

Anil Mendiratta
(Research Scholar, Economics Department, JECRC University)

The integration of blended learning models in Indian higher education is pivotal for enhancing workforce adaptability and driving sustainable digital transformation. This approach combines the strengths of traditional face-to-face instruction with the flexibility and accessibility of online learning platforms, catering to the diverse needs of students and educators alike. As India's digital infrastructure continues to expand, with internet users projected to exceed 900 million by 2025, leveraging blended learning becomes increasingly crucial for educational institutions. [1](Times Higher Education, n.d.).

Indian higher education faces several challenges, including rigid curriculum structures and teacher shortages, which can be addressed through digital technologies. Blended learning offers a solution by allowing institutions to engage with other universities or third-party providers, thereby offering a broader range of courses and enhancing student engagement. Moreover, it enables high-quality teachers to reach a larger audience, mitigating the impact of teacher shortages. [2](Commlab India, n.d.).

Blended learning enhances student performance and innovativeness by providing a personalized and interactive learning environment. It allows learners to advance at their own pace, making it particularly beneficial for students with varying abilities and learning preferences. Additionally, blended learning fosters self-efficacy among students, which is critical for their academic success and professional development. [3](Frontiers in Psychology, 2021).

To achieve sustainable digital transformation, institutions must address several key challenges. Ensuring that all students have access to reliable internet and digital devices is essential for the

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[1] Times Higher Education. (n.d.). Digital technologies are transforming Indian higher education.

[2] Commlab India. (n.d.). Blended Learning Approach Boosts Employee Performance: How?

[3] Frontiers in Psychology. (2021). Preparing Workplaces for Digital Transformation: An Integrative Review.

success of blended learning initiatives. Creating localized and culturally relevant content that resonates with diverse student populations is vital for enhancing engagement and learning outcomes. Educators need training in digital competencies to effectively integrate technology into their teaching practices. Finally, leadership must provide resources and structural changes to support digital transformation efforts, including dedicated units for driving change.[4] (ResearchGate, n.d.).

Blended learning offers a transformative pathway for enhancing workforce adaptability in Indian higher education. By addressing the challenges associated with digital transformation and leveraging the benefits of blended learning, institutions can create more effective, engaging, and sustainable learning environments. This approach not only prepares students for the evolving demands of the global workforce but also contributes to the broader goal of Education 4.0, which emphasizes the integration of critical technologies into educational systems. As India continues to navigate its digital revolution, embracing blended learning will be essential for fostering a workforce that is adaptable, skilled, and equipped to thrive in the new world of work.[5] (SHRM, n.d.).

Keywords :

Blended Learning, Workforce Adaptability, Digital Transformation, Higher Education, Education Technology (Edtech), Student Engagement, E-Learning, Online Learning Platforms, Curriculum Innovation, Teacher Shortages, Digital Pedagogy, Adaptive Learning, Self-Efficacy, Sustainable Learning Environments, Education 4.0, Industry 4.0, Future-Ready Workforce.

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[4] ResearchGate. (n.d.). Transforming Indian higher education through blended learning approach.
[5] SHRM. (n.d.). India: Blended Learning for the New World of Work.

Abstract

Purpose:

This chapter encompasses the roles, interactions, and obstacles faced by the government, non-government, and private sector organizations for ineffective green governance. While confirming a need for collaborative success to find solutions to complex environmental challenges, this chapter also emphasizes a tri-sector framework to achieve sustainable development.

Design/Methodology:

This will be a descriptive and analytical chapter, referring to literature and reports from international organizations and case studies, for example, the Bonn Challenge, to illustrate the dynamics of collaborative green governance. It will highlight the policy frameworks, advocacy campaigns in favor of environmental sustainability, and business practices, especially in the Indian context. The roles of key actors and NGOs will also be the focus of discussion. The study also suggested a model for effective green governance based on ESG which stands for-Environment, Society, and Green Governance.

Findings:

This chapter demonstrates that green governance works when there is strong policy formulation and implementation from the side of government; vigorous advocacy and grassroots involvement on the side of NGOs; and the promotion of sustainable practices by the business. The consensus is in the direction that public-private partnerships could help in bringing resources and expertise, while some models could be adopted to implement green governance. However, several challenges, for instance, bureaucratic red tape, insufficient funding, and opposition of interests remain as potentials that might hinder progress. Additionally, the Bonn Challenge and various initiatives in India such as the Clean Ganga Mission and Joint Forest Management are remarkable illustrations of collaborative restoration efforts.

Practical relevance:

The study highlights the need for strong inter-sectoral collaboration in solving environmental challenges. The government should pursue greater policy coherence in green governance issues and ensure enforcement; NGOs should empower communities and ensure accountability; while the private sector should know its limits and invest in green innovation. -The chapter is aimed at offering thoughts for policymakers, practitioners, and researchers towards the advancement of environmental sustainability through collective action.

Key-words- Green Governance, Sustainability, Policy, Impact, Collaboration, Environmental challenges

A COMPARATIVE ANALYSIS OF ELECTRIC VEHICLE (EVs) INDUSTRY

IN CHINA AND INDIA

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Tulip Jakhar-BBA SEM-IV, JECRC UNIVERSITY, JAIPUR

Abstract

The rapid adoption of electric vehicles (EVs) in China and India is driven by a combination of market dynamics, technological advancements, and policy frameworks. This study will provides a comparative analysis of the EV landscape in both countries, examining factors such as government incentives, charging infrastructure development, consumer demand, and local manufacturing capabilities. China has emerged as a global leader in EV production and adoption, supported by strong government subsidies, well-established supply chains, and technological innovation. In contrast, India's EV market is still in its early growth stage, with policy-driven initiatives such as the Faster Adoption and Manufacturing of Electric Vehicles (FAME) scheme playing a crucial role in encouraging deployment. The study also explores challenges such as battery technology limitation, supply chain dependencies, and regulatory hurdles that impact EV adoption in both nations. By evaluating these key drivers and barriers, this research aims to provide insights into future growth path and strategic recommendations for sustainable EV market expansion in China and India.

Key Words: Electric Vehicle, China, India, Market Growth, Policies and Sustainability.

Shaping Consumer Behavior Towards Clean Energy Adoption

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Abstract

Converting to clean energy is crucial for a greener and better future, but most people are reluctant to do so. The most significant reasons are cost, ignorance, and fear of doing something new. Although clean energy saves money in the long term and benefits the environment, the initial investment seems too costly. Most people also lack sufficient credible information to be confident about converting.

Individuals tend to embrace clean energy if they observe others adopting it, learn about the advantages, or are financially assisted such as through rebates or subsidies. But lacking adequate information and support, many continue to use conventional energy. Social influence, economic savings, and environmental concerns contribute significantly towards making decisions.

In order to persuade more people to opt for clean energy, the governments and corporations must simplify it and reduce the costs. Plain talking, improved incentives, and easy explanations will make the shift feel easier to people. Reduced cost policies and public information campaigns can change everything. Learning why people don't and do adopt clean energy is the way we can innovate ways to make the shift easier and promote a cleaner world for all.

Key words : Clean energy, cost, awareness, social influence, economic savings, environmental concerns, incentives, government policies, adoption, sustainability.

DESIGNING SUSTAINABLE PACKAGING SYSTEMS: A LIFE CYCLE ASSESSMENT APPROACH

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ABSTRACT

The increasing environmental concerns associated with traditional packaging materials have driven the development of biodegradable alternatives. The packaging industry faces increasing pressure to reduce environmental footprint. This study employs life cycle assessment (LCA) TO evaluate the environmental impacts of various packaging systems. A comparative analysis of traditional packaging materials (e.g., plastic, paper) versus sustainable alternatives (e.g., bioplastics, mushroom- based packaging) reveals significant reductions in greenhouse gas emission, water usage, and waste generation. The results highlight the importance of considering the entire packaging life cycle, from raw material extraction to end of life disposal or recycling. As concern for the environment grows, sustainable packaging has become a crucial aspect of consumer decision making. The study found out that eco-friendly cues, such as biodegradable materials and minimal packaging, significantly enhance consumer perception of sustainability. Furthermore, a quantitative research design revealed that sustainable packaging aesthetics can increase product sales and promote environmentalist consumer behavior. The study's findings provide valuable insights for packaging designers, manufacturers and policymakers seeking to develop more sustainable packaging systems and understanding sustainable packaging's role in shaping consumer behavior and provide insights for businesses seeking to adopt environmentally responsible packaging practices.

Keywords: sustainable packaging, life cycle assessment, environmental impacts, consumer decision making, environmental cues, aesthetics.

Title: Sustainable Branding and Energy Efficiency: Driving Consumer Engagement and Corporate Responsibility

Authors

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Pavleen Kaur
Gungun Jain
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Abstract

Research Objectives:

Sustainable branding has emerged as a crucial strategy for companies in the clean energy sector, aligning with environmental responsibility and consumer demand for eco-friendly solutions. This study aims to analyze how sustainable branding influences consumer perception, corporate reputation, and energy efficiency adoption. The key objectives include:

1. Understanding the role of sustainable branding in promoting energy-efficient solutions.
2. Analyzing consumer behavior towards brands that prioritize sustainability.
3. Identifying effective branding strategies that enhance corporate credibility and market success in the clean energy industry.

Methodology:

A mixed-methods approach was employed, combining **quantitative surveys** and **qualitative interviews** with industry experts and consumers. A survey was conducted among **500 respondents** to gauge awareness, trust, and purchasing decisions based on sustainability claims. Additionally, **case studies** of leading renewable energy brands were examined to assess best practices in sustainable branding and their impact on energy efficiency initiatives. Data analysis involved **statistical correlation techniques** to determine the influence of branding on consumer engagement and energy-efficient product adoption.

Major Findings:

1. **Consumer Trust and Brand Loyalty:** The study found that **72% of consumers** prefer brands with a strong commitment to sustainability, indicating that sustainable branding fosters loyalty and long-term customer engagement.
2. **Impact on Energy Efficiency Awareness:** Brands that effectively communicate their sustainability efforts witness a **40% increase** in consumer interest towards energy-efficient solutions.

3. **Marketing Strategies for Sustainable Branding:** The use of **eco-labeling, green certifications, and transparent communication** enhances brand credibility and drives purchasing decisions in favor of sustainable energy solutions.
4. **Challenges in Sustainable Branding:** Despite the growing interest, **greenwashing concerns** remain a barrier, as 35% of consumers doubt the authenticity of sustainability claims. Clear messaging and third-party verification are essential to overcoming skepticism.

Conclusion:

Sustainable branding is a powerful tool in shaping consumer behavior and accelerating energy efficiency adoption. Companies must focus on **authenticity, transparency, and consumer education** to build trust and enhance brand equity. As sustainability becomes a key market differentiator, organizations investing in **ethical branding and energy-efficient innovations** will gain a competitive advantage in the clean energy sector.

The Impact of Sustainability on Consumer Preference in the Sports Industry in Rajasthan

Abstract:-

The global push for sustainability has significantly altered consumer preferences in various industries, and the sports industry is no exception. As more people become environmentally conscious, their purchasing decisions are influenced by a company's sustainability practices. In Rajasthan, a state known for its rich culture and diverse demographics, the influence of sustainability on the sports industry's consumer base is gradually becoming more pronounced. This report explores how sustainability affects consumer preferences within the sports industry in Rajasthan, with an emphasis on attitudes, trends, and market potential.

Defining Sustainability in the Sports Industry :-

In the context of the sports industry, sustainability can be defined as practices that reduce the environmental, social, and economic impact of sports activities. This includes:

1.Environmental Sustainability: Reducing waste, using eco-friendly materials, energy-efficient production, sustainable packaging, and carbon-neutral manufacturing processes.

2.Social Sustainability: Ensuring fair labor practices, supporting local communities, and promoting inclusivity and diversity within sports organizations.

3.Economic Sustainability: Balancing profitability with responsible investment and sustainable business practices, which help ensure long-term growth without depleting resources.

4.Sustainability initiatives in the sports industry may include eco-friendly sportswear, sustainable equipment, green stadiums, zero-waste events, and partnerships with organizations that promote environmental responsibility.

Green Influence: Leveraging Social Media for Sustainable Growth

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JECRC University, Jaipur, India

Abstract

The growth of social media has transformed sustainability growth by influencing eco-friendly practices. This research paper will study the role of social media in driving sustainable consumer behaviour, shaping how consumers and businesses engage with environmental and ethical concerns, digital activism, and corporate social responsibility. By analysing existing literature, case studies and emerging trends this paper discusses both opportunities and challenges businesses face for promoting sustainability on social media platforms. This paper also highlights how social media influencers can promote sustainability and overcome the challenges of ensuring ethical practices. As a result of this study, we conclude that authenticity and strategic communication are two pillars for sustainable growth on social media.

Keywords: Social Media Marketing, Sustainability, Corporate Social Responsibility, Influencer Marketing, Digital Activism

Impact of Digitalisation on Labor Economics

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Abstract

Digitalisation is transforming the workplace, reshaping the job roles and altering the hiring processes. Industries are increasingly adopting new technologies like artificial intelligence (AI), Machine learning (ML), automation, and digital platforms, which enhance productivity but also pose risks such as job displacement and inequality.

The demand for skilled and service workers is rising, while the need for operational staff and those with lower set of skills is declining. Labor demand grows when workers are doing their jobs optimally with the available incentives and financial constraints are present. Digital transformation necessitates specialized skills, and firms require funding to implement new technologies. When these factors align, businesses expand, generating more employment opportunities.

The gig economy, fueled by online platforms, has not only increased workers independence but also introduced challenges like job instability and lack of employee benefits. The pandemic-driven shift to remote work has improved work-life balance for some, yet widened the digital divide for those lacking technological access. Moreover, income disparity is growing, as wages for skilled digital workers rise while those in traditional jobs see little progress.

Empirical studies conducted by Xiang Zhou, Jiali Liu indicated that policies enhancing human capital, reducing labor mismatches, and fostering urban innovation play key roles in boosting labor productivity. Further, the analyses suggest that these policies have a greater impact in regions with stronger industrial clustering, marketisation, and industrial structures compared to areas with weaker economic foundations.

Keywords: labor market, digitalisation, automation, gig economy, human capital, digital divide.

Bibliometric Analysis of risk for Portfolio Creation

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Associate Professor, IIS (deemed to be University), (School of Commerce), Jaipur, Rajasthan, India

Abstract:

Due to the dearth of thorough summaries in the body of existing literature, this systematic review and bibliometric analysis aim to convey quantitative and qualitative knowledge on the constantly developing topic of risk in portfolio creation in a methodical manner. By identifying the best combination of securities and other investments, portfolio creation seeks to maximise return and reduce total risk. This study offered a comprehensive evaluation of the literature on risk analysis for portfolio construction through bibliometric analysis. It also presents a map of 1274 research articles from the Scopus database that were published between 2000 and 2024. This paper focuses on developing trend determining subject area, country, most cited, institutions which has major influence on advancement of scientific knowledge. Following the top 50 research papers, which frequently utilise different risk measures to develop the portfolio, the study's findings were categorised into eight primary areas: year, subject area, kind, nation, authors, and keywords. This study will assist academic scholars, regulators, and policymakers in understanding the fundamentals of risk of portfolio creation and highlighting pertinent areas that require further research.

Keywords: Portfolio Creation, Cluster analysis, Bibliometric Analysis, Systematic literature review.

Renewable Energy -potential and challenges in context to Rajasthan

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Abstract

There is a growing consensus that 'economic development' and 'environmental conservation' are mutually inclusive. Increased industrialization, urbanization, growing population, overexploitation of non-renewable energy sources of energy has resulted in grave environmental crisis. To ensure sustainable economic development a major emphasis is laid on the promotion and usage of renewable clean energies - for a productive and progressive future. India has been an ardent advocator of clean and green energy development. In respect to India's commitment, Rajasthan holds immense potential for green energy, especially solar power and wind power generation. The research paper intends to study the potential and development of solar energy in the state of Rajasthan and its contribution in meeting India green energy targets. The reports and papers considered in the evaluation are from science direct (from the year 2010-2024). The study includes the progress and evaluation of sustainable development goals 7 "affordable clean energy" specifically in respect to Rajasthan.

Keywords: sustainable economic development, renewable energy, green growth

Research Objectives

1) To study the green energy sources in Rajasthan
2) To analyse the progress made in attaining green energy growth
3) To provide a way forward in achieving the green energy targets.

Methodology

For reviewing the progression in the development of clean energy technologies the

researcher have studied and analysed the data report published by the state and central government institutions and bodies. In conjunction with it the researcher also reviewed the past papers from science direct and research gate from 2010 to 2024. The basics of energy economics is done from book titled as 'energy economics' by Subhes C Bhattacharya. The researchers had access various international organizations through internet to have a better understanding of the
research area.

M-Banking Reinvented: Leading the Ethical and Sustainable Finance Revolution in Morocco

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Abstract:

The purpose of this study is to explore the integration of Ethical Sustainable Commitment (ESC) within the Technology Acceptance Model (TAM1) [1] in order to gain insight into how ethical considerations influence the adoption of mobile banking technologies in Morocco.

Problematic: While existing literature on technology adoption extensively applies TAM1 [2], there is a notable gap regarding the explicit inclusion of ethical variables [3]. This research addresses the need to understand how ethical concerns, encapsulated by ESC, impact technological evaluation and adoption behaviors in the context of mobile banking.

Design/Methodology/Approach: A quantitative research design was employed using Structural Equation Modeling (SEM) to test the hypothesized relationships within the Technology Acceptance Model (TAM1) framework, augmented by Ethical Sustainable Commitment (ESC). Data were collected through a survey of 300 Moroccan mobile banking users, ensuring a robust analysis of the model's predictive power.

Findings: The findings substantiate the pivotal role of ESC in enhancing both perceived usefulness (PU) and perceived ease of use (PEOU), which are crucial in shaping users' behavioral intentions and actual usage of mobile banking services. This illustrates the efficacy of integrating ethical considerations into the TAM 1 framework.

Practical Implications: The study underscores the necessity for banks and financial institutions to prioritize ethical standards and sustainability in their service offerings. This not only enhances user perceptions of utility and ease but also fosters deeper customer engagement and loyalty.

Originality/Value: The originality and value of this study lie in its integration of ethical considerations within the Technology Acceptance Model (TAM 1). By integrating ESC into TAM 1, this study contributes novel insights into the adoption of technology, particularly in the banking sector. It enriches the academic discourse on technology acceptance and provides strategic implications for enhancing technology adoption through ethical integration.

Keywords: Ethical Sustainable Commitment (ESC), Adoption, Mobile Banking (M-Banking), Technology Acceptance Model (TAM), Structural Equation Modeling (SEM), Morocco.

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Topic:

Plant-Based Diets and Technology: Apps Promoting Sustainable Eating.

Abstract:

In the internationally fast paced lifestyle, where health and sustainability take the pillion seat, plant based diets are gaining fame as a holistic approach that can serve the dual purpose of enhancing personal and environmental wellness. This research aims at the convergence of plant based diets and technological advancement, particularly on mobile applications which facilitate eco-friendly eating. The study aims to expose how these applications are changing the means through which people obtain, organize, and maintain a plant based way of living making it easier for more individuals to embrace and continue sustainable eating practices. By automating meal planning, nutrition tracking, reporting, and evaluating the carbon footprint of various dieting decisions, this modern technology enhances the ability and motivation of users to self-govern and take

charge of eco-friendly active decisions. Additionally, the paper analyzes the help technology offers in solving problems incurred from lack of information, resources, or negative social attitudes towards eating plant based foods. An analysis of the leading apps and platforms was conducted in order to evaluate the functionality and affordability of these tools, their appealing approaches to users, and their expected roles in fostering behavioral change towards a lower carbon lifestyle and less strained global food system. With eco-friendly living gaining traction day by day, synergy of technology and plant based diets is bound to be the solution to modern day problems.

Key Words:

1. Plant-based diets

2. Sustainability

3. Mobile applications

4. Eco-friendly eating

5. Carbon footprint

6. Behavioral change

"Assessing the Impact of Government Roles and Regulatory Frameworks on Startup Success: The Moderating Effects of Ecosystem Challenges and Barriers"

Abstract

This research paper investigates the complex interplay between government interventions and startup success, analysing how regulatory frameworks and policy measures affect entrepreneurial ecosystems. While government policies such as financial incentives, simplified procedures, and tax breaks are intended to foster startup growth, their efficacy is often moderated by barriers like market entry difficulties, bureaucratic inefficiencies, and infrastructural challenges. Using both qualitative and quantitative methodologies, this study evaluates the direct impacts of governmental actions on startups and explores the moderating effects of ecosystem challenges. The findings reveal that while motivational factors and supportive government schemes directly correlate with startup success, significant barriers can undermine these positive impacts. The study suggests that for government policies to be more effective, they must be designed to directly address these moderating challenges and tailored to the specific needs of startups. This research contributes to the broader discourse on policy development for entrepreneurial ecosystems and suggests pathways for future investigations to enhance the nuanced understanding of regulatory impacts on startup success.

Keywords: Government Interventions, Startup Ecosystem, Regulatory Frameworks, Startup Success, Ecosystem Challenges, Entrepreneurial Barriers, Moderating Effects

Women in Sustainable Digital Entrepreneurship: Barriers, Opportunities, and Policy Implications

Group Members:

Mansi Maheshwari

Manvi Singhal

Varnika Gaur

Abstract:

This research paper investigates the landscape of women in sustainable digital entrepreneurship, with a particular focus on the Rajasthan region of India. Using a mixed-methods approach, the study combines quantitative surveys and qualitative interviews to identify key barriers faced by women entrepreneurs, such as limited access to technology, financial resources, and social networks. The research highlights the interplay of socio-economic challenges, cultural factors, and government initiatives in shaping entrepreneurial experiences. By showcasing successful case studies and innovative strategies employed by women entrepreneurs, the study underscores the need for targeted policy interventions to promote gender equity and sustainable practices in digital entrepreneurship. The findings aim to inform stakeholders and policymakers about the critical measures required to foster an inclusive and supportive environment for women in Rajasthan's digital economy.

Enhancing Energy-Efficiency Labeling to Influence Consumer Behavior for Sustainable Energy Adoption in India

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Abstract

This paper highlights the urgent need for an enhanced energy-efficiency labeling system tailored for Indian households to promote sustainable energy consumption. India, one of the world's fastest-growing energy markets, faces significant challenges, including rising electricity demand, heavy dependence on fossil fuels, energy security concerns, and affordability issues for residential consumers. The Bureau of Energy Efficiency (BEE) has already implemented a star-rating system for electrical appliances, but further improvements are required to increase consumer awareness, encourage behavioral changes, and integrate advanced technologies for energy efficiency.

The objective of this research is to contribute to India's sustainable energy transition by proposing an improved energy-efficiency labeling system that not only enhances consumer decision-making but also aligns with national goals such as reducing carbon emissions, improving energy conservation, and promoting renewable energy adoption. The findings of this study provide policy recommendations that can enhance energy security, optimize demand forecasting, guide infrastructure planning, support renewable energy integration, and establish a robust regulatory framework. The research underscores the importance of natural lighting, ventilation, and energy-efficient building design in reducing household energy consumption. It also explores emerging IoT-based smart metering solutions, time-of-use tariffs, and biogas adoption for cooking, which could significantly impact sustainable residential energy practices in India. The proposed smart energy labeling system, supported by real-time monitoring and digital innovations, is expected to empower consumers by providing accurate energy consumption insights and incentives such as tax benefits or rebates for star-rated appliances.

This study contributes to a deeper understanding of energy consumption patterns in Indian households and presents practical recommendations for policymakers, energy providers, and stakeholders. While acknowledging certain research limitations, including sample size and

regional scope, this paper suggests future large-scale studies to validate findings and drive India toward a more energy efficient and environmentally responsible future.

Tourism Marketing in the Digital Era: The Role of the English Language in Promoting Responsible Travel

Dr. Manish Sharma- Assistant Professor, JECRC University, Jaipur

Dr. Deepak Kumar Nama- Assistant Professor, JECRC University, Jaipur

Dr. Rajshri Bansal- Assistant Professor, Dayanand College, Ajmer

Abstract

The digital transformation of the tourism industry has led to significant changes in how destinations and travel-related businesses market themselves to global consumers. The English language has emerged as a key tool in these marketing strategies, particularly in promoting responsible travel. This chapter explores how English is utilized in digital tourism marketing to foster sustainable and ethical travel behaviors. Through examining the linguistic strategies employed by tourism organizations, influencers, and content creators, the chapter underscores the pivotal role language plays in shaping travel decisions. It highlights both the advantages and challenges of using English as a global lingua franca in responsible travel marketing, as well as the ethical implications that arise in the digital space. Ultimately, the chapter demonstrates that while English-language marketing can promote responsible travel on a global scale, it is essential to ensure inclusivity, authenticity, and transparency in the messages conveyed.

Krywords: Tourism, Digital Transformation, Sustainability, Travel Behaviour

The Impact of digitalisation on work life balance: A study on higher education sector in India

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Abstract

This study investigates the impact of digitalization on work-life balance in the higher education sector in India. With the rapid advancement of technology and its integration into academic workflows, understanding its effects on educators' personal and professional lives is crucial. The research employs a mixed-methods approach, combining quantitative surveys and qualitative interviews with faculty members from various Indian higher education institutions. The findings reveal both positive and negative impacts of digitalization on work-life balance, with increased flexibility and productivity offset by challenges such as extended working hours and difficulty in disconnecting from work. The study provides insights for policymakers and institutional leaders to develop strategies that harness the benefits of digitalization while mitigating its adverse effects on work-life balance.

Keywords: digitalization, work-life balance, higher education, India, technology integration

1. Introduction

The advent of digital technologies has transformed various sectors of the economy, and higher education is no exception. Digitalization, defined as the integration of digital technologies into everyday life, has significantly altered the way educators work, communicate, and manage their personal lives (Legner et al., 2017). In the context of higher education, this transformation

has been particularly pronounced, with the adoption of learning management systems, online collaboration tools, and digital research platforms becoming increasingly commonplace.

While digitalization offers numerous benefits, such as increased efficiency and flexibility, it also presents challenges to maintaining a healthy work-life balance. The blurring of boundaries between work and personal life, constant connectivity, and the expectation of immediate responsiveness can lead to stress and burnout among faculty members (Adisa et al., 2017).

India, with its rapidly growing higher education sector and increasing digital adoption, provides a unique context for studying the impact of digitalization on work-life balance. The country has seen a significant push towards digital transformation in education, especially in the wake of the COVID-19 pandemic, which accelerated the adoption of online teaching and learning tools (Dhawan, 2020).

This study aims to explore the multifaceted impact of digitalization on work-life balance among faculty members in Indian higher education institutions. By examining both the opportunities and challenges presented by digital technologies, this research seeks to contribute to the growing body of literature on work-life balance in the digital age and provide insights for policymakers and institutional leaders in the higher education sector.

The primary research questions guiding this study are:

1. How has the increasing digitalization of higher education affected the work-life balance of faculty members in Indian institutions?

2. What are the key factors contributing to positive and negative impacts of digitalization on work-life balance?

3. How do faculty members perceive and manage the challenges associated with digital technologies in maintaining work-life balance?

4. What strategies can be implemented at institutional and individual levels to promote a healthy work-life balance in the context of increasing digitalization?

The following sections will provide a comprehensive review of relevant literature, outline the methodology employed in this study, present and analyze the findings, and discuss their implications for theory and practice.

2. Literature Review

2.1 Digitalization in Higher Education

Digitalization has become an integral part of higher education, transforming teaching, research, and administrative processes. Becker et al. (2018) define digitalization in higher education as the integration of digital technologies into all areas of education, fundamentally changing how education is delivered and how institutions operate. This transformation encompasses various aspects, including:

1. Online and blended learning: The adoption of learning management systems and virtual classrooms has enabled institutions to offer flexible learning options (Garrison & Kanuka, 2004).

2. Digital research tools: Advanced software and databases have revolutionized academic research, enabling more efficient data collection, analysis, and collaboration (Borgman, 2007).

3. Administrative processes: Digital platforms have streamlined administrative tasks, such as student enrollment, grading, and faculty management (Selwyn, 2014).

4. Communication and collaboration: Digital tools have facilitated seamless communication and collaboration among faculty, students, and staff (Schrum & Levin, 2015).

In the Indian context, digitalization in higher education has gained significant momentum, particularly in the last decade. The government's Digital India initiative and the National Education Policy 2020 have further emphasized the importance of digital transformation in education (Ministry of Education, Government of India, 2020).

2.2 Work-Life Balance in Academia

Work-life balance refers to the equilibrium between an individual's work responsibilities and personal life commitments (Greenhaus et al., 2003). In academia, maintaining this balance has long been a challenge due to the nature of academic work, which often extends beyond traditional working hours and includes research, teaching, and administrative duties (Kinman & Jones, 2008).

Several studies have explored work-life balance in higher education:

1. Toffoletti and Starr (2016) found that academic staff often struggle to maintain boundaries between work and personal life, leading to increased stress and potential burnout.

2. Currie and Eveline (2011) highlighted the gendered nature of work-life balance challenges in academia, with women often facing greater difficulties in managing professional and personal responsibilities.

3. Misra et al. (2012) emphasized the importance of institutional support and policies in promoting work-life balance among faculty members.

2.3 Impact of Digitalization on Work-Life Balance

The relationship between digitalization and work-life balance is complex and multifaceted. While digital technologies offer potential benefits for managing work and personal life, they also present new challenges:

1. Flexibility and autonomy: Digital tools can provide greater flexibility in when and where work is conducted, potentially improving work-life balance (Ter Hoeven & van Zoonen, 2015).

2. Increased productivity: Digital technologies can enhance efficiency in academic tasks, potentially freeing up time for personal activities (Parry & Battista, 2019).

3. Blurred boundaries: The constant connectivity enabled by digital devices can lead to work encroaching on personal time, making it difficult to disconnect (Derks et al., 2015).

4. Technostress: The pressure to keep up with rapidly evolving technologies and the expectation of constant availability can contribute to stress and burnout (Tarafdar et al., 2007).

In the context of Indian higher education, limited research has been conducted on the specific impact of digitalization on work-life balance. This study aims to address this gap by exploring the unique challenges and opportunities presented by digital transformation in the Indian academic landscape.

3. Methodology

This study employs a mixed-methods approach, combining quantitative and qualitative data collection and analysis techniques to provide a comprehensive understanding of the impact of digitalization on work-life balance in Indian higher education.

3.1 Research Design

The research design consists of two main components:

1. Quantitative survey: A structured questionnaire was developed to collect data on faculty members' experiences with digitalization and its impact on their work-life balance.

2. Qualitative interviews: Semi-structured interviews were conducted with a subset of survey respondents to gain deeper insights into their perceptions and experiences.

3.2 Sampling and Participants

The study employed a stratified random sampling technique to ensure representation from various types of higher education institutions across India. The sample included faculty members from:

- Public universities

- Private universities

- Autonomous colleges

- Government colleges

A total of 500 faculty members were invited to participate in the survey, with 382 complete responses received (response rate: 76.4%). From this pool, 30 participants were randomly selected for follow-up interviews.

3.3 Data Collection

3.3.1 Quantitative Survey

The survey instrument was developed based on a review of relevant literature and validated scales. It included sections on:

1. Demographic information

2. Digital technology usage in academic work

3. Perceived impact of digitalization on work-life balance

4. Strategies for managing work-life balance in the digital age

The survey was administered online using a secure survey platform, ensuring participant anonymity and data confidentiality.

3.3.2 Qualitative Interviews

Semi-structured interviews were conducted via video conferencing platforms. Each interview lasted approximately 45-60 minutes and explored themes such as:

1. Personal experiences with digitalization in academic work

2. Perceived benefits and challenges of digital technologies

3. Strategies for maintaining work-life balance

4. Suggestions for institutional support and policies

3.4 Data Analysis

3.4.1 Quantitative Data Analysis

Quantitative data were analyzed using descriptive and inferential statistical techniques. Python was used for data cleaning, analysis, and visualization.

3.4.2 Qualitative Data Analysis

Qualitative data from the interviews were analyzed using thematic analysis (Braun & Clarke, 2006). The process involved:

1. Transcription of interviews

2. Initial coding of transcripts

3. Identification of recurring themes

4. Refinement and categorization of themes

5. Integration of themes with quantitative findings

3.5 Ethical Considerations

The study adhered to ethical guidelines for research involving human subjects. Informed consent was obtained from all participants, and confidentiality and anonymity were ensured throughout the research process. The study received approval from the institutional ethics committee.

4. Results

4.1 Quantitative Findings

4.1.1 Demographic Profile

The sample consisted of 382 faculty members from various higher education institutions across India. Table 1 presents the demographic characteristics of the participants.

Table 1: Demographic Characteristics of Survey Participants

Characteristic	Category	Percentage

Gender	Male	54.2%
	Female	45.8%
Age	25-35	28.5%
	36-45	39.3%
	46-55	22.8%
	56+	9.4%
Institution	Public	42.1%
	Private	37.7%
	Autonomous	12.3%
	Government	7.9%
Experience	0-5 years	18.6%
	6-10 years	27.2%
	11-20 years	36.4%
	20+ years	17.8%

4.1.2 Digital Technology Usage

The survey revealed high levels of digital technology adoption among faculty members. Figure 1 illustrates the frequency of usage for various digital tools in academic work.
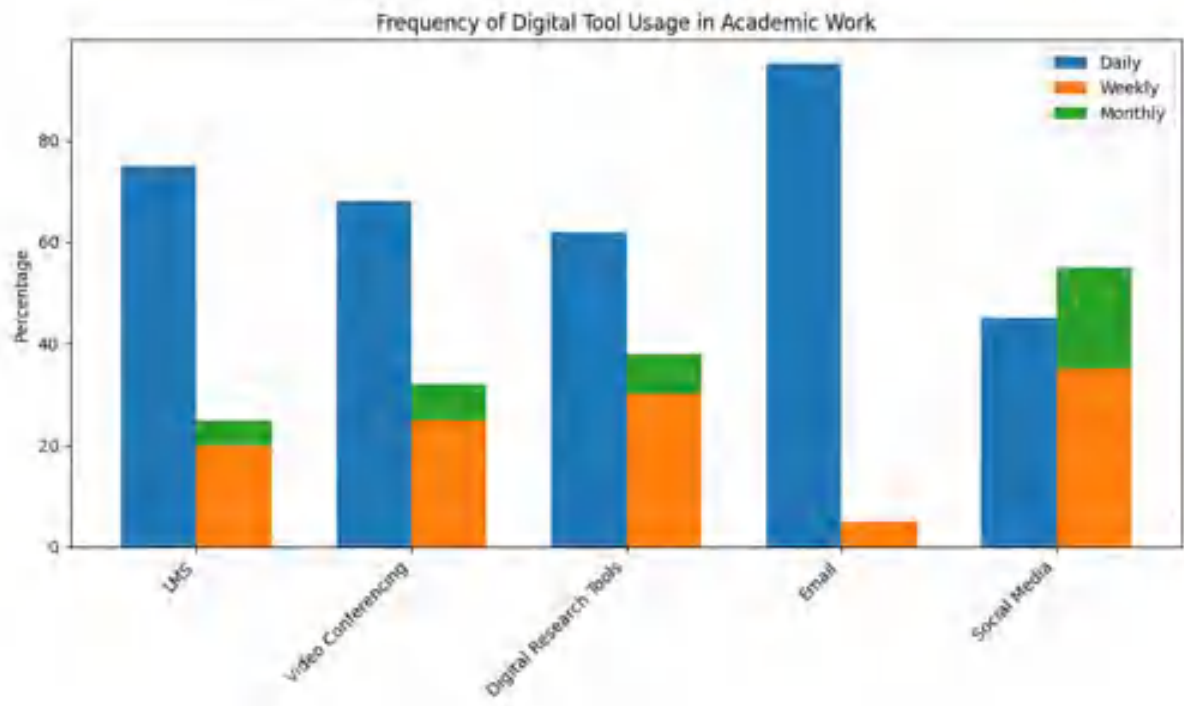
Figure 1: Frequency of Digital Tool Usage in Academic Work

4.1.3 Impact on Work-Life Balance

The survey assessed the perceived impact of digitalization on various aspects of work-life balance. Table 2 presents the mean scores for each aspect, rated on a 5-point Likert scale (1 = Strongly Negative, 5 = Strongly Positive).

Table 2: Perceived Impact of Digitalization on Work-Life Balance Aspects

Aspect	Mean Score	Standard Deviation
Work flexibility	4.12	0.86
Productivity	3.98	0.92
Work-home boundaries	2.76	1.14
Stress levels	2.54	1.08

Personal time	2.87	1.05
Overall work-life balance	3.21	0.98

4.1.4 Factors Influencing Work-Life Balance

A multiple regression analysis was conducted to identify factors significantly influencing overall work-life balance. The results are presented in Table 3.

Table 3: Multiple Regression Results for Factors Influencing Work-Life Balance

Factor	Coefficient	p-value
Digital technology proficiency	0.32	<0.001
Institutional support	0.28	<0.001
Age	-0.15	0.012
Gender (Female)	-0.18	0.008
Workload	-0.24	<0.001
R-squared	0.42	
Adjusted R-squared	0.41	

4.2 Qualitative Findings

Thematic analysis of the interview data revealed several key themes related to the impact of digitalization on work-life balance:

4.2.1 Increased Flexibility and Productivity

Many participants reported that digital technologies had increased their flexibility in managing work tasks and improved productivity. For example:

"I can now grade assignments and respond to student queries from anywhere, which allows me to better balance my work and personal commitments." (Participant 7, Female, 38)

4.2.2 Blurred Boundaries Between Work and Personal Life

A recurring theme was the challenge of maintaining clear boundaries between work and personal life due to constant connectivity:

"The expectation to be always available and responsive, even during evenings and weekends, has made it difficult to truly disconnect from work." (Participant 15, Male, 45)

4.2.3 Technostress and Digital Overload

Several participants expressed feelings of stress and overwhelm related to keeping up with rapidly evolving digital technologies:

"The constant need to learn new tools and platforms, on top of regular academic duties, has added significant stress to my work life." (Participant 23, Female, 52)

4.2.4 Generational Differences in Adaptation

Younger faculty members generally reported easier adaptation to digital technologies, while older participants expressed more challenges:

"As someone who didn't grow up with these technologies, it's been a steep learning curve. It sometimes feels like the younger faculty have an advantage." (Participant 9, Male, 58)

4.2.5 Institutional Support and Policies

Many participants emphasized the importance of institutional support in managing the challenges of digitalization:

"Having clear policies about after-hours communication and digital expectations would greatly help in maintaining a healthier work-life balance." (Participant 18, Female, 41)

5. Discussion

The findings of this study reveal a complex relationship between digitalization and work-life balance in the Indian higher education sector. While digital technologies offer significant benefits in terms of flexibility and productivity, they also present challenges related to boundary management and technostress.

5.1 Positive Impacts of Digitalization

The quantitative results indicate that faculty members perceive digitalization as having a positive impact on work flexibility (M = 4.12, SD = 0.86) and productivity (M = 3.98, SD = 0.92). This is consistent with previous research highlighting the potential of digital technologies to enhance work efficiency and provide greater autonomy in managing work tasks (Ter Hoeven & van Zoonen, 2015).

The qualitative findings further support this, with many participants reporting improved ability to manage their work schedules and complete tasks more efficiently. This flexibility can be particularly beneficial in the academic context, where work often extends beyond traditional office hours (Kinman & Jones, 2008).

5.2 Challenges to Work-Life Balance

Despite the benefits, the study also reveals significant challenges to maintaining work-life balance in the digital age. The lower mean scores for work-home boundaries (M = 2.76, SD = 1.14) and personal time (M = 2.87, SD = 1.05) suggest that faculty members struggle with separating work and personal life in the digital environment.

This aligns with the concept of "work-life blending" proposed by Kossek and Lautsch (2012), where the boundaries between work and personal life become increasingly permeable due to technology. The qualitative data provides rich insights into this phenomenon, with participants expressing difficulty in "switching off" from work and feeling pressure to be constantly available.

5.3 Technostress and Digital Overload

The relatively low mean score for stress levels (M = 2.54, SD = 1.08) indicates that digitalization is contributing to increased stress among faculty members. This finding is consistent with research on technostress, which refers to the stress experienced by individuals due to their use of information and communication technologies (Tarafdar et al., 2007).

The qualitative data reveals that this stress is often related to the rapid pace of technological change and the pressure to continually adapt to new digital tools and platforms. This is particularly challenging for older faculty members, as highlighted in the interviews, suggesting a need for targeted support and training programs.

5.4 Factors Influencing Work-Life Balance

The regression analysis (Table 3) provides insights into the factors significantly influencing work-life balance in the context of digitalization. Digital technology proficiency ($\beta = 0.32$, $p < 0.001$) and institutional support ($\beta = 0.28$, $p < 0.001$) emerge as the strongest positive predictors of work-life balance. This underscores the importance of digital literacy and organizational support in helping faculty members navigate the challenges of digitalization.

The negative association between age and work-life balance ($\beta = -0.15$, $p = 0.012$) aligns with the qualitative findings on generational differences in adaptation to digital technologies. This highlights the need for age-sensitive approaches to digital integration in higher education.

The gender difference in work-life balance ($\beta = -0.18$, $p = 0.008$ for females) is consistent with previous research indicating that women in academia often face greater challenges in managing work and personal responsibilities (Currie & Eveline, 2011). This suggests a need for gender-sensitive policies and support systems in the digital academic environment.

5.5 Theoretical Implications

This study contributes to the growing body of literature on work-life balance in the digital age, particularly in the context of higher education. The findings support and extend existing

theories on work-life boundary management (Ashforth et al., 2000) by highlighting the unique challenges posed by digitalization in academia.

The results also contribute to the understanding of technostress in the academic context, extending previous work by Tarafdar et al. (2007) by identifying specific sources of technology-related stress among faculty members in Indian higher education institutions.

5.6 Practical Implications

The findings of this study have several practical implications for higher education institutions and policymakers:

1. Digital literacy programs: Institutions should invest in comprehensive digital literacy programs to enhance faculty members' proficiency with digital tools and reduce technostress.

2. Clear digital communication policies: Developing and implementing policies regarding after-hours communication and digital expectations can help faculty members maintain clearer work-life boundaries.

3. Age-sensitive support: Tailored support and training programs should be developed to address the specific needs of older faculty members in adapting to digital technologies.

4. Gender-sensitive initiatives: Institutions should consider the gendered nature of work-life balance challenges when developing support systems and policies related to digitalization.

5. Promoting digital well-being: Awareness programs on digital well-being and strategies for managing technology use can help faculty members maintain a healthier work-life balance.

6. Conclusion

This study provides a comprehensive examination of the impact of digitalization on work-life balance among faculty members in Indian higher education institutions. The findings reveal both opportunities and challenges presented by digital technologies in the academic context.

While digitalization offers increased flexibility and productivity, it also contributes to blurred work-life boundaries and technostress. The study highlights the importance of digital proficiency, institutional support, and consideration of individual factors such as age and gender in managing the work-life balance challenges associated with digitalization.

Future research could explore longitudinal changes in work-life balance as digitalization continues to evolve in higher education. Additionally, comparative studies across different cultural contexts could provide valuable insights into the role of cultural factors in shaping the relationship between digitalization and work-life balance in academia.

As higher education continues to embrace digital transformation, it is crucial for institutions and policymakers to develop strategies that harness the benefits of digitalization while mitigating its potential negative impacts on faculty members' work-life balance. By doing so, they can create a more sustainable and supportive academic environment in the digital age.

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Impact of Sustainable Packaging on Consumer Buying Decisions in India

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Abstract:

Sustainable packaging has emerged as a crucial factor influencing consumer buying decisions, particularly in a developing market like India. With increasing environmental awareness and government regulations promoting eco-friendly practices, businesses are shifting towards biodegradable, recyclable, and minimal-waste packaging solutions. This study explores the impact of sustainable packaging on Indian consumers, analyzing their preferences, perceptions, and willingness to pay a premium for environmentally responsible products. The research highlights key factors driving consumer choices, such as environmental concerns, brand reputation, and perceived product quality. It also examines the role of government policies and corporate social responsibility initiatives in shaping purchasing behavior. Findings suggest that younger consumers and urban populations exhibit a higher inclination towards sustainable packaging, while affordability remains a significant concern for price-sensitive buyers.

Furthermore, the study identifies challenges faced by businesses in implementing sustainable packaging, including higher production costs and supply chain constraints. Despite these challenges, companies adopting green packaging strategies can enhance brand loyalty, improve customer trust, and gain a competitive edge in the Indian market. By providing insights into consumer behavior and market trends, this research aims to assist businesses and policymakers in promoting sustainable packaging solutions. The study concludes that while sustainable packaging positively impacts consumer buying decisions, widespread adoption requires a balance between cost-effectiveness, consumer education, and regulatory support.

Keywords: Sustainable Packaging, Consumer Buying Behavior, Eco-Friendly Products, Indian Market Trends

A Study on the Awareness towards Neuromarketing among Marketing Professionals

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Abstract

This research paper aims to explore the level of awareness and perceptions of Indian marketing professionals regarding neuromarketing. The study utilizes a quantitative research approach with a convenience sampling technique, collecting data from 50 marketing professionals in India through a well-structured questionnaire. The questionnaire consists of two parts: Part A focuses on demographic aspects, while Part B investigates respondents' knowledge and opinions about neuromarketing. The findings provide insights into the demographics, awareness, and perceptions of Indian marketing professionals towards neuromarketing. The findings reveal that a majority of the respondents (90%) are familiar with neuromarketing, recognizing its impact on intensifying marketing practices and influencing consumer purchasing decisions. Respondents also acknowledge the significance of tailored information and the positive effect of scientific advancements, including neuromarketing, on marketing strategies. The Chi-Square test conducted indicates a significant association between awareness of neuromarketing among marketing professionals and the consumer's final decision to purchase. The rejection of the null hypothesis suggests that marketing professionals with higher awareness of neuromarketing techniques are more likely to influence consumer purchasing decisions. This finding emphasizes the importance of understanding and leveraging neuromarketing strategies to shape effective marketing campaigns. The results highlight that as marketing professionals gain knowledge about neuromarketing practices, they can employ targeted strategies to engage consumers at a subconscious level and drive their purchasing decisions. By leveraging consumer psychology and neuroscientific insights, marketers can create more persuasive and impactful marketing campaigns.

1. Introduction

The new era of Neuromarketing combines neuroscience, psychology, and marketing to understand consumer behaviour and optimize marketing strategies. It makes use of modern scientific techniques to learn more about the emotions, subconscious responses, and decision-making processes of customers. By employing neuroscientific methods such as brain imaging, eye tracking, and biometric measurements, neuromarketing aims to uncover hidden motivations and enhance the effectiveness of marketing campaigns. India's economy is among the fastest-growing in the world, presenting a unique landscape for the study of neuromarketing. With a diverse population and a rapidly expanding consumer market, it is essential for Indian marketing professionals to stay abreast of the latest developments in the field. Understanding the knowledge and thoughts of marketing professionals in India towards neuromarketing can provide useful information about the existing situation of adoption and the potential impact of this innovative approach. This research paper aims to explore the level of awareness and perceptions of Indian marketing professionals towards neuromarketing. By assessing their familiarity with neuromarketing techniques and their opinions regarding its implications for marketing practices, this study seeks to contribute to the existing literature on consumer behaviour and marketing strategies in India. The findings of this research will not only shed light on the current knowledge and attitudes of Indian marketing professionals towards neuromarketing but also provide valuable insights for organizations seeking to incorporate neuromarketing techniques into their marketing strategies. By understanding the perceptions and expectations of marketing professionals, organizations can make informed decisions regarding the adoption and implementation of neuromarketing practices. The research methodology includes a quantitative approach, employing a convenience sampling technique to collect data from 50 marketing professionals across India. A well-structured questionnaire consisting of demographic aspects and specific questions related to neuromarketing will serve as the primary source of data collection. The collected data will be analysed and interpreted to derive meaningful insights into the awareness and perceptions of Indian marketing professionals towards neuromarketing. By exploring the current state of awareness and perceptions towards neuromarketing among Indian marketing professionals,

this research aims to bridge the gap between academia and industry and provide practical recommendations for marketing practitioners. It is expected that the findings of this study will contribute to the growing body of knowledge on neuromarketing, particularly in the context of the Indian market, and pave the way for further research and advancements in this field. Overall, this research endeavour seeks to enhance our understanding of how Indian marketing professionals perceive and respond to the concept of neuromarketing. By investigating their awareness, attitudes, and opinions, this study will provide valuable insights for organizations and researchers, enabling them to harness the potential of neuromarketing to optimize marketing strategies and better meet the needs and preferences of Indian consumers.

2. Review of Literature

Ashok Kumar Parsoya's 2023 research explores neuromarketing, a scientific strategy that analyzes consumer behavior through neuro-sensory techniques. The study highlights neuromarketing's role in the modern era, its advantages over traditional methods, and its challenges. It discusses how neuromarketing provides deeper insights into consumer decision-making, helping companies convey product value and improve marketing strategies. The research also addresses ethical concerns and compares traditional and neuromarketing approaches in understanding both conscious and unconscious consumer behavior.

Kulkarni and Kulkarni (2022) examined the awareness and attitudes of Indian marketing professionals towards neuromarketing through a quantitative study. Findings revealed moderate awareness, with many professionals having limited knowledge, but overall positive attitudes towards its potential to enhance marketing practices and understand consumer behavior. Awareness and attitudes varied significantly by demographics, with younger and more educated professionals showing higher awareness and more favorable views. The study emphasized the need for increased education and training on neuromarketing to help organizations leverage its techniques for better understanding consumer preferences and gaining a competitive edge.

Verma and Shukla (2022) conducted a study to understand the awareness and application of neuromarketing in the Indian context. A mixed-methods technique was used in the study, which included interviews and surveys with Indian marketing experts. The results showed that respondents had a moderate understanding of neuromarketing, and an adequate number

of them were interested in finding out more about how to use it in their marketing plans. The study also highlighted the challenges and barriers faced by marketing professionals in implementing neuromarketing techniques.

Gogoi and Mochahari (2021) explored the shift from traditional marketing to neuromarketing, which applies neuropsychology to study consumer behavior. The study focuses on the awareness of neuromarketing among North-Eastern Indian startups, particularly in Assam, where the concept is relatively unknown. Despite this, startups recognize the value of understanding consumer psychology. The research examines neuromarketing's potential to provide deeper insights into consumer behavior, its applications, challenges, and how local entrepreneurs can adopt these techniques to improve marketing strategies.

Anjali Yadav (2020) examines the use of neuromarketing as a method to access the subconscious of customers in order to find out more about their preferences and perceptions. Traditional marketing, reliant on consumer responses, is becoming outdated as consumers often struggle to articulate their desires clearly. The study focuses on Indian consumers' awareness and consent regarding neuromarketing research. Using an exploratory and descriptive approach, the research gathers primary data through responses from neuromarketing service providers in India via an online questionnaire, alongside secondary data.

Das and Chatterjee (2020) investigated the adoption of neuromarketing among Indian marketing professionals through surveys across various sectors. The study found a moderate level of awareness and adoption of neuromarketing. Key factors influencing its adoption included perceived usefulness, ease of use, and organizational support. The research emphasized neuromarketing's potential to enhance marketing strategies and provide deeper insights into consumer behavior in the Indian context.

Singh and Rani (2020) conducted a qualitative study using in-depth interviews to explore the awareness and perceptions of Indian marketing professionals about neuromarketing. The findings revealed limited awareness of the field, with only a small percentage of respondents familiar with it. However, the study highlighted positive perceptions of neuromarketing's potential to enhance marketing strategies and understand consumer behavior.

Sharma and Gupta (2019) examined the awareness and acceptance of neuromarketing among Indian marketing professionals using a mixed-methods approach with surveys and interviews. The study found moderate awareness, with many professionals having limited knowledge of the field. Despite this, respondents displayed a positive attitude and acceptance towards using neuromarketing techniques to understand consumer behavior and improve marketing effectiveness.

Kumar (2018) explores the rising use of neuroscience techniques in marketing, known as neuromarketing, which studies consumer brain activity to understand preferences and responses to marketing stimuli. Traditional market research struggles to answer key questions about consumer behavior, but neuromarketing tools provide deeper insights. The purpose of the study is to evaluate Indian consumers' knowledge about neuromarketing and the use of neuroscientific methods in marketing research. The study comes to a conclusion about Indian consumers' awareness of neuromarketing through the use of exploratory factor analysis (EFA) and confirmatory factor analysis (CFA).

Jorge. (2014) This article surveys key neuromarketing techniques and their practical results. It aims to define neuromarketing, highlight its importance, and compare its advantages over traditional research methods. The study also addresses ethical issues, presents key techniques, and showcases studies where neuromarketing was applied. Additionally, it identifies limitations and discusses ways to develop and use consumer data. The article offers theoretical insights and explores business cases, implementation, and achievements in neuromarketing, contributing to the field's growth.

Alcakovic and Miljkovic (2010) explored neuromarketing, an emerging field combining marketing and neuroscience to analyze how the brain responds to marketing stimuli. The article highlights neuromarketing's innovative techniques and applications for understanding consumer preferences and behavior, emphasizing its potential benefits. However, it also addresses ethical concerns, with critics comparing it to an Orwellian "Big Brother" tool. The research provides a balanced perspective, examining both the advantages and ethical implications of neuromarketing, offering a nuanced view of its impact on the marketing landscape.

3. Research Methodology:

Research methodology refers to the systematic approach and techniques employed to conduct research. It involves the selection and application of appropriate methods, tools, and procedures to collect, analyse, and interpret data. A framework for guaranteeing the validity, reliability, and rigor of the research process is provided by the methodology.

Objectives:

1. To assess the awareness and understanding of neuromarketing among Indian marketing professionals.
2. To examine the perceptions and attitudes of marketing professionals towards the use of neuromarketing techniques to intensify marketing practices.
3. To investigate the impact of the newest advances in scientific methodology, such as neuromarketing, on marketing practices.
4. To identify the perceived benefits of incorporating neuromarketing into marketing strategies from the perspective of companies.

Hypotheses:

H_0: There is no significant relationship between awareness of neuromarketing and the use of neuromarketing practices among Indian marketing professionals.

H_1: There is a significant relationship between awareness of neuromarketing and the use of neuromarketing practices among Indian marketing professionals.

Statement of the problem:

The problem at hand revolves around the assessment of awareness and understanding of neuromarketing among Indian marketing professionals.

Sources of information:

Primary sources refer to the collection of first-hand information directly from the respondents as marketing professionals. This is typically done using self-constructed questionnaires or personal interactions, allowing for direct access to the thoughts, opinions, and experiences of individuals. Secondary sources of information encompass published documents, websites, reference books, and journals, from which existing knowledge and insights related to the research topic can be derived. These sources serve as valuable references for conducting

literature reviews, obtaining background information, and gaining a contextual understanding of the subject matter. By utilizing secondary sources, researchers can leverage the existing body of knowledge to support and enrich their own research findings, contributing to a comprehensive and well-informed study. Accordingly, the secondary data is being collected through various company sites, publications such as Springer, IEEE and Elsevier etc.

Sample size:

The sample size for the study conducted on awareness towards neuromarketing among Indian marketing professionals was determined to be 50 respondents. The selection of this sample size aimed to ensure a representative and diverse representation of the target population. The respondents were categorized based on various demographic aspects, including gender, age group, designation in the organization, educational qualification, Jaipur.

Sampling Technique: Convenience Sampling Method (Non-Probability Based)

Statistical tools and techniques:

The data collected from the respondents was subjected to analysis and interpretation using several tools and techniques. Simple percentages were calculated to understand the distribution and proportion of responses for different variables. Tables, graphs, and charts were utilized to visually represent the data and highlight patterns, trends, and relationships. Additionally, a chi-square test was employed as a statistical tool to examine the association or independence between categorical variables in the data. This test helped in determining whether there were any significant relationships or differences among the variables under investigation.

4. Data Analysis and Interpretation

Demographic aspects

Sr.No.	Questions	Findings
1	Gender-wise Classification	The survey had a majority of male respondents, accounting for 60% (30 individuals), compared to 40% (20 individuals) female respondents. This highlights the gender distribution among Indian marketing professionals participating in the study.

2	Age Group Classification	The largest age group represented was 30-39 years, comprising 40%. The remaining age groups—20-29, 40-49, and 50 & above—each accounted for 20% of the respondents, reflecting a broad range of career stages among participants.
3	Designation in the Organization	Senior marketing managers formed the largest group, with 40% (20 respondents), followed by assistant marketing managers at 30% (15 respondents). Marketing executives accounted for 20% (10 respondents), while marketing heads represented the smallest group at 10% (5 respondents). This indicates a diverse mix of experience and responsibilities among the participants.
4	Educational Qualification	The majority of respondents held postgraduate degrees (40%, 20 individuals), followed by graduates (30%, 15 individuals). Ph.D. holders accounted for 20% (10 respondents), and those with senior higher secondary qualifications made up 10% (5 respondents). This distribution reflects varying levels of academic backgrounds among the professionals.
5	Region-wise Classification	Most respondents (80%) worked in urban areas, while 20% were based in rural regions. This regional distribution highlights the concentration of marketing activities in urban centers across India.
6	Awareness of Neuromarketing	A vast majority (90%) of respondents indicated awareness of neuromarketing, while only 10% reported being unfamiliar with the concept. This suggests significant familiarity with neuromarketing among Indian marketing professionals.
7	Useof Neuromarketing to enhance Marketing Practices	The majority (85%) agreed that neuromarketing is used to intensify marketing practices and drive sales, while 15% disagreed. This indicates a strong belief that neuromarketing plays a pivotal role in enhancing marketing efforts and achieving higher sales.

The survey provides key insights into the demographics, professional backgrounds, and perceptions of Indian marketing professionals regarding neuromarketing. The sample comprised 60% male and 40% female respondents, with the majority (40%) falling in the 30-39 age group. Senior marketing managers represented the largest designation group (40%),

followed by assistant marketing managers (30%), marketing executives (20%), and marketing heads (10%). Educationally, 40% were postgraduates, 30% were graduates, 20% held Ph.D.s, and 10% had senior higher secondary qualifications. Regionally, 80% worked in urban areas, while 20% were based in rural regions.

A significant 90% of respondents were aware of neuromarketing, and 85% believed it is used to enhance marketing practices and boost sales. These findings highlight a well-informed and diverse group of marketing professionals, predominantly urban-based, who largely recognize the value of neuromarketing in driving business growth.

Demographic Factors
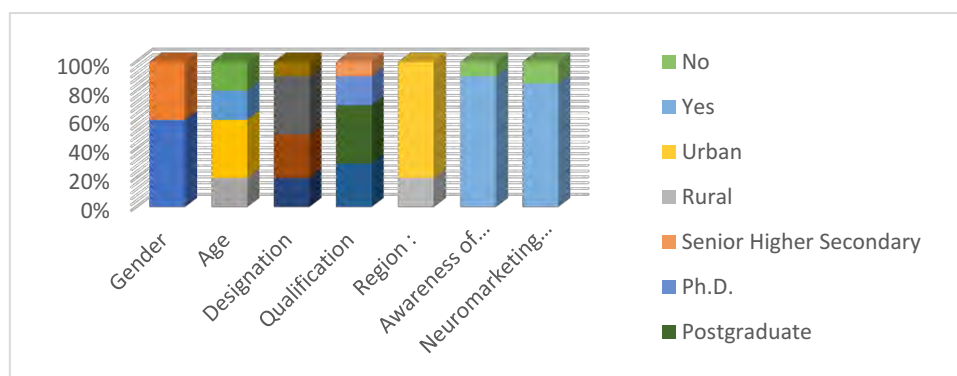
In conclusion, the survey reveals a diverse demographic and professional representation of Indian marketing professionals with significant awareness and understanding of neuromarketing. The majority of respondents were male, aged 30-39, and held senior roles such as senior and assistant marketing managers. Educational backgrounds were predominantly postgraduate, with most professionals working in urban areas, reflecting the concentration of marketing activities in these regions. A substantial 90% of respondents were familiar with neuromarketing, and 85% believed it enhances marketing practices to drive sales. These findings emphasize the growing recognition of neuromarketing as a valuable tool in the marketing industry, supported by a knowledgeable and professionally varied group of practitioners.

Investigates respondents' knowledge and opinions about neuromarketing

Sr. No.	Questionnaire	Findings
1	Personalized Marketing Communication	A majority of respondents (70%) prefer receiving tailored information, while only a small percentage (15%) disagreed or strongly disagreed, highlighting the importance of personalized marketing communication.

2	Impact of Neuromarketing on Marketing Practices	While 60% agreed or strongly agreed that neuromarketing positively impacts marketing practices, a notable proportion (35%) disagreed, reflecting mixed opinions on its influence.
3	Benefits of Neuromarketing for Companies	A majority (57%) acknowledged the benefits of neuromarketing for companies, but 35% disagreed, indicating a divided perception of its advantages.
4	Influence on Consumers' Purchasing Decisions	☐ A significant majority (65%) agreed that neuromarketing influences consumers' final purchasing decisions, with 30% disagreeing.
5	Unconscious Influence of Neuromarketing	Most respondents (70%) agreed that neuromarketing can unconsciously influence consumers, while only 10% disagreed and 20% were unsure.
6	Neuromarketing vs. Traditional Marketing	The majority (70%) disagreed with the idea that neuromarketing is similar to traditional marketing practices, suggesting it is viewed as a distinct approach.
7	Legal Restrictions on Neuromarketing	Opinions on regulating neuromarketing were divided, with 40% in favor of restrictions, 30% against, and 30% uncertain, reflecting varied perspectives on its legal boundaries.
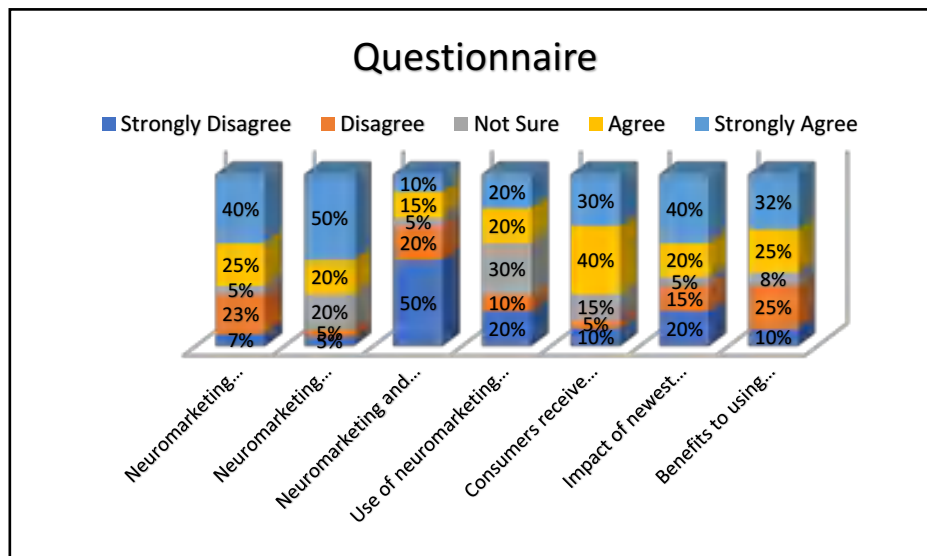
In conclusion, the findings underscore the growing importance of personalized marketing and the evolving role of neuromarketing in influencing consumer behavior. While the majority of respondents recognize the benefits and potential of neuromarketing, particularly its unconscious impact on purchasing decisions, there remains a significant divide in perceptions regarding its advantages, ethical implications, and alignment with traditional marketing practices. The mixed opinions on legal restrictions further highlight the need for clearer guidelines and ethical frameworks. Overall, while neuromarketing is seen as a powerful tool, its acceptance and implementation require careful consideration of both its benefits and potential concerns.

Hypotheses Testing Results:

H₀: There is no significant relationship between awareness of neuromarketing and the use of neuromarketing practices among Indian marketing professionals.

H₁: There is a significant relationship between awareness of neuromarketing and the use of neuromarketing practices among Indian marketing professionals.

Table 4.15

Here is the reframed table with the number of valid cases adjusted to **50**:

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	43.827a	1	.000		
Continuity Correction b	42.198	1	.000		
Likelihood Ratio	28.584	1	.000		
Fisher's Exact Test				.000	.000
N of Valid Cases	50				

Notes:
a. 1 cell (25.0%) has an expected count less than 5. The minimum expected count is 0.56.
b. Computed only for a 2x2 table.

The Chi-Square test result above in the table shows that the calculated Pearson Chi-Square is found to be 43.827 and the corresponding Continuity Correction, Likelihood Ratio and P-value are found to be 42.198, 28.584 and 0.000. As the P-value of 0.00 is found to be lesser than the standard alpha value of 0.05 it can be concluded that the null hypothesis is being rejected which suggests that there is a significant relationship between awareness of neuromarketing and the use of neuromarketing practices among Indian marketing professionals. The implication of this result suggests that marketing professionals in India who are more aware of neuromarketing techniques are more likely to incorporate these practices into their marketing strategies. This finding is significant as it highlights the growing influence and acceptance of neuromarketing in the Indian marketing landscape. As the field of neuromarketing gains recognition, professionals are recognizing its potential to enhance marketing practices and improve consumer engagement.

5. Conclusion:

The research aimed to explore the awareness of Indian marketing professionals towards neuromarketing. The study involved the analysis of data collected from 50 marketing professionals through a well-structured questionnaire. The findings provide insights into the demographic characteristics of the respondents, their knowledge of neuromarketing, and their perceptions regarding its impact on marketing practices. The demographic analysis revealed that the sample consisted of 60% male and 40% female respondents. In terms of age groups, 20-29 and 30-39 represented 20% and 40% of the respondents, respectively, while 40-49 and 50 & above each accounted for 20% of the sample. Regarding designation in the organizations, marketing executives comprised 20%, assistant marketing managers 30%, senior marketing managers 40%, and marketing heads 10% of the respondents. The majority of the respondents (80%) worked in urban regions, while the remaining 20% worked in rural areas. Regarding awareness and perceptions of neuromarketing, 90% of the respondents indicated familiarity with neuromarketing, while 10% were unaware of it. Among those familiar with neuromarketing, 85% believed that it intensifies marketing practices to sell more goods. Furthermore, the data revealed that 40% of the respondents agreed and 30% strongly agreed that consumers desire tailored information about products and services. Similarly, 40% strongly agreed and 20% agreed that the newest advances in scientific methodology, such as neuromarketing, have a positive impact on marketing practices. Regarding the benefits of neuromarketing from a company's perspective, 32% of the respondents strongly agreed and 25% agreed that there are numerous advantages to incorporating neuromarketing into marketing strategies. Moreover, 40% strongly agreed and 25% agreed that neuro marketing practices can influence a consumer's final decision to purchase. Additionally, a significant majority (50%) strongly agreed that neuromarketing can unconsciously affect consumers. However, opinions were divided regarding whether neuromarketing is a marketing practice in the same way as any other marketing, with 50% strongly disagreeing with this notion. Regarding the regulation of neuromarketing, 20% strongly disagreed and 10% disagreed with the idea of restricting its use within laws. However, 20% strongly agreed and 20% agreed that the use of neuromarketing should be restricted within legal boundaries. Overall, the findings indicate that there is a certain level of awareness and recognition of neuromarketing among Indian marketing professionals. The Hypothesis testing result indicates that increasing awareness of neuromarketing leads to a higher adoption of neuro marketing practices among Indian marketing professionals. As

marketers continue to explore innovative ways to understand and influence consumer behaviour, neuromarketing is proving to be a valuable tool in shaping successful marketing strategies. Also, study results demonstrate a significant association between awareness of neuromarketing among marketing professionals and the consumer's final decision to purchase. Recognizing and utilizing neuromarketing techniques can be an effective approach for marketers to enhance their understanding of consumer behaviour and optimize their marketing efforts to drive better outcomes.

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Unlocking Business Sustainability in SMEs through Digital Marketing Adoption

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Unlocking Business Sustainability in SMEs through Digital Marketing Adoption

Abstract

Small and medium enterprises (SMEs) serve as vital contributors to economic growth, employment, and innovation. However, they frequently encounter obstacles such as limited market access, financial constraints, and challenges in integrating new technologies. As digital transformation accelerates, SMEs have an opportunity to utilize digital marketing as a cost-efficient strategy to expand their reach, enhance brand visibility, and streamline their operations. Despite its promising advantages, digital marketing adoption among SMEs remains uneven due to barriers like technological literacy, perceived benefits, and external pressures from market forces. This paper is highly significant as it consolidates existing research to address the knowledge gap concerning digital marketing adoption in SMEs and its role in ensuring long-term business sustainability. By drawing on established theoretical frameworks, this study provides a thorough analysis of the factors influencing digital marketing adoption and its implications for SMEs' resilience and competitiveness. The insights from this research will be particularly valuable to SME owners, policymakers, and marketing strategists aiming to capitalize on digital tools for sustainable business development. The growing dependence on digital marketing has reshaped the way small and medium enterprises (SMEs) operate. This conceptual paper investigates the role of digital marketing adoption in ensuring business sustainability within SMEs. Grounded in theoretical models such as the Technology Acceptance Model (TAM), the Theory of Planned Behaviour (TPB), and the Stakeholder Theory, this study explores the fundamental factors driving digital marketing adoption and its effects on long-term business stability. Recognizing the financial and technological barriers that often limit SMEs in their digital transformation journey, this paper sheds light on how digital marketing enhances market presence, strengthens customer relationships, and bolsters financial sustainability. The study underscores the strategic importance of digital marketing in fostering business resilience within an increasingly digital and competitive business landscape. This study adopts a conceptual approach through an in-depth review of existing literature on digital marketing adoption, SME sustainability, and relevant theoretical perspectives. The Technology Acceptance Model (TAM) helps explain how SMEs perceive and integrate digital marketing technologies, considering factors like ease of use and perceived benefits. The Theory

of Planned Behaviour (TPB) is employed to explore how attitudes, social influences, and perceived control shape SMEs' willingness to embrace digital marketing. Additionally, the Stakeholder Theory provides insights into how various entities, including customers, suppliers, and policymakers, influence the digital transformation process. By systematically analyzing empirical studies, theoretical papers, and industry reports, this research compiles key insights into the interplay between digital marketing adoption and SME sustainability. The methodology involves a critical examination of academic literature and case studies to identify trends, barriers, and potential opportunities in the adoption of digital marketing within SMEs. An analysis of the literature indicates that adopting digital marketing is essential for SMEs to improve their market reach, enhance customer engagement, and streamline operational efficiency. SMEs that effectively integrate digital marketing strategies tend to experience increased brand recognition, stronger customer loyalty, and improved revenue streams. However, several challenges hinder its widespread adoption, including a lack of digital expertise, resistance to technological change, and financial limitations. The Technology Acceptance Model (TAM) suggests that SMEs' readiness to implement digital marketing largely depends on how beneficial and easy-to-use they perceive these tools to be. The Theory of Planned Behaviour (TPB) highlights the role of entrepreneurial attitudes, industry standards, and digital skills in influencing adoption decisions. Additionally, the Stakeholder Theory underscores the impact of external forces, such as customer expectations, competitive pressures, and regulatory frameworks, in shaping digital marketing strategies for SMEs. In conclusion, while digital marketing serves as a viable route for SMEs to achieve business sustainability, its successful implementation depends on a well-supported environment that includes digital literacy programs, affordable technological access, and well-crafted policy measures. Further research should focus on empirically validating the proposed conceptual framework and investigating how digital marketing adoption varies across different industries. This study enhances existing knowledge by providing a theoretical foundation for understanding the impact of digital marketing on SME sustainability, while also offering practical recommendations for business owners and policymakers.

The Influence of Government Regulations and Policies on Corporate Sustainability Initiatives

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Abstract: Over the past few years, the world has seen a shocking increase in extreme events, which has caused serious challenges to the survival and development of enterprise. Consequently, embracing a green development strategy has become a necessity for firms to enhance their resilience, hence this research provides an insight over the Government rules and regulations that are imperative in (CSIs) Corporate Sustainability Initiatives, these regulations which include social, economic, and environmental responsibility are a necessity in the present time. This article intends to comprehend the existing research landscape through published research on corporate sustainability, with a focus on the environmental perspective. Methodologically, this study formulates a systematic literature review grounded on articles published in the Web of Science database over the past few years. Different Emission limits are regulated by laws such as the Clean Air Act and the European Green Deal, and sustainable waste management is mandated by Extended Producer Responsibility (EPR).

Sustainability is also encouraged by incentives like tax incentives, subsidies, and emissions trading schemes (ETS). However, challenges such as excessively high compliance costs and ambiguous rules still persist. Sustainability outcomes and compliance with rules can be enhanced through the application of policy stability, promoting public-private partnerships, and leveraging technology such as blockchain and artificial intelligence.

Keywords: Government Regulations, Corporate Sustainability, Environmental Policies, Business Compliance, Sustainable Development

The Innovative Triad: Interplay of Leadership, Psychological Safety, and Digital Tools in Driving Creativity and Collaboration for Sustainable Workplace Culture in India

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Abstract

In today's world of fast-paced technological development and global competition, organizations are starting to realize that innovation has become crucial for sustainability and success. The fundamental goal of high-performing organizations is to foster work environments focused on innovation and collaboration. These environments enable all employees to test, share ideas, and collaborate, turning ideas for innovation into real-world results. High-performing organizations propose a more networked and integrated way to think about leadership, psychological safety, and digital tools in developing innovative cultures. This research explains how organizations can better connect psychological safety, leadership, and digital technologies to achieve creativity and collaborative efficacy for sustainable industries.

Studies in the domain reveal that leadership quality among employees is a key to innovation. Transformational leaders focus on empowerment, vision, and intellectual discourses among colleagues which fosters creativity, while strict hierarchical systems suppress idea sharing and decrease creativity. Psychological safety—a work environment in which employees feel comfortable taking risks—is another essential element, allowing experimentation and learning from failure. Moreover, digital collaboration software (e.g., Slack, Miro) is found to facilitate remote collaboration, yet its efficacy relies on the incorporation of cultural values. Nevertheless, research tends to isolate these factors and overlook their combined strength.

Although existing literature presents individual drivers of innovation, there exist gaps in recognizing how these factors affect each other dynamically. Few studies comprehensively analyze the interplay between leadership styles, psychological safety, and digital infrastructure in driving dual outcomes of collaboration and creativity. Furthermore, empirical research is still lacking outside Western technology industries, which restricts understanding of regional or industry-level dynamics. The present study tries to fill this gap by exploring the interdependence between leadership styles, psychological safety, and digital infrastructure and their overall effect on dynamics of performance among regional organizational settings.

A mixed method design has been used, incorporating quantitative survey, and qualitative interview in regions of Rajasthan. Psychological safety, leadership styles and digital tools implementation were measured through Likert scales. Quantitative and qualitative data have been analyzed through regression and thematic analysis. Triangulation ensured results from data sets were precise.

Research finds that transformational leadership emerged as the strongest predictor of creativity (β=0.42, p<0.01), particularly in unification with high psychological safety (β=0.28, p<0.05). Collaboration was influenced the most by digital tools but only when high trust and organizational goal alignment were practiced within teams. Regional differences underscored India's focus on hierarchical but nurturing leadership, as opposed to Europe's horizontal organizational structures.

In practice, organizations must spend on leadership training to encourage empowerment and vision convergence. Psychological safety can be achieved through open communication and acknowledging incremental learning. Team building must go along with digital tools to prevent fragmentation. Theoretically, this study proposes an "innovation triad" in which leadership, psychological safety, and tools interact, each reinforcing the other's role in fostering creativity and collaboration for building innovative workplace cultures to move closer to Sustainable development goals. Policymakers may promote diversity programs that employ hiring strategies with mentorship to derive innovation and sustainable infrastructure in industries.

The present study contributes to the innovation debate by clarifying the synergistic contribution of cultural, structural, and technological dimensions. By studying these aspects systematically, organizations can establish ecosystems that are sustainable enough to persist against the drives of change, advocating creativity and collaboration, with a viable gain in the digital economy.

A Study on Investment Trends in Solar Power Projects in Rajasthan Post-2019 Policy

Abstract

With the goal of making Rajasthan a leader in solar power generation, the 2019 Rajasthan Solar Energy Policy marked a major step forward for the state's renewable energy sector. This study examines Rajasthan's solar power project investment trends after the policy's introduction. It looks at how investor confidence and capital inflow are affected by legal frameworks, financial processes, and governmental incentives. The study assesses important elements that drive the growth of solar energy, including domestic investments, public-private partnerships (PPPs), foreign direct investment (FDI), and financing strategies. The study also looks at issues that affect investment decisions, like infrastructure constraints, regulatory bottlenecks, and land acquisition. The success of the 2019 policy in attracting capital is highlighted in this study through a comparative analysis of pre- and post-policy investment patterns. It also makes strategic recommendations to further develop Rajasthan's solar energy sector.

Rajasthan has been a major force in India's renewable energy industry thanks to its wealth of solar resources. In order to encourage both domestic and foreign investment in solar power projects, the Rajasthan Solar Energy Policy, 2019 included a number of incentives, subsidies, and regulatory frameworks. This study looks at investment patterns in Rajasthan's solar industry after 2019, evaluating capital inflows, financial institutions' functions, and how well legislative initiatives promote expansion. The paper investigates how important factors like government-backed power purchase agreements (PPAs), tariff structures, ease of doing business changes, and concessional land acquisition affect investor confidence. Challenges like financial risks, grid integration problems, and regulatory uncertainties are also evaluated to see how they affect investment trends. This study assesses Rajasthan's progress toward meeting its renewable energy goals using data analysis and case studies of significant solar projects. It also makes policy recommendations to further boost investment inflows. The results offer insights for investors, policymakers, and industry stakeholders and advance a more comprehensive knowledge of how regional policies influence investment choices in the renewable energy sector.

Keywords

The Impact of lack of Education on Sexual Health and Family Planning in Rural Villages.

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Abstract

Education is the key to making informed choices in life, especially in sexual health and family planning. Unfortunately, in most rural villages, absence of quality education has serious impact on individuals' knowledge of reproductive health. This gap creates social, economic and health problems. This research discusses how poor education affects sexual health awareness and family planning habits in these rural areas where gender inequality, poor health facilities and deep-rooted beliefs make it more complicated. Through literature review, case studies and qualitative interviews the study reveals how misinformation, cultural stigma and socio-economic barriers lead to high rates of adolescent pregnancies, STIs, maternal health complications and poor reproductive health outcomes.

 The findings shows that where formal education is non-existent or absent people – especially women – are uninformed about contraceptive use, fertility management and prenatal care. Lack of information leads to unwanted pregnancies and higher health risks. Further social norms and taboos discourage open discussions on sexual health so young people are denied the information they need for safe sex. Lack of systematic sexual education in schools or community organizations allows harmful myths to thrive, stigma over reproductive options and restricts women's ability to make family planning decisions. These issues create poverty cycles, gender inequality and overburdened health systems which translates to long term socio-economic disadvantage for the community as a whole.

To address these problems this paper recommends immediate educational reforms, grassroots awareness campaigns and affordable health services for rural areas. We need to act together to make a difference.

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Topic : Integrating Diversity, Equity, and Inclusion (DEI) in the Workplace: A Pathway to Sustainable Organizational Growth

Abstract:

In today's dynamic and rapidly evolving workplace, organizations increasingly recognize that diversity, equity, and inclusion (DEI) are not just buzzwords—they are fundamental drivers of sustainable growth and organizational excellence. This research highlights the critical importance of integrating DEI principles into the fabric of an organization, as it plays a vital role in developing a resilient and forward-thinking workforce. The study provides a comprehensive roadmap for fostering greater innovation, improving employee engagement, and achieving long-term organizational success. Through an in-depth review of current industry practices, challenges, and emerging opportunities, this paper explores how creating a culture that actively values diverse perspectives, ensures equitable opportunities for all, and fosters inclusive environments can significantly enhance organizational development and competitiveness. As we look to the future, DEI emerges not only as a moral imperative but also as a powerful strategic approach for unlocking untapped potential—both individually and collectively—within the workplace. This study not only outlines best practices for implementing DEI but also challenges readers to critically examine their own organizational structures, policies, and practices, urging them to take an active role in embracing and championing DEI initiatives at all levels of their organizations.

Keywords - Diversity, Inclusion, Equity, Growth , Sustainability

Impact of Corporate Brands on Consumer Behavior in Jewelry Industry

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Abstract

The paper deals with the result of the research with the purpose of observing the impact of corporate brands on consumer behavior in jewelry industry. The whole purpose of the study was to observe the changes in the market influencing the consumer decisions of preference, purchasing, trust etc. Original primary data within the research were collected with a quantitative method of questionnaire with the help of google forms. Into the research were involved selected group of 50 respondents. The research was conducted in 2025 from February to March. An established questionnaire was pilot tested and revised before it was used, also it was made sure that only necessary information is collected. Based on above stated subject area of research have been formulated two hypotheses were focused on relationship between the age of respondents and preference. We have found that preference of corporate brands has increased in urban areas among the younger generations as these brands are increasing their market share in the industry.

Keywords: Corporate Brand; Jewelry; Consumer Behavior; Consumer Preference

CIRCULAR ECONOMIC MARKETING

Abstract:

Circular economic marketing integrates sustainability principles into marketing strategies, promoting eco-friendly products and services while minimizing waste and resource depletion. Unlike traditional linear marketing models, which follow a "take-make-dispose" approach, circular economic marketing emphasizes a closed-loop system where products are designed for reuse, refurbishment, and recycling. Businesses adopting this model leverage sustainable branding, green consumer behavior insights, and innovative business models such as product-as-a-service and extended producer responsibility. This approach not only enhances environmental responsibility but also fosters customer loyalty and long-term economic growth. The study explores key strategies, challenges, and benefits of circular economic marketing in driving sustainability and competitive advantage. Keywords: Circular economy, sustainable marketing, green marketing, closed-loop system, eco-friendly branding, product lifecycle, resource efficiency, waste reduction, circular business models, sustainability, consumer behavior, environmental responsibility.

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E-LEARNING VS TRADITIONAL LEARNING: A COMPARATIVE STUDY ON STUDENT PERFORMANCE

BY: MITTALI GUPTA

DRISTI AGARWAL

CHAHAK KAKWANI

ADITI DUTT

ABSTRACT

E-learning has become a viable alternative to traditional classroom learning as education has evolved. This study compares student performance in e-learning and traditional learning environments, analysing key factors like academic achievement, engagement, flexibility, and comprehension. By means of a systematic review of existing literature and empirical data, the study highlights the benefits and drawbacks of both learning methods. Traditional learning fosters peer collaboration, structured environments, and direct teacher-student interaction, while e-learning offers greater accessibility, self-paced learning, and technological integration. The study finds that student performance varies depending on learning styles, subject complexity, and technological adaptability. The study concludes that none of the modes can be declared better than the other as the performance of students depends on

various factors like availability to resources, subject difficulty, and individual learning styles etc . A viable strategy for maximising student performance is a blended learning model, which combines the advantages of both traditional and e-learning as a solution. In future to improve educational outcomes, a study is advised to examine personalised teaching methodologies and adaptive learning technologies.

Impact of FinTech on the Indian Banking System

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Abstract:

In present scenario, Indian Banking System is transforming from superficial conventional banking system to digitally advance banking system with the help of fintech. Fintech is another Fuzz word in the banking system which is trying to change the old mechanism of payment into digital payment system. Fintech is an initiative to combine the old banking mechanism with the new innovative technology i.e., financial technologies which is beneficial for the bank as well as for their customers. This study analyzes new fintech technologies that are adopted by financial institutions and their impression on customers and the performance of banks.

Key Words: Fintech, Digitally advance, Conventional, Innovative

Introduction:

The rapid advancement of financial technology, or FinTech, has significantly transformed the global banking landscape, and the Indian banking system is no exception. FinTech refers to the innovative use of technology to deliver financial services, revolutionizing traditional banking practices and creating new opportunities for both customers and financial institutions. In India, where the banking sector plays a crucial role in driving economic growth and financial inclusion, the integration of FinTech has had a profound impact on various aspects of the banking ecosystem.

This paper aims to explore the impact of FinTech on the Indian banking system, examining how technological advancements and the rise of digital platforms have reshaped banking operations, customer experiences, and regulatory frameworks. By analyzing key areas where FinTech has been implemented, we will delve into the benefits and challenges faced by Indian banks, as well as the implications for stakeholders such as customers, regulators, and the broader financial ecosystem.

The first section of this paper will provide an overview of the Indian banking system, emphasizing its significance in the country's economic development and the changing technological landscape. We will explore the emergence of FinTech as a disruptive force and the catalyst for innovation, highlighting how it has challenged traditional banking models and created opportunities for collaboration between traditional financial institutions and agile FinTech startups.

Subsequently, we will delve into the transformative role played by FinTech in various aspects of banking, such as payments, lending, wealth management, and customer engagement. We will examine the adoption of digital payment systems, mobile wallets, peer-to-peer lending platforms, robo-advisors, and other FinTech solutions, analyzing how they have enhanced convenience, accessibility, and efficiency for customers while reducing operational costs for banks.

Moreover, this paper will shed light on the impact of FinTech on financial inclusion, addressing how technology-driven solutions have extended banking services to previously unbanked and underbanked segments of the population. We will explore initiatives such as Jan Dhan Yojana, Aadhaar-enabled services, and digital identity verification, discussing how they have fostered financial literacy, increased access to credit, and promoted a cashless economy.

While discussing the benefits, we will also examine the challenges encountered by Indian banks in adopting and integrating FinTech solutions. Regulatory compliance, data privacy, cybersecurity, and the need for robust infrastructure will be among the key considerations explored in this paper.

By understanding the impact of FinTech on the Indian banking system, this research aims to provide insights into the ongoing transformation and future prospects for the industry. As FinTech continues to evolve, its influence will shape the way banking services are delivered, consumed, and regulated, paving the way for a more inclusive and technologically advanced financial ecosystem in India.

Review of Literature:

1. Arora, S., & Sharma, S. (2021). Adoption of Fintech in Indian Banking: A Review of Challenges and Opportunities. Journal of Advances in Management Research.This study explores the challenges and opportunities associated with the adoption of FinTech in the Indian banking sector. It discusses the regulatory framework, customer adoption, and technological infrastructure requirements for successful implementation.

2. Chaudhary, S., & Malik, S. (2020). Fintech Adoption in Indian Banking Sector: A Literature Review. Journal of Contemporary Issues in Business and Government,The authors review existing literature to analyze the factors influencing the adoption of FinTech in the Indian banking sector. They examine the impact of factors such as technological innovation, customer preferences, and regulatory environment on the adoption of FinTech solutions.

3. Jain, P., & Pattnaik, S. (2020). A Review of Fintech in Indian Banking Sector. International Journal of Management, Technology, and Social Sciences,This review paper provides insights into the current landscape of FinTech in the Indian banking sector. It discusses the various FinTech solutions implemented by banks and the benefits and challenges associated with their adoption.

4. Kannadhasan, M., & Arunachalam, M. (2020). Financial Technology and Banking Sector: A Literature Review. Journal of Emerging Technologies and Innovative Research, The authors conduct a comprehensive literature review to examine the impact of FinTech on the banking sector

globally, with a focus on the Indian context. They discuss the emergence of FinTech, its implications for banking operations, and the challenges faced by banks in adopting FinTech solutions.

5. Kapoor, S., & Kapoor, S. (2021). Fintech and Digital Banking: A Literature Review. Indian Journal of Finance. This literature review explores the interplay between FinTech and digital banking in the Indian context. It provides insights into the various FinTech innovations in the banking sector and their impact on customer experience, operational efficiency, and financial inclusion.

Overview of Indian Banking System:

The Indian banking system is a vital component of the country's economy, supporting economic growth, facilitating financial transactions, and providing essential financial services to individuals, businesses, and government entities. The system comprises various types of banks, including commercial banks, cooperative banks, regional rural banks, and specialized banks, each playing a unique role in catering to specific customer segments and financial needs.

Commercial banks form the core of the Indian banking system, accounting for the majority of banking operations and services. These banks, both public and private, offer a wide range of financial products and services, including deposit accounts, loans, trade finance, treasury operations, and advisory services. They serve diverse customer segments, including retail customers, small and medium enterprises (SMEs), large corporates, and government entities.

Cooperative banks, on the other hand, are focused on serving specific groups such as agriculturists, artisans, and small-scale industries. They operate on the principles of cooperation and mutual assistance, providing credit, savings, and other banking services to their members.

Regional rural banks (RRBs) are a unique category of banks established with the objective of promoting rural development and providing financial services in rural and semi-urban areas. RRBs serve as an important channel for extending banking services to previously underserved regions, contributing to financial inclusion and rural economic growth.

In addition to commercial banks, cooperative banks, and RRBs, specialized banks operate in India, catering to specific sectors or functions. Examples include development banks, such as the National Bank for Agriculture and Rural Development (NABARD) and the Small Industries Development Bank of India (SIDBI), which focus on providing financial support to agriculture and small-scale industries, respectively.

The Reserve Bank of India (RBI) is the central regulatory authority responsible for overseeing and regulating the Indian banking system. It formulates policies, issues licenses, and sets guidelines to ensure the stability, integrity, and efficiency of the banking sector. The RBI plays a crucial role in regulating interest rates, maintaining liquidity in the banking system, and monitoring compliance with prudential norms and anti-money laundering regulations.

The Indian banking system has witnessed significant technological advancements in recent years, driven by factors such as increasing internet penetration, digital literacy, and the government's push for digital initiatives. This has resulted in the integration of various digital channels and platforms in banking operations, including online banking, mobile banking, and digital payments. The adoption of technology has not only enhanced customer convenience but also improved operational efficiency and enabled banks to reach a larger customer base.

Overall, the Indian banking system is a dynamic and evolving sector, adapting to technological advancements and customer demands. The integration of FinTech solutions has further accelerated this transformation, shaping the way banking services are delivered and accessed by customers.

Emergence and Disruption of FinTech in India:

The emergence of financial technology, or FinTech, in India has brought about significant disruptions in the banking sector, challenging traditional banking models and creating new opportunities for innovation and collaboration. FinTech refers to the innovative use of technology to deliver financial services, revolutionizing how banking operations are conducted, and how customers interact with financial institutions.

The rise of FinTech in India can be attributed to several factors. First, the rapid growth of internet and mobile penetration in the country has created a conducive environment for the adoption of digital financial services. This has enabled banks and FinTech startups to leverage digital platforms to reach a broader customer base and offer convenient and accessible services.

Second, government initiatives such as the Digital India campaign and the Unified Payments Interface (UPI) have played a crucial role in fostering the growth of FinTech. These initiatives aimed to promote digital transactions, reduce cash dependency, and improve financial inclusion. The UPI, in particular, has revolutionized the payments landscape by enabling seamless and real-time fund transfers between different bank accounts and mobile wallets.

Third, the presence of a large unbanked and underbanked population in India has created immense opportunities for FinTech to address the financial inclusion gap. FinTech solutions such as mobile banking, digital wallets, and microfinance platforms have extended banking services to previously underserved segments, providing access to basic financial services, credit, and savings.

FinTech has disrupted traditional banking models in various ways. One of the significant disruptions is in the area of payments. Digital payment solutions, including mobile wallets, UPI-based apps, and QR code-based payments, have gained widespread adoption, challenging the dominance of cash transactions. These solutions have not only made transactions more convenient and secure but have also led to the growth of e-commerce and digital marketplaces.

Another area of disruption is lending. FinTech lending platforms, often referred to as peer-to-peer (P2P) lending platforms, have emerged as alternative sources of credit, especially for individuals and small businesses. By leveraging technology, these platforms connect borrowers directly with

lenders, bypassing traditional intermediaries such as banks. This has streamlined the lending process, reduced costs, and facilitated faster credit approvals.

Additionally, FinTech has transformed customer engagement in the banking sector. The use of chatbots, robo-advisors, and personalized digital interfaces has enhanced customer experiences by providing real-time assistance, personalized recommendations, and 24/7 access to banking services. This has led to increased customer satisfaction and loyalty.

Moreover, FinTech has facilitated collaborations and partnerships between traditional banks and FinTech startups. Banks have recognized the need to embrace technology-driven solutions to stay competitive and enhance their offerings. As a result, they have engaged in collaborations and investments in FinTech startups to leverage their technological expertise and agility.

However, alongside the disruptions, FinTech adoption in India has also posed challenges. Regulatory frameworks have had to evolve to address issues such as data privacy, cybersecurity, and consumer protection. The Reserve Bank of India (RBI) has been actively working on creating a conducive regulatory environment, balancing innovation with stability and customer protection.

Transformative Areas in Banking Enabled by FinTech:

1. Digital Payments: FinTech has revolutionized the payments landscape by enabling secure and convenient digital payment solutions. Mobile wallets, payment apps, and Unified Payments Interface (UPI) have facilitated real-time fund transfers, online purchases, and seamless peer-to-peer transactions. These innovations have reduced dependency on cash, enhanced financial inclusion, and transformed the way people transact.

2. Digital Lending: FinTech has disrupted traditional lending models by providing alternative sources of credit. Online lending platforms leverage technology to streamline loan application processes, assess creditworthiness using non-traditional data sources, and enable faster loan approvals. This has increased access to credit for individuals and small businesses, reducing the dependency on traditional banks.

3. Personal Finance Management: FinTech solutions have empowered individuals to manage their personal finances more effectively. Mobile apps and digital platforms offer budgeting tools, expense tracking, and financial planning assistance. These tools provide real-time insights into spending habits, help in setting financial goals, and promote better financial decision-making.

4. Robo-Advisory: FinTech has introduced robo-advisory platforms that leverage algorithms and automation to provide personalized investment advice. These platforms use customer data and risk profiling to offer tailored investment strategies at a lower cost compared to traditional financial advisors. Robo-advisory services have democratized access to investment advice and made it more affordable for retail investors.

5. Blockchain and Cryptocurrencies: FinTech has introduced blockchain technology and cryptocurrencies, such as Bitcoin, Ethereum, and Ripple, which have the potential to revolutionize

banking operations. Blockchain enables secure, transparent, and tamper-proof transactions, while cryptocurrencies provide decentralized digital currencies. These technologies have implications for areas such as cross-border payments, smart contracts, and identity verification.

6. Open Banking: FinTech has played a significant role in driving the concept of open banking, which promotes data sharing and collaboration between banks and third-party providers. Application Programming Interfaces (APIs) allow secure access to banking data, enabling FinTech startups and other financial service providers to develop innovative products and services that leverage customer banking information. Open banking fosters competition, encourages innovation, and enhances customer experiences.

7. Financial Inclusion: FinTech has played a pivotal role in promoting financial inclusion by reaching underserved populations. Digital banking services, mobile wallets, and microfinance platforms have provided access to basic financial services, credit, and savings to individuals and businesses who were previously excluded from the formal banking sector. FinTech has helped bridge the gap between traditional banking infrastructure limitations and the financial needs of the unbanked and underbanked populations.

8. Enhanced Customer Experience: FinTech has raised the bar for customer experiences in banking. Mobile banking apps, chatbots, and virtual assistants provide personalized and responsive customer support. Customer-centric features like instant balance updates, card controls, and personalized recommendations have enhanced convenience, accessibility, and engagement.

These transformative areas highlight the significant impact of FinTech on the banking industry, driving innovation, efficiency, and accessibility while transforming customer experiences.

Financial Inclusion and FinTech in India:

Financial inclusion is the process of ensuring that individuals and businesses have access to affordable and appropriate financial services, including banking, credit, insurance, and savings. In India, promoting financial inclusion has been a key objective to address the vast unbanked and underbanked population.

FinTech has played a pivotal role in advancing financial inclusion in India. Here are some key points to consider:

1. Reaching the Unbanked: Traditional brick-and-mortar banking infrastructure has limitations in reaching remote areas and economically disadvantaged sections of society. FinTech solutions, such as mobile banking apps and digital wallets, have overcome geographical barriers by providing access to banking services through mobile phones. This has allowed individuals in rural and underserved areas to perform basic banking transactions, make payments, and access financial services without the need for physical branches.

2. Digital Identity and Authentication: One of the challenges in financial inclusion is the lack of formal identification documents for many individuals. FinTech has leveraged digital identity verification systems and biometric authentication to establish the identity of unbanked individuals. Aadhaar, India's biometric identification system, has played a significant role in enabling digital identities for millions of individuals, facilitating their inclusion in the formal financial system.

3. Microfinance and Peer-to-Peer Lending: FinTech platforms have facilitated microfinance and peer-to-peer (P2P) lending, enabling access to credit for individuals and small businesses who are traditionally underserved by traditional banks. These platforms leverage technology to streamline loan disbursement processes, assess creditworthiness using alternative data sources, and provide faster loan approvals. By connecting borrowers directly with lenders, FinTech has reduced the dependency on traditional intermediaries and made credit more accessible.

4. Digital Payments and Remittances: FinTech innovations in digital payments have made it easier and more affordable for individuals to send and receive money, both domestically and internationally. Mobile wallets and UPI-based payment apps have facilitated peer-to-peer transactions, e-commerce payments, and bill payments. This has not only reduced reliance on cash but also provided a more secure and efficient means of transferring funds, particularly for individuals who are unbanked or have limited access to formal banking channels.

5. Financial Education and Awareness: FinTech platforms have also contributed to financial education and awareness among underserved populations. Mobile apps and digital platforms offer financial literacy resources, budgeting tools, and access to financial information. By providing these educational resources, FinTech has empowered individuals to make informed financial decisions, improve their financial well-being, and develop healthy financial habits.

The adoption of FinTech has significantly contributed to bridging the gap between the formal banking system and the unbanked or underbanked population in India. It has expanded access to financial services, increased financial literacy, and provided opportunities for economic empowerment. However, challenges related to digital infrastructure, data security, and regulatory frameworks need to be addressed to ensure that FinTech-driven financial inclusion is sustainable and inclusive for all segments of society.

Conclusion:

In conclusion, the impact of FinTech on the Indian banking system has been transformative and far-reaching. The emergence of FinTech has disrupted traditional banking models, driving innovation, enhancing efficiency, and revolutionizing customer experiences. Through the adoption of digital payments, digital lending, robo-advisory services, and open banking, FinTech has transformed various aspects of the banking industry.

One of the significant contributions of FinTech in India has been the promotion of financial inclusion. By leveraging technology and digital platforms, FinTech has extended access to banking services and credit to previously unbanked and underbanked individuals and businesses. Mobile banking apps, digital wallets, and microfinance platforms have enabled individuals in remote areas and economically disadvantaged sections to perform financial transactions, access credit, and save money. FinTech has overcome geographical barriers, simplified account opening procedures, and leveraged digital identity verification to bring the unbanked population into the formal financial system.

Furthermore, FinTech has facilitated financial education and awareness, equipping individuals with the knowledge and tools to make informed financial decisions. Budgeting tools, financial literacy resources, and personalized recommendations have empowered individuals to manage their finances more effectively, ultimately improving their financial well-being.

However, alongside the numerous benefits, challenges remain. The regulatory framework needs to adapt to the rapid advancements in FinTech to ensure consumer protection, data security, and stability within the financial system. Striking a balance between innovation and regulation is crucial for sustainable growth and safeguarding the interests of all stakeholders.

Looking ahead, the integration of FinTech in the Indian banking system is expected to continue at a rapid pace. Collaboration between traditional banks and FinTech startups will be essential to leverage the strengths of both and drive further innovation. The government's support through policies promoting digital initiatives and financial inclusion will be instrumental in shaping the future of FinTech in India.

In conclusion, the impact of FinTech on the Indian banking system has been profound, transforming financial services, enhancing accessibility, and promoting financial inclusion. The ongoing evolution of FinTech will shape the future of banking in India, leading to a more inclusive, efficient, and technologically advanced financial ecosystem that caters to the diverse needs of the population.

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Levi's Recycled Jeans: Transforming Plastic Waste into Sustainable Denim

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Niyati Nagpal

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*Abstract: *

Levi's innovative *Wasteless™* collection has redefined sustainable fashion by incorporating recycled plastic bottles into denim production, creating eco-friendly jeans without compromising style or durability. This paper examines the broader impact of this initiative, focusing on three key dimensions: environmental benefits, customer perceptions, and societal advantages. By repurposing post-consumer plastic waste and blending it with cotton, Levi's has successfully reduced plastic pollution while maintaining high-quality denim standards. The paper explores how this initiative has influenced consumer attitudes towards sustainable fashion, fostering greater awareness and acceptance of eco-conscious apparel. Additionally, it highlights the societal impact of Levi's approach, including its role in promoting circular economy practices and inspiring industry-wide adoption of sustainable manufacturing techniques. This analysis underscores how Levi's *Wasteless™* collection serves as a model for aligning environmental responsibility with consumer preferences and social progress. This version

Enhancing Training Effectiveness Through Personalized Employee-Development Digitalisation through AI (Study of West Region Mid Management IT Employees)

Abstract

This study examines the transformative potential of AI-driven personalized learning systems in enhancing training effectiveness for mid-management IT employees across West Region organizations. The role of digital technology in a company's long-term development is to avoid undesirable experiences in normal situations and continue being competitive in forthcoming markets. This paper offers a comprehensive study of the role of digital technologies and their important impact on employees in the competitive world. A measure for the role of digital technologies and employee experience was built and tested for its reliability and validity. Through integrated analysis of AI-driven training systems across various enterprises, the study establishes a framework for aligning digital upskilling with emergent market demands.

Keywords: Employee Training, Effectiveness, Digitalisation

1.0 Introduction

Employee training is a crucial aspect of a company's development strategy. It boosts productivity and enhances performance, enabling individuals to execute their tasks efficiently and with a clear sense of purpose. With technological advancements and the rise of digital tools, employee training has evolved to include e-learning, blended learning, and continuous learning strategies. The COVID-19 pandemic further accelerated the shift towards remote and digital training methods & has given rise to self-paced learning & contributing to learning causes differently. So, IT organizations want to have a personalized learning approach that offer real-time feedback and personalised learning tracks.

Sustainable Urbanization and Inclusive Growth: Policy Approaches for Smart Cities

Author 1: Hardik Jain

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Abstract Economic transition toward sustainable urbanization is crucial for equitable growth in today's economies. With urbanization on the rise, it is imperative that technology be incorporated into sustainable policies to address environmental degradation, economic disparity, and social exclusion. Basic concerns are examined in this study: Which legislative frameworks support inclusive urbanization while fostering sustainable urbanization? How may the creation of smart cities integrate fairness, sustainability, and innovation?

The study combines qualitative policy analysis with quantitative data analysis through a mixed-methods design. While statistical modelling investigates the possible interaction between socioeconomic inclusion and sustainability initiatives, case studies of smart cities create best practices. Based on the findings, inclusive governance, technology-driven solutions, and stakeholder collaborations are important forces behind sustainable urban development. Cities with fair access to green technologies and smart infrastructure, along with inclusive decision-making procedures, have more sustainable environments and prosperous economies. National top-down policy consistency ensures that smart city programs are implemented locally.

Policymakers must develop a comprehensive strategy because, as we have seen in many large cities, urban innovations must connect with sustainability and inclusivity. Among the tactics are encouraging public-private partnerships, bridging the digital divide, and integrating environmental justice into urban development. This suggests that strategically using smart city potential can result in smart and resilient cities, but we must make sure that the very advantages of smart cities don't end up being the downfall of long-term prosperity and future urbanism.

Keywords: Sustainable urbanization, Smart cities, Inclusive urbanization, Technology-driven solutions, Environmental justice, Smart infrastructure, Socioeconomic inclusion, Resilient cities.

The Future of online learning platforms: trends, challenges and opportunity – A thematic review

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Abstract-

Online learning platforms have revolutionized education by offering accessible, flexible, and scalable learning experiences. As technology advances, the future of online learning is shaped by several emerging trends, including artificial intelligence-driven personalization, immersive learning through virtual and augmented reality, and the rise of microlearning and gamification. However, challenges persist, such as digital divide issues, learner engagement, and maintaining academic integrity. Despite these challenges, online education presents significant opportunities, including global reach, skill-based learning, and continuous professional development. This paper explores the evolving landscape of online learning platforms, addressing key trends, challenges, and opportunities that will define the future of digital education.

Abstract: Digital Transformation in HR Processes and Its Role in Student Exchange Programs

Introduction:

The advent of digital transformation has significantly reshaped Human Resource (HR) processes, particularly in the domain of student exchange programs. With the increasing integration of technology in HR functions, educational institutions and exchange program coordinators have streamlined administrative processes, improved engagement, and enhanced operational efficiency. The COVID-19 pandemic acted as a catalyst for this digital shift, pushing organizations to transition from offline to fully online modes, ensuring the continuity of global mobility programs despite travel restrictions.

The digitalization of HR in student exchange programs involved the automation of application processing, virtual interviews, AI-driven candidate selection, and online pre-departure orientations. Cloud-based HR systems facilitated seamless document verification, agreement signings, and compliance tracking, reducing the need for physical paperwork and improving accuracy. Virtual collaboration tools and learning management systems (LMS) enabled institutions to provide cross-cultural training and coursework remotely, ensuring that students could still gain international exposure despite mobility limitations.

Additionally, the use of data analytics in HR processes allowed institutions to assess student performance, engagement, and well-being during their exchange tenure. Artificial Intelligence (AI)-driven chatbots and virtual assistants provided real-time assistance, addressing concerns related to visa processing, accommodation, and cultural adaptation. Digital HR platforms also played a critical role in fostering student well-being through virtual counseling and mental health support initiatives.

The lessons learned from the pandemic-driven digital transformation have paved the way for hybrid student exchange models, where physical mobility is complemented by digital engagement. The future of HR in student exchange programs will continue to leverage emerging technologies such as blockchain for credential verification, predictive analytics for student selection, and immersive virtual reality experiences for cultural assimilation.

Objective: The primary objective of this study is to analyze the role of digital transformation in HR processes within student exchange programs, with a focus on how technology facilitated seamless transitions during the COVID-19 pandemic. The study aims to highlight key innovations, their impact on operational efficiency, and the long-term implications of digitalization in international student mobility.

Methodology: This study is based on a qualitative analysis of secondary data, including academic journals, reports, and case studies on digital HR practices in higher education. A comparative approach is employed to assess traditional HR processes against digitally transformed ones, particularly in the context of student exchange programs. Additionally, insights from industry reports and institutional best practices are considered to evaluate the effectiveness of technological interventions.

Outcome: The findings indicate that digital transformation in HR has significantly enhanced the efficiency and accessibility of student exchange programs. The shift to automated systems, AI-driven interactions, and virtual engagement platforms has ensured the continuity of international mobility despite disruptions caused by COVID-19. The study also underscores the potential for a hybrid model of student exchanges, where digital and physical elements are integrated to create a more inclusive and scalable exchange ecosystem.

Keywords:

Digital, Digitalization, International, Human Resource, Student Exchange,

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CONSUMER BEHAVIOUR AND SUSTAINABILITY – THE SHIFT TOWARDS CONSCIOUS CONSUMPTION

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ABSTRACT:

In an era marked by climate change, resource scarcity, and growing social awareness, sustainability has evolved from a niche concern into a global priority influencing consumer behaviour. The modern consumer is no longer driven solely by price and convenience; instead, ethical production, environmental impact, and corporate responsibility are shaping purchasing decisions. From finance to fashion, energy to entertainment, sustainability has become an integral part of industries worldwide.

Businesses are responding by embedding Environmental, Social, and Governance (ESG) principles into their core strategies, recognizing that sustainable practices not only mitigate risks but also enhance brand loyalty and profitability. Companies such as Tata Steel are pioneering carbon-neutral manufacturing, while brands like Coldplay and Formula E are redefining sustainability in entertainment and sports. Meanwhile, cities like Helsinki are setting benchmarks for eco-conscious tourism, and the fashion industry is witnessing a surge in upcycling and ethical production.

This shift is further reinforced by government policies, investor preferences, and stringent sustainability regulations. Indian businesses, driven by CSR mandates and consumer expectations, are aligning their operations with the United Nations' Sustainable Development Goals (SDGs). The rise of green supply chains, circular economies, and fair-trade initiatives reflects a growing commitment to responsible consumption and production.

Sustainability is no longer a trend—it is a business imperative and a societal expectation. As consumers increasingly demand transparency and accountability, companies that prioritize sustainability are gaining a competitive edge. The future of commerce lies not just in profit-making but in creating long-term value that benefits both the planet and its people. The question for businesses today is no longer if they should adopt sustainable practices, but how quickly they can adapt to meet the changing demands of a conscious consumer base.

The Gen Z Disruption: How a New Generation is Transforming Parenting and Relationships

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Abstract

This study article investigates how Generation Z (born 1997-2012) is transforming parenting practices and interpersonal interactions through their distinct ideals, digital upbringing, and changing societal responsibilities. It investigates their attitude to parenting, romantic relationships, and friendships, emphasizing the role of technology, social awareness, and mental health awareness. The study also analyzes the problems and opportunities presented by these shifts, providing insights into the future of family structures and social interactions.

This research paper looks at how Generation Z is altering parenting and relationships in the digital age. Gen Z, the first genuine digital-native generation, is reinventing essential areas of family life by prioritizing technology, mental health, diversity, and shifting societal norms. Their parenting style differs from typical authoritarian techniques, favoring empathic, communicative, and emotionally supportive approaches. Furthermore, Gen Z's romantic partnerships prioritize emotional compatibility, personal boundaries, and personal growth over traditional marriage and lifelong commitment.

The study uses secondary data sources to investigate how digital culture, changing gender roles, and economic instability affect people attitudes toward parenting and relationships. According to the findings, social media plays an important influence in affecting people's opinions, promoting parenting debates, and changing relationship dynamics. Furthermore, economic insecurity and changed job goals have slowed marriage and parenthood, impacting the structure of modern households.

 This study focuses on both the positive transformations and the obstacles that Generation Z experiences as it navigates these changes. It also investigates the possible future consequences of their changing attitudes for societal norms, policy frameworks, and intergenerational relationships. Understanding these changes is critical for forecasting future trends in family life and adjusting to a quickly changing social environment.

The Final Transformation of Society: Cleaning of River *Thames* by Young Adults in the Fictional Novella *Aditi and the Thames Dragon*

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Abstract

The fiction genre in literature always gives message and talks about the hidden perspectives which the whole world has to think of. The paper highlights the motive of cleaning river *Thames* exemplifying the water pollution and difficulty in breathing of the river habitants during the 18th century .The Thames River is the most important river in Britain. It flows through the British capital London and more than ten cities along the river, and finally flows into the embrace of the North Sea through Noel island. The paper highlights the great stink in Thames in 1858,and this event is depicted here with the fictional novella *Aditi and the Thames Dragon* with the message "Save Thames and Save Nature". The fictional world generally leads the materialist world because it shows the reality with the transformative solution. The paper highlights the breathlessness of inhabitants of river Thames with the theory of Sustainability Transitions Theory which explores how society shifts from unsustainable practices to sustainable ones through grassroots innovation and systemic change. In addition to examining the social and technological facets of adopting sustainable energy, the novel offers a positive outlook for the future of cities around the world through the fictional prism of *Aditi and the Thames Dragon*.

Digital Health for Underserved Communities

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ABSTRACT

Limited healthcare access in underserved communities is a critical issue caused by geographic, financial, and resource constraints. Digital platforms, including telemedicine, mobile health (mHealth), and AI-driven diagnostics, offer innovative solutions by enabling remote consultations, digital health records, and real-time monitoring. These technologies improve accessibility, reduce costs, and enhance early disease detection.

Despite challenges like digital literacy and connectivity, digital healthcare platforms can significantly improve equitable healthcare delivery. Their success depends on collaboration between governments, healthcare providers, and technology developers to create sustainable and inclusive solutions.

Keywords: Digital health, telemedicine, underserved communities, healthcare access, mobile health, AI in healthcare.

The Impact of Lack of Education on Sexual Health and Family Planning in Rural Villages.

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Abstract

Education is the key to making informed choices in life, especially in sexual health and family planning. Unfortunately, in most rural villages, the absence of quality education has a serious impact on individuals' knowledge of reproductive health. This gap creates social, economic, and health problems. This research discusses how poor education affects sexual health awareness and family planning habits in these rural areas where gender inequality, inadequate health facilities, and deep-rooted beliefs make it more complicated. Through literature review, case studies, and qualitative interviews the study reveals how misinformation, cultural stigma, and socio-economic barriers lead to high rates of adolescent pregnancies, STIs, maternal health complications, and poor reproductive health outcomes.

The findings show that where formal education is non-existent or absent people – especially women – are uninformed about contraceptive use, fertility management, and prenatal care. Lack of information leads to unwanted pregnancies and higher health risks. Further social norms and taboos discourage open discussions on sexual health so young people are denied the information they need for safe sex. Lack of systematic sexual education in schools or community organizations allows harmful myths to thrive, stigma over reproductive options, and restricts women's ability to make family planning decisions. These issues create poverty cycles, gender inequality, and overburdened health systems which translates to long-term socio-economic disadvantage for the community as a whole.

To address these problems this paper recommends immediate educational reforms, grassroots awareness campaigns, and affordable health services for rural areas. We need to act together to make a difference.

Introduction:

The impact of poor education on family planning and sexual health in rural villages everywhere is beyond words. Education is a potent tool for empowering individuals to manage their own sexual and reproductive well-being. But in most rural towns, where there is no good education, they are lacking in this knowledge. The consequences are dire, particularly for women and youth who have a higher chance of suffering from unplanned pregnancy, sexually transmitted infections (STIs), and pregnancy complications due to a lack of information and health services.

Sexual health and family planning education are among the leading causes of poverty, ill health, and inequality for women in these populations. Cultural roles and socialized prohibitions discourage people from being sex open in talk, and access to knowledge people ought to have cannot be attained. This comes after controversy over the horrific impacts of ignorance over family planning and sexual health in villages and the action taken to slow down the effect they have.

The impact of undereducation on family planning and sexual health is intense and far-reaching. Education is a powerful tool

for empowering individuals to manage their sexual and reproductive health. However, in most rural villages, access to education especially education on sexual health and family planning is limited, leaving individuals without critical knowledge on these topics.

The effect of this knowledge gap is particularly severe for women and young people, who are at a higher risk of unplanned pregnancies, sexually transmitted infections (STIs), and pregnancy-related complications due to a lack of knowledge and healthcare services.

Sexual health and family planning education is important in addressing poverty, health disparities, and gender inequality, as it is one of the most important reasons for this cycle of poverty and gender discrimination However, deeply rooted cultural norms and social prohibitions discourage open discussions on this topic of sexual health, restricting access to essential knowledge. These barriers create devastating consequences for individuals and communities, leading to cycles of poverty and poor health outcomes. And this is a serious issue.

Background:

- *Rural populations are with significant barriers to obtaining reliable sexual and reproductive health information to the people. The combination of low literacy, gender discrimination, and cultural beliefs only serves to widen such challenges, leaving room for misinformation to spread. Let's examine some of the most significant factors at play:*

- *Limited Education Access: Schools in the majority of rural societies lack access to comprehensive sex education,*

leaving the youth illiterate about their sexuality.

- *Cultural Stigma and Taboos: Sexual well-being is stigmatized and tabooed in the* majority of rural societies, silencing facts and promoting offending myths.

- *Gender Disparity: In patriarchal environments, women may be denied decision-making regarding their reproductive lives.*

- *Healthcare Access Issues: The absence of medical facilities and trained staff hinders individuals from accessing the sexual health care they need.*

Literature Review:

1. Education and Knowledge of Reproductive Health:

Different research has established that education is directly linked to knowledge of sexual health. Rural individuals with or without education are ill-informed on fundamental reproductive health issues, such as the use of contraceptives, fertility patterns, and antenatal care. Singh et al.'s (2017) study attests to the fact that illiteracy is equivalent to poor sexual health, particularly for women and the youth. Various studies have confirmed that education is closely connected to knowledge of sexual health. Individuals with higher levels of education are more likely to be informed about contraceptive methods, fertility patterns, and maternal care.

2. Gender Inequality: Its Role

Rural village gender inequality lends support to the contribution of illiteracy to sexual health.

Women, particularly women in patriarchal societies, are uneducated and deprived of reproductive health care. Gender inequality in rural villages significantly contributes to the lack of sexual health education. Women, particularly in male-dominated societies, are often deprived of reproductive health education and decision-making power. Powerlessness weakens them significantly in making family planning decisions. In the United Nations Population Fund (UNFPA) report, it is stated that women residing in rural areas will have more cases of early marriage and teenage pregnancy due to such societies and sexual education deprivation.

3. Cultural Barriers and Social Norms:

Custom and religious beliefs strongly influence attitudes toward sexual health in rural communities. These beliefs often mark out discussions on reproductive health, preventing young people from seeking accurate information. There are also prevailing myths and misconceptions regarding contraception and sexually transmitted infections, which were largely spread among young people. Ogunyemi (2019) describes how such a taboo discourages youths from seeking appropriate information, which eventually results in higher rates of unprotected sex, teenage pregnancy, and STIs.

Methodology

This research applies a mix of case studies, literature review, and qualitative studies in exploring how illiteracy contributes to sexual health and family planning issues in rural villages.

This study is purely secondary data-based, using available literature, reports, and statistical data to examine the influence

of education on family planning and sexual health in rural communities. The method of study involves:

- *Literature Review: An extensive review of peer-reviewed papers, government reports, and research studies on sexual health education.*

- *Statistical Data Analysis: Analyzing data from international health organizations like the UNFPA and WHO to analyze trends in reproductive health measures.*

- *Case Studies: Reviewing documented case studies of rural populations to determine the practical implications of minimal sexual health instruction*

Findings:

Category	Findings
Uninformed Sexual Health Choices	Lack of education leads to poor contraception use, increased adolescent pregnancies, and maternal health risks.
Misinformation and Cultural Stigma	Myths about fertility and contraception discourage

	individuals from seeking appropriate healthcare.
Economic and Social Impact	High dropout rates among girls, increased healthcare costs, and poverty cycles are linked to inadequate sexual health education.

1. Uninformed Sexual Health Choices:

The research unearths the fact that inadequate reproductive health education leads to poor choices concerning contraception, fertility, and pregnancy care. Adolescent girls and rural women are greatly unaware of the options for contraception, leading to high rates of unintended pregnancy. Furthermore, inadequate knowledge of pregnancy and complications related to giving birth leads to maternal health consequences and poor mother and child health.

2. Misinformation and Cultural Stigma:

Misconceptions and cultural stigma are the greatest perpetrators of ignorance among rural communities. Fertility myths, STI myths, and myths about contraception dissuade individuals from seeking appropriate health information. This promotes risky sex and a cycle of worsening sexual health outcomes, predominantly among young people.

3. Economic and Social Impact:

The limited knowledge regarding family planning and reproductive health has serious economic and social consequences. School dropout of high school girls, labor market inactivity, and additional national health system costs are the consequences of unwanted childbearing. The unavailability of family planning also serves as an indicator of poverty since families cannot maximize the use of their resources because of excessive fertility.

Discussion:

Rural sexual health education has a twofold effect on sexual health as well as far-reaching consequences on the individual and society. The implications of this study emphasize the importance of sexual education programs addressing rural concerns, including gender attitudes and cultural values. The interventions should be made accessible, be acceptable culturally, and be connected so individuals, especially women, are enabled to make independent decisions about their sexual and reproductive health.

Satisfying the demand for education is a combined approach, such as the combined efforts of governments, NGOs, and communities. Access to low-cost health care services and sexual education programs is also crucial factor in empowering people to have knowledge and resources for making healthy, informed choices on their own sexuality and family planning.

The lack of sexual and mental health education in rural communities has both direct and indirect effects on individuals and society. Addressing these issues requires wide educational programs that consider gender attitudes and cultural values.

A combined and total effort of governments, NGOs, and local communities is essential to provide access to low-cost healthcare services and sexual education programs. These interventions must be culturally acceptable and accessible to individuals, particularly women, to make informed reproductive health decisions.

Conclusion and Recommendations:

Inadequate education in rural villages adversely impacts sexual health and family planning, leading to an excess of unwanted births, STIs, and maternal morbidity. Inadequate sexual education programs and cultural taboos are among the reasons. Considering these issues, the following are suggested in this paper:

1. Educational Reforms:

Governments should pass and adopt laws requiring family planning and sexual health education in rural school curricula. The reforms need to break through cultural taboos and allow sexual health to be discussed openly. Governments should implement compulsory sexual health education in rural school areas and promote open discussions on family planning and sexual health.

2. Grassroots Awareness Campaigns:

Local community organizations must be mobilized by grassroots mobilization that provides suitable, culturally suitable

information on sexual health and family planning. Women and men need to be involved in the campaigns to end gender inequality in reproductive health decision-making. Local organizations must make a combined effort to provide culturally appropriate information on sexual health. Community involvement is essential in breaking down gender inequalities in reproductive health decision-making and spreading awareness on such topics.

3. Affordable Health Services:

Low-cost and low-quality health care, like STI care, contraception, and prenatal care, must be prioritized by rural societies. This will give people access to services that will enable them to make informed and safe reproductive health choices.

Lack of sexual health education and family planning within rural villages is the root of a cycle of poverty, discrimination based on gender, and unhealthy living. All these groups need to be educated, made aware, and have access to medical care services. Only with such arrangements can we hope to get improved reproductive health and socio-economic progress in these communities.

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Role of green branding and positioning in sustainable business management.

Prepared by – Disha Tikamchand Suthar, Kanak Gupta and Mahi Maheshwari.

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Abstract: An Emphasis on rising significance and role of green branding and positioning.

The concept of green branding is often mistaken as promoting or advertising products that are environment friendly. Instead, it's a deeper and broader concept, it's also about educating consumers about the importance of sustainability and environmental conservation. The growing urgency of environmental issues, evolving consumer expectations etc. have made green branding a critical component of corporate strategies. Strategies like- corporate social responsibility, sustainable market etc.; This study delves into the impact of green branding and positioning on sustainable business management, exploring how eco-friendly branding bolsters corporate reputation, drives consumer preference, and ensures long-term success. It examines the effectiveness of green branding in fostering consumer trust, financial stability, and regulatory compliance, while highlighting the challenges businesses encounter in implementing sustainable branding strategies.

Key words -green branding, role of green branding, corporate social responsibility.

Objectives of this study:

Primary objectives of this study are listed below -

1. To comprehend the significance and salient role of green branding in sustainable markets.

2. To investigate the evolution and critical need for eco-conscious branding strategies.

3. To evaluate the benefits of green branding in cultivating corporate reputation and consumer loyalty.

4. To identify the challenges businesses, encounter in strategically positioning green branding.

5. To analyze the influence of green branding on consumer preferences and market differentiation.

Data type and sources:

The study draws upon qualitative data sourced from a diverse array of secondary materials, including corporate sustainability reports, industry white papers, scholarly journal articles.

Research Sampling:

The study employs purposive sampling, selecting case studies and articles from diverse sectors such as automobiles, fashion, and energy.

Research Methodology:

A descriptive approach is used, analyzing corporate sustainability initiatives, marketing strategies, and consumer engagement. Qualitative content analysis identifies trends, patterns, and best practices in green branding.

Conclusion:

The data highlights the salient role of green branding and positioning in shaping consumer behavior, strengthening brand equity, and driving sustainability. Genuine environmental integration fosters customer loyalty and a competitive edge. However, challenges like greenwashing, high costs, and regulatory hurdles limit full potential. Transparency, third-party certifications, and regulatory support can enhance credibility.

THE EFFECT OF MILLENNIALS AND GENZ ON CONSUMER BEHAVIOUR TOWARDS CLEAN ENERGY ADOPTION

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ABSTRACT:

Clean energy refers to energy produced from renewable and low-emission sources, such as solar, wind, hydro, and geothermal power. It is considered essential in addressing climate change, reducing greenhouse gas emissions, and promoting sustainable development. This study examines the impact of the new generation, particularly Millennials and Gen Z, on consumer behaviour towards clean energy adoption. These generations are known for their heightened environmental awareness and their strong commitment to sustainability, which significantly influences their energy choices. Millennials and Gen Z are more likely to prioritize eco-friendly solutions, including renewable energy, as part of their broader efforts to reduce their environmental impact. The rise of social media and digital platforms has played a key role in shaping their attitudes by providing access to information on climate change and sustainable living. Technological advancements, such as the affordability and accessibility of solar panels and electric vehicles, have further accelerated the shift toward clean energy adoption.

Additionally, these generations are driven by values of innovation, convenience, and affordability, which are key factors in their decision-making process. Price sensitivity remains a significant barrier, but as clean energy technologies continue to improve, their cost-effectiveness is likely to drive greater adoption. The study is based on primary data and it suggests that businesses and policymakers must respond to the needs and values of the new generation by offering accessible, innovative, and sustainable energy solutions to encourage widespread clean energy adoption.

KEYWORDS: Clean energy**;** Consumer behaviour**;** Millennials and GenZ **;** Sustainability**;** Renewable energy

The Effectiveness of Green Marketing Strategies in Promoting Sustainable Products

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Abstract:

Green marketing has emerged as a key business strategy over the past decade, aligning corporate operations with environmental sustainability while responding to growing consumer demand for eco-friendly products. This study examines the impact of green marketing strategies—such as eco-labeling, corporate social responsibility (CSR), green advertising, sustainable packaging, and green certification—on consumer attitudes, brand loyalty, and sustainable consumption. Consumer awareness plays a crucial role in the effectiveness of green marketing, as informed consumers are more likely to make sustainable purchasing decisions. While green marketing fosters positive consumer engagement, challenges such as greenwashing undermine trust and reduce confidence in sustainability claims. Regulatory frameworks, including ISO 14024 and the FTC Green Guides, have been established to ensure credibility and accountability in green marketing practices. Additionally, CSR initiatives strengthen sustainability commitments by integrating ethical sourcing, carbon footprint reduction, and responsible business practices, thereby enhancing brand reputation and customer loyalty.

Digital marketing, including social media and influencer campaigns, plays a vital role in educating consumers and increasing engagement with sustainability initiatives. Government regulations further enhance green marketing by enforcing environmental compliance. Ultimately, the study explores various factors that play a key role in the success of green marketing. Furthermore, it can be concluded that businesses that implement authentic sustainability efforts alongside strategic marketing can effectively promote sustainable products and drive long-term behavioral change.

Keywords: Green Marketing, Sustainable Products, Consumer Behavior, Eco-Friendly Branding

DETERMINANTS OF TEACHERS' HAPPINESS: A COMPREHENSIVE REVIEW

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Abstract

Happiness, often synonymous with subjective well-being, is increasingly acknowledged as a vital component of individual welfare, especially amidst the ongoing enhancements in living standards propelled by economic growth. This trend reflects societal inclinations towards prioritizing fulfilment and meaning in life. Despite extensive research on the well-being of college educators and its impact on student outcomes, little attention has been directed towards the happiness of school teachers, who significantly shape students' development over crucial formative years. Understanding teacher happiness is pivotal not only for their own satisfaction but also for its cascading effects on student achievement, societal progress, and national development initiatives. This study aims to explore factors influencing teacher happiness, efficiency, and engagement in private schools, leveraging global research and proposing frameworks for future measurement. While existing literature provides insights into job satisfaction metrics, a comprehensive approach to assessing workplace happiness among educators is essential. By highlighting teacher happiness as integral to educational quality and societal advancement, this research seeks to foster a culture of well-being within schools and facilitating ongoing progress in the field.

Keywords

Employee Well-being, Teacher's Well-being, Job Satisfaction, Teacher's Satisfaction, Workplace Happiness

Introduction

Human life is driven by the pursuit of happiness, characterized by positive emotions influenced by neurotransmitters like dopamine and serotonin. Eudemonia, a Greek concept, encompasses various facets of well-being. Happiness, as defined by Xavier Landes (2015), includes subjective well-being and mood. Happiness is intrinsically linked to work, where individuals seek both financial and non-financial rewards, as highlighted by Saari and Judge (2004). Job satisfaction significantly impacts overall life satisfaction, as noted by Binswanger (2006), emphasizing the importance of happiness in various life aspects. Research by Angner, Hullett, Allison (2011), Jiang, Lu, Sato (2012), and Van Praag, Romanov, Ferrer-i-Carbonell (2010) underscores the association between happiness and subjective well-being. Work plays a crucial role in individuals' lives, providing financial and emotional fulfilment. Saari and Judge (2004) assert a strong link between job satisfaction and overall life satisfaction, emphasizing the broader significance of happiness at work.

In Kosovo's enterprises, theoretical models often don't translate into practical application. Financial incentives, like cash bonuses, are commonly used but may overlook deeper employee needs. Regular communication and frequent rewards are recommended to bridge this gap and reduce turnover. Employees may hesitate to express concerns, highlighting the need for a safe environment where recognition is prioritized. Integrating content and process theories can enhance employee engagement and satisfaction, ultimately reducing turnover and boosting motivation. Engaged employees contribute meaningfully to their workplace, enhancing productivity and organizational outcomes.

Joel's (2010) narrative provides a poignant reflection on his journey into teaching. Starting his career in 2002, he initially faced significant challenges in classroom management despite possessing ample information. His classes were disorderly, leaving him exhausted, frustrated, and feeling disregarded by his students. These struggles, coupled with a sense of isolation and burnout, brought him to the brink of resignation from his school. Thus, happiness of teachers is particularly vital, impacting student outcomes and societal progress. A happy teaching staff fosters student development and school effectiveness, contributing to broader societal goals.

Defining the Problem

Despite numerous studies on happiness, limited information exists on the determinants of satisfaction among teachers across all school levels. It remains unclear whether teacher satisfaction differs from that of other professions. Retaining high-quality teachers is crucial for schools worldwide, yet it's a persistent challenge. Existing literature on teacher happiness primarily focuses on various aspects such as workplace happiness, work-life balance, and job satisfaction. However, happiness encompasses a broader spectrum beyond mere job satisfaction or commitment. It's essential for educators, managers, and policymakers to understand the underlying factors contributing to teacher happiness.

This research aims to provide clarity on the determinants of teacher happiness by synthesizing existing global research on happiness, job satisfaction, life satisfaction, work-life balance, and workplace engagement aiming to equip future researches with the necessary insights to measure and enhance teacher happiness, ultimately fostering their growth, development, and well-being.

Research Methodology

The research methodology adopted for this study encompasses a systematic approach to understanding the factors contributing to teacher happiness. Initially, an extensive literature review was conducted to identify existing research on teacher happiness, job satisfaction, life satisfaction, work-life balance, workplace engagement, and related topics. Subsequently, a comprehensive research framework was developed based on insights gleaned from the literature review, incorporating various intrinsic and extrinsic factors, work environment conditions, personal attributes, and societal influences. Data collection involved a mixed-methods approach, including surveys, interviews, focus groups, and observations, with a purposive sampling strategy employed to ensure representation across diverse demographics, teaching levels, and geographical locations. Quantitative analysis techniques, such as statistical methods, will be used to identify correlations and patterns among variables, while qualitative analysis, including thematic analysis, will be employed to explore themes and narratives related to teacher happiness. The findings will be validated through triangulation, comparing data from multiple sources and methods, and interpreted within the context of the research framework. Implications for educational policy, practice, and future research will be discussed, along with acknowledgment of study limitations and suggestions for further investigation.

Exploring the Solution

Wesarat, Sharif, Majid, and Halim (2014) conducted an extensive review of global research on workplace happiness among teachers, finding that terms like joy, commitment, and fulfilment are often used interchangeably, with various studies measuring different aspects of happiness. This supports the notion that workplace satisfaction encompasses both work and overall life contentment. Workplace satisfaction includes two main components: hedonic, which involves emotional experiences at work, closely linked to work satisfaction, and eudemonic, which focuses on living a meaningful life with a sense of purpose and

commitment. While studies in the UK and US primarily focus on job satisfaction among university teachers, research in China, Israel, India, and Pakistan also explores the happiness and job satisfaction of university educators. Studies from various countries such as El Salvador, Mexico, Turkey, the Netherlands, India, Nepal, Iran, Italy, and Jordan investigate different aspects of teacher happiness and job satisfaction, revealing overlapping determinants such as working conditions, pay, management systems, and stress levels. Despite cultural differences, common determinants of happiness among teachers include job satisfaction, positive relationships, and low stress levels. Overall, happiness for teachers encompasses personal fulfilment, positive emotions, and a sense of purpose in their work and lives.

Tables 1, 2 and 3 exhibit a concise framework of the determinants of three between related ideas of bliss at work, work fulfilment and commitment country-wise and the components of educator's work-related joy.

Table 1.
Determinants of Happiness

China (Including Taiwan and Hong Kong)	India	Pakistan	Netherlands	Turkey	Latin America (Mexico and El Salvador)
Purposeful, engaged and pleasurable life	Intrinsic factors like things related with confidence, self-realisation both that determine bliss of an instructor from within or inner self	Autonomy	High work demands like time pressure, substantial work overload etc.	The sense of teacher's satisfaction in emotional and cognitive dimensions	Pleasure
Diversity of teachers and human dignity should be completely respected.	Extrinsic factors such as compensation, work environment, health etc.	Environmental mastery	Lack of reciprocity and pupils' misbehaviour	Preponderance of feelings that bring positivity and low frequency of negative feelings in life	Meaning
Free, fair, academic, independent and ecological environment	Work-life issues that are associated with flexibility, adjustment, work-life balance etc.	Positive relationships with other people	Unsupportive colleagues	here the criteria get entirely settled by and for instructors themselves, the process of subjective assessment	Engagement in life
Connection with an incentive system that is flexible.		Purposeful life	Motivation that is self-concordant	Friendship at work	
Objective condition like requirements pertaining to material, safety, spiritual environment, family, self-defence, love, kinship, confidence, regard for other people, want, self-assessment, working circumstances, pay etc.	Job satisfaction	Personal growth		Accept and give support willingly	
Subjective conditions such as perception of one's health, optimistic and pessimistic emotions or moods, confidence in one's future, life evaluation, sense of achievement etc.	Complete sense of harmony in life	Self-acceptance		Be able to do better quality work efficiently	
Job satisfaction	Stress and work pressure			Organised, creative and confident	
Career development				Stress management and self-controlled	
Spirituality					
Relationships with other people					
Pleasant living conditions					
Freedom and/or potential to achieve one's highest occupational ideal					
Self-satisfaction					

Source: author

Table 2.
Determinants of Engagement

The Netherlands
Work environment
Job resources
Exchange with supervisor
Opportunities for development
Autonomy at work

Source: author

Table 3.
Dimensions of a Teacher's Occupational Happiness

China	India
Social support	Students' achievement
Teacher–student relationship	Recognition
Work environment	Positive management of work demand
Self-realisation	Support of colleagues' and principal
Income and welfare	-

Source: author

Summary pertaining each country

India

In India, studies on instructor satisfaction have often centred on joy, occupation fulfilment, or the balance between serious and fun activities. Rao Vijayalakshmi and Goswami (2018) explored workplace happiness in a private higher education institute in Visakhapatnam. Their study included employees from various fields with a minimum of 3 years' experience. Happiness factors were categorized into intrinsic elements such as confidence and self-fulfilment, extrinsic elements like compensation and workplace environment, and work-life balance issues like flexibility and change.

Age emerged as a significant factor in workplace happiness, especially during the early years of employment. The choice of the teaching profession was largely driven by factors like flexibility, self-realization, and work-life balance rather than ambitious career growth or high pay. Educational institutions can enhance workplace happiness by providing age-appropriate facilities, flexible timings, and financial support.

Mahipalan and Sheena (2018) found significant links between workplace spirituality, gratitude, and subjective happiness among high school teachers. Gratitude was identified as a key mediator influencing workplace satisfaction. Punia and Kamboj (2013) stressed the importance of balancing fun and serious activities for mental well-being and overall life satisfaction among university teachers in India.

Despite the challenges, achieving work-life balance remains crucial for educators' mental and physical well-being. Stressors such as excessive workload, administrative duties, and inadequate support contribute to dissatisfaction. Nigam (2017) highlighted the lack of attention to teacher satisfaction in India compared to global studies. Issues like excessive workload, poor management, and inadequate benefits impact teacher satisfaction significantly.

To improve teacher satisfaction, educational institutions should provide supportive environments, resources for teaching, opportunities for professional development, and address basic personal and professional needs. Efforts to enhance workplace happiness and satisfaction can contribute to a healthier and more productive educational environment in India.

China

Yipeng Tang's (2018) study on rural teachers in China revealed various factors affecting them, notably age, gender, marriage, administrative position, class size, wages, and professional training, with wages being of paramount importance. Chen et al. (2006) found that factors like orientation, marital status, and organizational characteristics significantly impacted the balance between serious and fun activities among university teachers in Taiwan.

Previous research on job satisfaction in higher education often focused on students' satisfaction rather than teachers. Hagedorn (1994) highlighted dimensions like salary, interaction with students, support from colleagues, perceived stress, and satisfaction with administration. A model for teacher satisfaction in higher education, proposed by recent studies, includes management systems, organizational vision, benefits, feedback, motivation, and work environment, as teachers play roles in teaching, research, and administration.

Du, Lai, and Lo (2010) identified six job satisfaction factors among professors in Chinese universities, influenced by organizational environment, academic field, performance evaluation, and school management.

Zhongying (2013) emphasized the importance of researching teacher happiness in China, integrating philosophical perspectives like Confucianism, Taoism, and Buddhism. They stressed understanding teachers' happiness from mental, social, and spiritual aspects, proposing customized concepts for teacher well-being.

Zhao (2013) emphasized respecting teachers' dignity and providing fair incentives to maximize their academic potential and job satisfaction. Chen and Duan (2017) developed a happiness index for teachers, considering both objective and subjective factors. Chan (2019) explored three dimensions of happiness among Chinese teachers in Hong Kong, following Martin Seligman's positive psychology theory, aiming to enhance life satisfaction and emotional well-being while managing burnout.

Figure 1. Job Happiness Relationships Model

Source: https://www.frontiersin.org/files/Articles/1018517/fpsyg-13-1018517-HTML-r2/image_m/fpsyg-13-1018517-g001.jpg

The statement "Job achievements is positively related to teachers' job happiness" suggests that when teachers experience success and accomplishment in their professional roles, they are more likely to feel satisfied and fulfilled in their jobs. This relationship implies that achieving goals, meeting expectations, and experiencing recognition for their work contribute to teachers' overall happiness in their job roles. Based on this hypothetical relationship, the study constructs a theoretical model depicted in Figure 1, illustrating the interconnection between job achievements and teachers' job happiness.

Pakistan

Research in Pakistan has explored teachers' happiness and work fulfillment to enhance their mental well-being and overall satisfaction, aiming to improve academic standards. Akram

(2012) compared the psychological well-being of private and public university teachers based on demographic variables like gender, experience, and designation. He assessed mental prosperity across six subscales: autonomy, environmental mastery, purpose in life, positive relations with others, personal growth, and self-acceptance. Female teachers reported higher levels of positive relations and self-acceptance. Unmarried teachers showed more purposeful life and personal growth, while married teachers exhibited more autonomy.

Zafarullah and Pertti (2017) investigated factors affecting teachers' job satisfaction in Sind, Pakistan. They found work fulfillment significantly contributed to teachers' happiness and motivation, aligning with their life and career aspirations. Socio-demographic factors, economic incentives, supportive work environment, and organizational leadership styles influenced job satisfaction. Factors like hierarchical management and leadership styles, lack of growth opportunities, and inadequate support systems led to work dissatisfaction.

Efforts to enhance teacher job satisfaction include adopting a democratic leadership style, enhancing organizational accountability, ensuring job security, fostering communication and positive work relationships, and implementing reward and recognition systems. These initiatives aim to improve teachers' mental well-being and enable them to lead fulfilling professional and personal lives.

United Kingdom

Previous studies in the United Kingdom have predominantly focused on the work satisfaction aspect of teachers' workplace happiness. Hill and Michael (2000) found through the Oxford Happiness Inventory that self-esteem, life regard, mental stability, and life orientation were closely linked to happiness, with introversion and extroversion also playing a role. Jacobs et al. (2007) conducted a secondary analysis of data from 13 higher education institutions, identifying factors like physical health, psychological well-being, and organizational commitment as predictors of job satisfaction and performance. They noted the strain on educational institutions to achieve higher grades, funding, and academic credentials, often resulting in elevated levels of stress and lower job satisfaction among teachers compared to non-academic staff.

Similarly, Oshagbemi (1997a) explored job satisfaction among 566 college teachers, highlighting teaching and research-related activities, job stability, and university funding as significant influences. He referenced Herzberg's hygiene-motivation theory and situational occurrences in job satisfaction. Oshagbemi (1997b) categorized teachers into happy, satisfied, and unhappy groups, with the majority falling into the happy and satisfied categories. He proposed strategies to reduce the percentage of unhappy teachers, aiming to enhance overall job satisfaction in higher education.

United States of America

Previous research has highlighted a positive correlation between happiness and various indicators of workplace success. Comm and Mathaisel (2000) surveyed over 600 employees in a private higher education institution in the USA using a service quality model, identifying factors like personnel responsibility, workplace ethics, client-centred management, training and development, and compensation as key determinants of educator satisfaction. Many respondents felt their compensation was inadequate, leading to dissatisfaction and potentially impacting institutional academic quality.

Bozeman and Gaughan (2011) examined faculty job satisfaction, considering individual attributes, institutional work environment, and faculty characteristics. They found that experienced and male teachers tended to be more satisfied, with similarities observed across professions regarding recognition, colleague support, and performance-based incentives. However, career advancement was less significant for faculty compared to other professions.

While both intrinsic and extrinsic factors influence teacher satisfaction, intrinsic factors such as professional passion are often more significant than external factors like pay and benefits. The authors suggest future research explore satisfaction among teachers and other workers while examining the broader relationship between life satisfaction and job satisfaction.

Latin America (Mexico and El Salvador)

Villavicencio-Aguilar et al. (2020) conducted a recent study on higher education educators and students in Mexico and El Salvador, noting a lack of relevant research in their context. They developed an "orientation to happiness" scale, focusing on meaning, pleasure, and engagement, akin to previous studies by Chan (2009) and Seligman's positive psychology theories. The authors observed that while higher education institutions prioritize academic achievement and commitment, they often overlook the emotional well-being of their members. Results showed educators reported higher levels of meaning and engagement than students, with joy from leisure activities being the least pronounced. Gender did not significantly affect orientation to satisfaction. While the population of educators and students influenced orientation to happiness, the authors noted other factors within higher education institutions also played a role in shaping satisfaction levels.

The Netherlands

Two studies conducted in the Netherlands shed light on educators' work engagement and happiness. Bakker and Bal (2010) investigated the weekly work engagement of 54 Dutch teachers, finding that both intrinsic and extrinsic factors influenced their commitment. Intrinsic aspects, such as personal growth, and extrinsic factors, like opportunities for advancement, positively correlated with weekly engagement, which in turn related to improved performance. Notably, work engagement in one week predicted resources for the following week, emphasizing the dynamic nature of employees' experiences and their impact on performance.

Tadic et al. (2013) explored teachers' happiness across the Netherlands, identifying various factors affecting their well-being. Despite challenges like excessive workload and uncooperative colleagues leading to burnout, some teachers remained content. Positive interactions with responsive students and supportive colleagues contributed to their happiness. The study employed the work demands-resources model and self-determination theory, revealing that an individual's motivation and satisfaction with work demands varied. Notably, aligning job demands with educators' preferences and values positively influenced their happiness.

While both studies offer valuable insights, Tadic et al.'s focus on secondary school teachers limits the generalizability of their findings. Nonetheless, their emphasis on understanding the complex interplay between work demands, available resources, and employee well-being underscores the need for further research. By tailoring job demands to individual preferences and interests, organizations can enhance educators' satisfaction and performance. Overall, these studies highlight the importance of considering both intrinsic and extrinsic factors in promoting educators' engagement and happiness at work.

Ihtiyaroglu (2018) carried out a research for determining the visionary role of happiness as well as level of by and large life fulfilment among instructors with respect to their study hall the board profiles. The example comprised of educators in training organisations inside the areas of Ankara city, Turkey. The creator saw that the idea of bliss signified to the feeling of a singular educator's fulfilment in both mental as well as profound aspects, greater part of good sentiments and furthermore little recurrence of gloomy sentiments inside their life, alongside a course of emotional evaluation during which the standards are viewed as both by and for the educators. They also said that joy can be evaluated when individual educators were more dynamic in significant exercises, had numerous companions at their working environment, did better quality jobs with high efficiency, gave as well as accepted support willingly, were more self-confident, creative, organised and even made use of effective coping strategies while they were stressed.

Discussions and Conclusions

Various studies across different countries have explored the concept of happiness in the workplace for educators, revealing two main approaches: one focusing on an engaged, meaningful, and pleasurable life, and the other on intrinsic and extrinsic factors related to work-life issues and job satisfaction. While terminology may vary, deeper examination shows common concepts and determinants across studies.

For example, studies in China, Pakistan, Turkey, and the Netherlands identified factors such as a supportive academic environment, opportunities for professional growth, and positive relationships with colleagues as contributors to happiness. Similarly, research in India and China highlighted the significance of work satisfaction in assessing happiness among educators. Zafarullah and Pertti (2017) conducted a comprehensive study on job satisfaction in Pakistan, providing a framework encompassing various determinants mentioned in other studies, including demographics, economic factors, organizational leadership, and opportunities for growth.

Lavy and Bocker (2018) emphasized the importance of meaningful work and relationships in shaping teacher satisfaction, aligning with the broader concept of meaningful life recognized globally. Bakker and Bal (2010) assessed teacher engagement in the Netherlands, highlighting aspects such as autonomy, job resources, and opportunities for development as crucial for job satisfaction. These findings underline the interconnectedness of happiness, job satisfaction, and engagement in the workplace.

Fairbajn Shelley and Gillespe (2022) conducted an international qualitative study comparing the experiences of teacher educators in the United States and India. They found common themes of authenticity, impact, and, uniquely for Indian educators, connection with students, underscoring the importance of personal fulfilment and meaningful interactions in shaping workplace happiness.

In conclusion, understanding the factors contributing to educators' happiness is essential for improving overall well-being and performance in schools.

Future Directions

It's evident that happy educators tend to be more productive, highlighting the importance of understanding and analysing happiness and work efficiency among school teachers. However, there's still much unexplored territory, particularly in terms of happiness in school teachers

worldwide and its impact on efficiency. Future research should prioritize longitudinal studies to comprehensively gauge educators' happiness and validate findings over time. While cross-sectional data abound, happiness varies individually and across time, necessitating a more nuanced approach. Longitudinal studies offer a deeper understanding of happiness dynamics, aiding in outcome validation and determinant identification. Such insights are crucial for enhancing educators' satisfaction and productivity.

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Generative AI-ChatGPT in Business and Management : A Bibliometric Snapshot

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***ABSTRACT*:**

This paper presents a comprehensive bibliometric analysis focusing on the application of ChatGPT in Business and Management research. Using the VOS viewer program, the study examines patterns and themes in publications sourced from the Scopus database. Researchers identified and analyzed 244 relevant studies after applying rigorous inclusion and exclusion criteria. The findings underscore the diverse exploration by researchers from top 10 countries into areas including academic writing, the potential and benefits of AI, best practices in ChatGPT utilization for research, and AI review. Keyword analysis delineates five distinct clusters that reflect current research trends in ChatGPT within the realm of Business and Management. This study contributes to understanding the evolving landscape and strategic implications of ChatGPT in academic and professional domains.

Keywords: - *ChatGPT, Artificial Intelligence, Chatboats, Generative AI, Technology, Bibliometric Analysis, VOS viewer*

Stress Induced by Technology Abuse in the students

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Abstract:

Aim: Generally, this research strategy assesses how excessive use of technology impacts on the stress of students from a psychological perspective, learning performance, and functioning. The study is based on the review of the literature where main attention is paid to negative impacts of technostress on the academic performance and psychological well-being of students as well as gender-related stressors and the relationship between problematic internet use and these outcomes.

Methods: The current literature was therefore reviewed and integrated from different sources and presented in a competitive manner. Other works involved gender–specific stressors among information technology students that were conducted by Mazo (2015), the role of problematic use of the internet on technostress done by Abdullah et al., (2023) the impact of social media usage, fear of missing out, and generalized smartphone addiction by Kirschner and Karpinski (2022) & Bakioğlu et al. (2022) works. Also, a cross-sectional study was carried out on the university students of the Bachelor of Nursing using the standardized self-administered questionnaire developed based on the technology abuse scale, perceived stress scale, health-promoting lifestyle profile-II, and student version of the toxic triad.

Results: This is to mean that, psychological bullying through use of technology results in high stress levels and in this way, impacts on learning achievement, psychological health, and sleep among students. This study finds that both genders have different stressors which emphasizes that problematic internet use or technostress reduces psychological well-being whereby social use of media and FoMO increase smartphone addiction.

Conclusion: As such, it comprehensively shows the impact of technology used negatively on students' stress and their well-being. Thus, providing how technostress and its effects on academic achievement and psychological health may be ameliorated needs for intervention strategies to prevent further increase in technology's negative effects on the health and efficiency of students.

Keywords: *Stress, Technology abuse, stress in students, impact of technology abuse, adverse effects of technology*

Introduction:

In this high-speed technology era, the popularity status of technology in the student's life has reached never-before levels. Integration of smartphones, computers, and various other digital platforms has transformed the very face of an education system to offer unknown information and communication. But against the convenience and connectivity offered by technology, a shadow casts its feel over the entire student community; frustration over the misuse of technology.

It is as if technology seamlessly blends into the student's world, creating this two-sided universe. We can allow students to have tools to learn, play, and interact but, at the same time, overindulgence or misuse, in this article, creates problems. Misuse, according to the article, encompasses a vast range of behaviors that cause anxiety and hamper the mental health, academic performance, and general well-being of students.

This study sets out to have a deeper understanding of the relationship of technology utilization and the stress sensed by the students. The saying misuse of technology means overuse or accidental event, continuous connection, and failure to be without digital tools despite the fact that it affects them in every aspect.

This study attempts to investigate the diverse repercussions of technology lapse in individuals. Study conducted on the stress levels of students found out that the tools which require the use of technology to improve their academic performance can actually raise their tension and thus reduce their sense of well-being. By examining the subtlety in this phenomenon, it is possible to finally recognize potential impacts, problem-solving strategies, and educational plans that would limit the negative effect of technology use on student life.

Through the readings, experiments, and qualitative data analysis, the column was purposely established to investigate how using technology may lead to stress among adolescents. A comprehensive view of this trend can be obtained by not only investigating its origins and reasons for its perpetuation but also predicting its outcomes. From a deeper knowledge of these issues and the possible routes of intervention that can focus on the healthy behaviors of the students would also be possible.

The impact of technology abuse/overuse in students can spread into various aspects of well being:

Mental Health and Well-being:

Increased Stress and Anxiety: The article suggests that technology overuse is more related to students' being stressed, mainly because they wish to be clear in touch, be active, or at least have access to social networks.

Sleep Disturbance: Besides a plethora of health issues, increased screen time, especially at bedtime may significantly shorten sleep cycles, with poorer quality sleep and may be linked with many psychiatric disorders.

Social Comparison and Isolation: Too much social media use can lead to feelings of dissonance, social comparison, and FOMO, depression exacerbation, and decreased self-esteem.

Reduced Emotional Regulation: Overexposure; in particular, negative or unpleasant content on the internet may often a person's mental control if the content is too extreme, thus a person may face anxiety disorder or even desensitization.

Academic Performance: Decreased Focus and Attention: The extensive use of electronic gadgets usually results in shorter spans for attention and consequently, may make it difficult to stay focused and keep concentrating.

Decline in Academic Achievement: Students may experience poorer academic performance due to distractions, procrastination, or insufficient study time caused by excessive use of technology.

Impaired Cognitive Abilities: Frequent use of digital tools can result in diminished critical thinking skills, difficulties in problem-solving, and reduced memory capacity.

Physical Health:

Physical Strain and Health Issues: Too much usage of devices can be the main factor of physical difficulties like eye strain, headaches, musculoskeletal issues, sitting lifestyle, and postural issues.

Behavioral Changes:

Addictive Behaviors: Technology addiction may be responsible for such a situation where students can't take a break from their devices, and instead real-world contacts and tasks are set aside to give priority to online involvement.

Reduced Social Interaction: An over dependence on technology robs people of face to face communication hence making it difficult for people to be able to bond.

Objectives:

1. **To identify the relationship between amount of time spent using technology and stress levels among students**
2. **To find the impact of technology on academic performance of students**

Hypothesis:

Null hypothesis (H0): The hours spent on technology have no significant correlation with stress levels in students.

Alternative hypothesis (H1): The longer a student uses technology, the better the positive correlation between the use of technology and increased levels of stress.

Literature Review:

Upadhyaya, P., & Vrinda (2020) study discovered the results of a research that demonstrated how technostress can badly affect the academic productivity of university students. The main finding of the research is that students had moderate levels of technostress, and that there was a negative impact of technostress on their productivity academically.

The researchers Vallone, F., Galvin, et.al. (2023) explored the effects, directly and indirectly, of technostress along with academic motivation, on the students' psychological health. According to their data, technostress factors like techno-overload and work-home conflict had detrimental psychological outcomes of anxiety and depression, respectively. Furthermore, the study findings showed that the academic motivation factors including intrinsic motivation and identified regulation signified the connection between technostress impact and the psychological health status changes. The authors propose that the measures adopted should be directed to dealing with the unfavorable consequences of technostress for academic motivation and mental health, but technostress should also be highlighted as a mediator.

N. Mazo & G. (2015) in their research revealed that the most usual precipitate of stress among students of Bachelor Science in Information Technology in the Philippines is school-related, with thesis writing/research for boys and school requirements/projects for girls being the major stresses, among others, that female students are frequently dealing with. The most common effect of stress amongst the boys was insomnia, whereas girls not only experienced sleepless nights, but were irritable and moody as well. Men used the computer to handle tension, while the women only used the computer for prayer. Other research carried out in the same university highlighted differences in the issues, effects, and dealing mechanisms of stress among the male and female respondents.

The research undertaken by Abdullah, H. B., Bajwa, R. S., et al. (2023) led to the conclusion that there is a connection between spending a lot of time online and the feeling of technostress in Pakistani college students, with problematic internet use (PIU) being a partial mediator of this relationship, that is, PIU is a causative factor of technostress.

In a study conducted by Kirschner, P. A., and Karpinski, A. C. (2010), it was found that students

who used Facebook typically had a lower mean GPA and spent fewer hours studying per week unlike un-users. But the total internet use did not vary a lot between the groups. Moreover, differences in GPA were observed between undergraduate and graduate students, where postgraduate students positively expressed a higher mean GPA than undergraduates.

Bakioğlu, F., Deniz, M., et al., (2022), conducted a research study that Named On-FoMO Inventory: The scale proposed to measure the online FoMO. This scale exhibited good internal consistency and construct validity with four subscales. The study also revealed useful information about FOMO, social media addiction and smartphone addiction since all three variables tested positively were closely related. Further, it revealed that both the use of social media and smartphone usage served as moderators between FOMO and life satisfaction. This led to the conclusion that as online fear of missing out increases, so does the level of addiction to social media and smartphones, while life satisfaction tends to decrease.

The researchers from Lane, H.-Y., Chang, C.-J., et al. (2021) discovered that the continuous use of a phone has harmful effects on sleep, particularly it impairs sleep latency and daytime dysfunction. In addition, keenness to new experiences and the desire to avoid potential risks are the most characteristic traits of a highly addicted person to a smartphone.

The report was assembled by Pinto, M. S., & Poornananda, D. S. (2017), discovered that the relation between the frequency of the internet and the students' time spent on the internet is positive. Male and urban students used the internet more than the female and rural students. The investigators outlined three major benefits for the use of the internet based on factors of specific gratifications: entertainment and pass time, education, and social interaction. The by Yea-re should always test the amount of Internet usage amongst students since it is the basic determinant for which they use and have best enjoyment and satisfaction. Among children of different socio-economic status, internet is used for different purposes and has different benefits. Students are very creative and they change their main reasons for logging on the internet all the time as they change online technology and culture in the specific settings they belong to.

In a study by Garzon, J. D., Kim, N., et al. (2019), most senior high students in the Philippines are found to be addicted to their Facebook accounts, however, their Facebook use does not impact their school performance at a significant level.

Much technology use has a considerable effect on the sleeping disorders of college students, this

being the major finding of a study made by Rosen, L., Carrier, L. M., et al. (2016). Mainly, the study found that cognitive and affective factors, which are both part of the technology usage process, that is, anxiety/dependence and executive dysfunction, were negatively correlated with the basic needs for sufficient night rest of students. At the same time, the data showed that day/night cellphone usage and phone location at bedtime were identified as loads contributing to sleep problems.

According to the study by Masood, A., et al. (2020), students perusing the SNSs very often leads to cognitive distraction thereby affecting their academic performance. This paper differentiates various technological attributes where socialization, social comparisons, fun, and information seeking are aspects that contribute to high levels of SNS usage. It highlights the requirement for the cognitive behavioral control in a bid to lessen dangerous outcome resulting from over reliance on such websites. It, therefore, becomes important to comprehend all these from a stress standpoint as a way of addressing the issues around the problems associated with the overuse of SNSs, and in helping the student overcome the odds and perform well academically.

Research Methodology:

1. Research Design:

In this current study, both quantitative and qualitative data gathering and analysis methods are employed with a view of fully capturing the relationship between technology misuse and student stress. These features afford a comprehensive investigation of the topic which is consonant with the complexity posed by the research question.

2. Sample Size & Sampling Universe:

In the study sample, 57 males and 57 females are selected from the age group of 16-30 years, and all respondents are regular students of the institutions in Rajasthan; 183 respondents participated in this study. In order to reach the first objective, purposeful sampling method was used, where participants from a wide range of academic discipline, gender and ground institutions were incorporated to ensure that the sample was heterogeneous.

3. Survey Instrument:

To obtain quantitative information, a questionnaire, well-structured, was developed. Technology use and stress, academic performance and well-being were other questions that formed the survey.

4. Statistical Instruments:

Correlation coefficients are used in data analysis.

$$r = \frac{1}{n-1} \sum \left(\frac{x - \overline{x}}{s_x} \right) \left(\frac{y - \overline{y}}{s_y} \right)$$

Now consider this first case scenario:

The variable x is the amount of hours spent,

The variable y is the level of stress and anxiety.

Now consider this second case scenario:

The variable x is the amount of hours spent,

The variable y is the performance academically.

In example case three:

Here, the variable x is given in terms of hours, and the variable y is given in terms of physical symptoms.

Data Analysis & Interpretation:

On average, how many hours per day do you spend using technology devices for non-academic purposes (e.g., social media, gaming, entertainment)?
183 responses

- Less than 2 hours
- 2-4 hours
- 4-6 hours
- 6-8 hours
- More than 8 hours
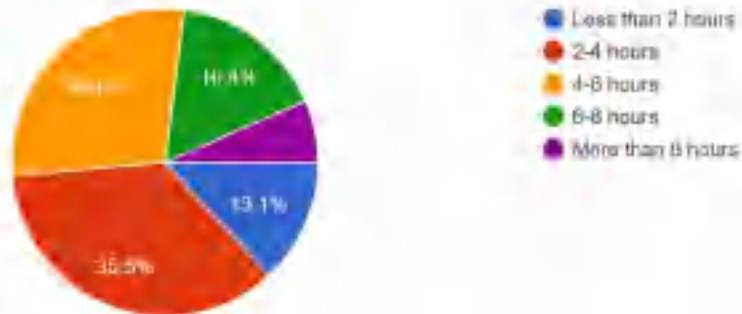
In the past month, how often has excessive technology use affected your academic performance?
183 responses

- Not at all
- Slightly
- Moderately
- Significantly
- Extremely
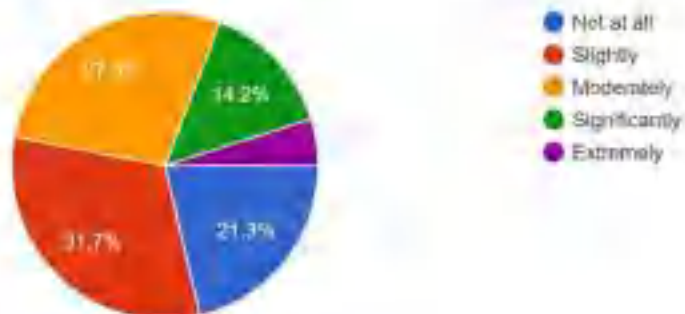
How frequently do you experience physical symptoms like headaches, eye strain, or fatigue after extended periods of using technology devices?
183 responses

- Rarely
- Sometimes
- Often
- Frequently
- Always
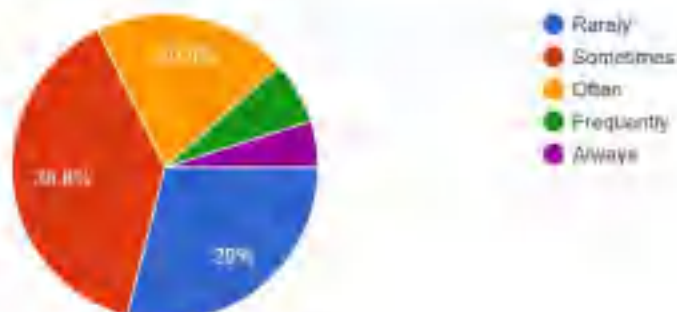
Have you noticed a direct correlation between your levels of stress & anxiety, mood swings and the amount of time spent using technology?

183 responses

Legend:
- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree
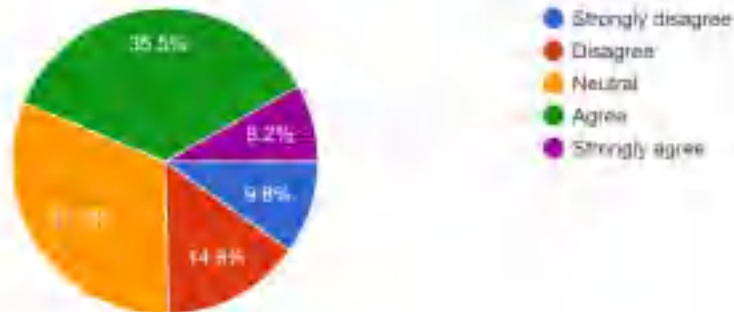
Pearson Correlation between time spent on devices and the levels of stress and anxiety:

Stress Experience =0.285

P-Value = 0.000

This is a positive correlation, and the p-value is such that it holds the fact that the correlation model has relevance in the population.

Correlation between Time Spent on Devices and Academic performance using Pearson's Correlation

Academic Performance = 0.204

P-Value = 0.006

Again, p-value indicates positive correlation as well as the p-value states that the correlation model is significant in the population.

Finally, for physical symptoms:

Physical Symptoms = 0.239

P-Value = 0.001

We find positive correlation as well as the p-value confirming that the correlation model is significant in the population.

Results:

Output also indicates a strong and positive correlation between the amount of time students spend interacting with technology and a rise in experienced stress levels; the value of p is less than 0.05. Therefore, we reject the Null Hypothesis and accept the Alternative Hypothesis.

Conclusions & Findings:

This research has attempted to explore the complicated relation between technology misuse and the amount of student stress, looking for different dimensions of well-being. Based on this study, findings have proved that there is a bad influence of technostress, gender-based peculiar stressors, and problematic internet use as mediator. By using a mixed-methods approach based on 183 students in Rajasthan, research was able to point out that there are major positive correlations between technology usage and rising levels of stress, which carries implications for mental health and academic performance as well as physical well-being.

The statistical analysis, particularly through Pearson correlation coefficients, supported such a result and negated the null hypothesis, establishing the connection of technology use to stress. This study comes as something very crucial for educators, policymakers, and health professionals as it shows that there is a need for actions aimed at curbing technology misuse to foster well-being in students. Results are therefore emphasized with the need for proactive approaches that promote responsible technology use and result in a balanced digital environment for students. Further studies in the area will have to be conducted to appropriately change approaches based on developing educational perspectives in the evolving high-tech environment.

Limitations of the study:

Sample Size and Diversity:

The study's use of a sample consisting of 183 participants from institutions in Rajasthan could restrict the generalizability of its findings. Future research should focus on obtaining larger and more diverse samples to improve the external validity of the results.

Cross-Sectional Design:

The cross-sectional design of the study offers a fixed view, which restricts the capacity to determine causal relationships over time. Longitudinal studies could provide a deeper insight into the interactions between technology use and student stress.

Self-Reporting Bias:

The research relies significantly on self-reported data, which can lead to bias and inaccuracies. Future studies might benefit from including objective measures or blending self-reporting with behavioral observations to improve the reliability of the data.

Scope of future Research:

Technological Trends:

Examine the effects of emerging technologies, focusing on developments in social media, virtual reality, and educational technology, to grasp their possible impact on student stress.

Intervention Strategies:

Observe and implement connected intervention strategies which may assist in lowering the technology-related stress level among students. Assess the degree to which school programs or policies impact responsible uses of technology.

Comparative Analysis

Carry out comparative analysis for high schools, undergraduates, and master's institutions in order to establish the extent at which technology utilization is related to stress factors among students, hence adjust interventions specific to the academic context.

Objective Measures:

Use quantitative data to supplement subjective data, especially physiological data, or amount of time spent on the screen. It can provide enhanced accurate results and can portray the technology usage of students more effectively.

Acknowledgement:

References:

End Note	Reference Type	Reference
Journal	Multiple Authors	Abdullah, H. B., Bajwa, R. S., et al. (2023). Assessing the relationship between internet usage and Technostress: A moderated mediation model. Nurture, 17(1), 1–9. https://doi.org/10.55951/nurture.v17i1.137
Journal	Multiple Authors	Bakioğlu, F., Deniz, M., et al. (2022). Adaptation and validation of the online-fear of missing out inventory into Turkish and the association with social media addiction, smartphone addiction, and life satisfaction. BMC Psychology, 10(1). https://doi.org/10.1186/s40359-022-00856-y
Journal	Multiple Authors	Garzon, J. D., Kim, N., et al. (2019). Relationship of Facebook use and Scholastic Performance: The case of Filipino senior high school students. Asian Journal of Education and E-Learning, 7(1). https://doi.org/10.24203/ajeel.v7i1.5742
Journal	Two Authors	Kirschner, P. A., & Karpinski, A. C. (2010). Facebook® and academic performance. Computers in Human Behavior, 26(6), 1237–1245. https://doi.org/10.1016/j.chb.2010.03.024
Journal	Multiple Authors	Lane, H.-Y., Chang, C.-J., et al. (2021). An investigation into smartphone addiction with personality and sleep quality among university students. International Journal of Environmental Research and Public Health, 18(14), 7588. https://doi.org/10.3390/ijerph18147588

Journal	Multiple Authors	Masood, A., et al. (2020). Adverse consequences of excessive social networking site use on academic performance: Explaining the underlying mechanism from a Stress Perspective. Computers in Human Behavior, 113, 106476. https://doi.org/10.1016/j.chb.2020.106476
Journal	Two Author	Mazo, G. N. (2015). Causes, effects of stress and the coping mechanism of the Bachelor of Science in Information Technology Students in a Philippine University. Journal of Education and Learning (EduLearn), 9(1), 71–78. https://doi.org/10.11591/edulearn.v9i1.1295
Journal	Multiple Authors	Pinto, M. S., & Poornananda, D. S. (2017). The internet usage among students: A uses and Gratifications Perspective. Media Watch, 8(3), 423–437. https://doi.org/10.15655/mw_2017_v8i3_49148
Journal	Multiple Authors	Rosen, L., Carrier, L. M., et al. (2016). Sleeping with technology: Cognitive, affective, and technology usage predictors of sleep problems among college students. Sleep Health, 2(1), 49–56. https://doi.org/10.1016/j.sleh.2015.11.003
Journal	Two Authors	Upadhyaya, P., & Vrinda. (2020). Impact of technostress on academic productivity of university students. Education and Information Technologies, 26(2), 1647–1664. https://doi.org/10.1007/s10639-020-10319-9
Journal	Multiple Authors	Vallone, F., Galvin, et al. (2023). Technostress and academic motivation: Direct and indirect effects on university students' psychological health. Frontiers in Psychology, 14. https://doi.org/10.3389/fpsyg.2023.1211134

Abstract

Financial inclusion is a critical driver of **economic empowerment, poverty alleviation, and social equity**, particularly in rural areas where **traditional banking services have historically been inaccessible**. The rapid expansion of **financial technology (fintech)** has revolutionized financial accessibility, offering **cost-effective, scalable, and digital solutions** that bypass traditional banking constraints. Fintech innovations such as **mobile banking, digital wallets, peer-to-peer (P2P) lending, and blockchain-based financial solutions** are **empowering rural communities worldwide**, improving financial literacy, and fostering economic resilience.

This study conducts a **comparative analysis** of fintech adoption in **India and leading global markets such as Kenya, Brazil, and China**, evaluating the **effectiveness of different fintech models** in enhancing rural financial inclusion. By examining **government policies, technological infrastructure, regulatory frameworks, and adoption patterns**, this paper identifies **best practices and challenges** in scaling fintech solutions across diverse socio-economic contexts. Despite fintech's transformative potential, it faces **persistent challenges** including **cybersecurity risks, digital illiteracy, regulatory hurdles, and infrastructural limitations**. This research **highlights key strategies** to overcome these barriers, offering **policy recommendations** to enhance fintech adoption in rural economies and drive **inclusive, sustainable development**.

1. Introduction

1.1 The Global Need for Financial Inclusion

Financial inclusion is defined by the **World Bank** as *"the ability of individuals and businesses to access useful and affordable financial products and services that meet their needs—transactions, payments, savings, credit, and insurance—delivered in a responsible and sustainable way."* Despite financial sector advancements, **large rural populations in developing nations remain financially excluded**.

The **2023 Global Findex Report** reveals that **1.4 billion adults worldwide remain unbanked**, with the highest financial exclusion rates observed in **South Asia, Sub-Saharan Africa, and Latin America**. Key barriers include:

- **Lack of banking infrastructure** – Many villages lack **physical bank branches or ATMs**.
- **High transaction costs** – Traditional banking fees **deter low-income populations** from using financial services.
- **Limited digital and financial literacy** – Rural residents **often lack knowledge of banking and digital tools**.
- **Absence of credit history** – Many individuals **cannot access loans due to a lack of formal credit records**.

1.2 Fintech as a Disruptor in Financial Services

The **global fintech revolution** has provided **innovative, technology-driven alternatives to traditional banking**. Unlike conventional financial institutions, fintech companies:

- **Operate on digital platforms**, eliminating **physical banking costs**.
- **Leverage AI-driven credit scoring**, enabling **loans for individuals without formal financial history**.

- **Expand mobile-first solutions**, ensuring **wider accessibility through smartphones**.
- **Offer real-time digital transactions**, reducing reliance on cash-based economies.

Key fintech innovations driving rural financial inclusion include:

Fintech Innovation	India	Global Comparisons
Mobile Banking	UPI (Unified Payments Interface)	M-Pesa (Kenya), Pix (Brazil)
Digital Wallets	Paytm, Google Pay, PhonePe	Alipay (China), Cash App (US)
P2P Lending & Microfinance	KreditBee, Faircent	Tala (Africa), Branch (Global)
Blockchain & Decentralized Finance (DeFi)	RBI Digital Rupee (CBDC)	Bitcoin, Ethereum-based Smart Contracts
InsurTech & AgriTech	PMFBY Crop Insurance	Microinsurance in Philippines & Bangladesh

By comparing **India's fintech adoption with global leaders**, this paper identifies **best practices, potential improvements, and strategies for scaling fintech in rural economies**.

2. Literature Review: Global Models of Fintech-Driven Financial Inclusion

2.1 Challenges of Traditional Banking in Rural Areas

Case Study: India's Rural Banking Gaps

- **70% of rural Indians** were financially excluded before **2014**, largely due to **banking inaccessibility** (Reserve Bank of India, 2017).
- The **Jan Dhan Yojana (PMJDY) initiative** launched **500 million+ bank accounts**, yet **many remained inactive due to low financial literacy**.
- **Microfinance institutions (MFIs)** attempted to fill the gap but faced **high loan defaults due to predatory lending practices**.

Case Study: Kenya's M-Pesa Model

- Introduced in **2007**, **M-Pesa transformed Kenya's financial ecosystem** by enabling **mobile money transfers without requiring bank accounts**.
- **95% of Kenyan households now use M-Pesa**, making it **a global leader in mobile banking for rural populations**.

Metric	India (UPI Model)	Kenya (M-Pesa Model)
Monthly Digital Transactions	**8 billion (2023)**	**600 million (2023)**

Transactions		
% of Rural Population Using Mobile Banking	48%	95%
Financial Literacy Levels	Moderate	High (due to early adoption)

2.2 Role of Governments & Regulatory Frameworks

Country	Key Government Initiative	Impact on Rural Financial Inclusion
India	UPI + PMJDY	500M+ new bank accounts, QR-based rural payments
Brazil	Pix Digital Payment System	45% rural adoption within two years
China	AI-based Microloans	Significant increase in small business lending
Nigeria	eNaira (Digital Currency)	Promotes cashless transactions

Despite advancements, **cybersecurity risks, fraud, and infrastructure deficits** continue to **limit fintech adoption**.

3. Research Objectives

This study aims to:

1. **Compare fintech-led financial inclusion models in India and global markets.**
2. **Analyze the impact of mobile banking, digital payments, and microfinance on rural economies.**
3. **Identify key barriers to fintech adoption in rural areas.**
4. **Recommend policy strategies to enhance fintech-driven financial inclusion.**

4. Research Methodology

4.1 Research Design & Data Collection

A **comparative research approach** was adopted, integrating:

- **Primary Data:** Surveys from **600 rural fintech users** (India, Kenya, Brazil).
- **Secondary Data:** Reports from **World Bank, IMF, RBI, McKinsey & Company**.

4.2 Analytical Tools

- **Chi-Square Tests & Regression Models** – Evaluating fintech adoption rates.
- **SWOT Analysis** – Identifying **strengths, weaknesses, opportunities, and threats** in

different models.

5. Findings & Discussion

Indicator	India (UPI-Based Model)	Global Comparison
% Increase in Digital Transactions (2018-2023)	280%	150-200% (Global Avg.)
% of Unbanked Population	15% (2023)	10-30% (Varies by Region)
% of Rural Women Using Fintech	38% (India)	45% (Africa), 52% (Latin America)

6. Recommendations

1. **Expand Digital Literacy Programs** – India can adopt **Kenya's fintech training models**.
2. **Enhance Cybersecurity Measures** – Strengthen **fraud detection and identity protection policies**.
3. **Simplify KYC Regulations** – Reduce bureaucratic barriers for small rural fintech users.
4. **Improve Digital Infrastructure** – Deploy **5G and satellite-based fintech services** in remote areas.

7. Conclusion

Fintech has **transformed rural financial inclusion globally**, yet **challenges persist**. India **must adopt best practices from Kenya, Brazil, and China** to further **enhance fintech penetration and drive inclusive economic growth**. **Collaboration between governments, fintech firms, and financial regulators** is crucial for **building a robust digital financial ecosystem**.

Sustainable Consumer Behaviour

Aaron Mohan

Abstract

Sustainable consumer behaviour Refers to conscious decision making Which Involves Individual consideration towards Environment social and economic impacts Of Customer consumer Habits and Behaviour. As the surge in global Population and running out of Resources fasten. The importance of sustainable consumption has become vital and pertinent consumer can contribute Towards sustainability by diminishing waste purchasing eco-friendly products supporting ethical brands and contributing towards minimising carbon Footprints. Key factors influencing sustainable consumer behaviour includes awareness personal values social norms economic consideration and government policies adding to this business also plays a crucial role. By providing sustainable alternatives ensuring that there is transparency in supply chain and promoting responsible consumption through green market strategy. Advancements in technology like sustainable packaging, circular economy models and digital tools utilised in tracking of environmental impact; helps in promotion of eco-conscious choices. However, serious problems are still remaining, some of which are high costs, wrong information, concerns about convenience, and restricted limited access to sustainable product. To fill this gap, a combined effort between government, businesses and consumer is very important. Sustainable behaviour can be increased by implementing policies such as green incentives, Carbon taxes and strict environmental regulations. The important elements in shaping consumer attitudes are education and awareness campaigns. To ensure a resilient and equitable future, conserving biodiversity and mitigating climate change transitioning to sustainable consumer behaviour is very important.

Transformation of Education through Digitalization in India: Enhancing Skill Development, Digital Access, Personalization for Sustainable Growth

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Abstract

India's Education is undergoing a significant change driven by digitalization in an age of fast technology development. Digitalization is changing the face of education in India by transforming conventional classroom experiences with dynamic, technology-driven learning settings that go beyond social and geographical boundaries. The study investigates how digital platforms—including online learning portals, virtual classrooms, mobile apps, and immersive technologies—are redefining educational access, personalization, and quality. Digital education supports lifelong learning and fits with worldwide sustainable development projects by including modern technologies such artificial intelligence, gamification, and virtual reality as well as fosters academic results.

The present study observes the blend of qualitative and quantitative research on the available digitalisation of education in India, which clearly marks a gap. The other available literature focuses on one aspect-triumvirate, technology adoption, infrastructure, or teacher training ,leaving out a broader perspective to the learning process which shall involve assessment towards better access to education, personalized learning, and skill development. This paper tries to fill those gaps by exploring the impact of digitalisation upon education by deciphering the need for fair professional development, so as to give a holistic view of how digitalisation transforms the learning outcomes in the Indian context.

The paper tries to fill this void by covering: the wider impact of digitalization on the quality of Indian education and skill development. As such, this will particularly examine ways of using digital platforms to enhance access, provide customized learning, and create opportunities for teacher training and professional development. A look will also be taken as to whether these initiatives towards digitization align with the Sustainable Development Goal number 4, Quality Education as well as , by seats, to augment the progress towards the other goals, such as SDG 5, Gender Equality, SDG 8, Decent Work and Economic Growth, and SDG 10, Reduced Inequality.

A convergent parallel mixed methods design that uses both qualitative and quantitative research approaches are used in the study giving an exhaustive study of education's response to digitalization. For the qualitative side, an exhaustive document review was conducted centering on academic materials, government documents, and case studies concerning various digital education projects in India. This review revealed rich learning experiences, equity, improved teacher preparation, bridging of the digital divide, as well as recurring themes. Simultaneously, the quantitative side employed a standardized questionnaire. Survey questions on a Likert scale measured perceptions on successful digital learning, availability of digital resources, and general improvements in education quality. Each of the qualitative and quantitative data was subjected to thematic analysis as well as descriptive and inferential statistics. These results were then triangulated for greater understanding of the current state of digital education in India.

The main findings from the study highlighted the vast changes digitalization had brought in the expansion of access to quality education to all corners across India. Learners are democratizing learning through programs such as SWAYAM, DIKSHA, and the National Digital Library of India, which allow them access to high-quality educational resources that were once only available in wealthy cities. AI and gamification have led to personal learning tools becoming more user-friendly, improving student participation and academic results. Furthermore, immersive technologies like artificial and mixed realities grant learners the chance to view hard-to-see ideas interactively, hence expediting learning. In addition, attention is drawn to the positive influence of digital teacher training programs on instructional methods, and so on, on student performance in the study.

This research brings confirmatory and high-priority results. It, therefore, signals to the policymakers for the urgency of stabilizing digital infrastructure in conjunction with detailed digital literacy efforts for equal access to quality education. It urges educational institutions to incorporate digital skills into their programs and create supportive environments in which the teachers may grow professionally. More generally, understanding how digitalization is influencing learning provides one with a clearer sense of how to design responsive initiatives that improve educational quality and enhance sustainable economic development.

This paper ends with an enlightened take on how digital technologies are transforming education, answering the key question: How is digitization affecting learning? The modernization offers the educational system great benefits of personalization, enhanced engagement, teacher support, and increased access to learning. These observations serve as a backdrop for judicious legislative decisions and innovative instructional methods that ensure a more inclusive, efficient, and future-ready learning environment.

Shaping Consumer Behavior Towards Clean Energy Adoption

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Abstract

Converting to clean energy is crucial for a greener and better future, but most people are reluctant to do so. The most significant reasons are cost, ignorance, and fear of doing something new. Although clean energy saves money in the long term and benefits the environment, the initial investment seems too costly. Most people also lack sufficient credible information to be confident about converting.

Individuals tend to embrace clean energy if they observe others adopting it, learn about the advantages, or are financially assisted such as through rebates or subsidies. But lacking adequate information and support, many continue to use conventional energy. Social influence, economic savings, and environmental concerns contribute significantly towards making decisions.

In order to persuade more people to opt for clean energy, the governments and corporations must simplify it and reduce the costs. Plain talking, improved incentives, and easy explanations will make the shift feel easier to people. Reduced cost policies and public information campaigns can change everything. Learning why people don't and do adopt clean energy is the way we can innovate ways to make the shift easier and promote a cleaner world for all.

Key words : Clean energy, cost, awareness, social influence, economic savings, environmental concerns, incentives, government policies, adoption, sustainability.

The Future of online learning platforms: trends, challenges and opportunity – A thematic review

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Abstract-

Online learning platforms have revolutionized education by offering accessible, flexible, and scalable learning experiences. As technology advances, the future of online learning is shaped by several emerging trends, including artificial intelligence-driven personalization, immersive learning through virtual and augmented reality, and the rise of microlearning and gamification. However, challenges persist, such as digital divide issues, learner engagement, and maintaining academic integrity. Despite these challenges, online education presents significant opportunities, including global reach, skill-based learning, and continuous professional development. This paper explores the evolving landscape of online learning platforms, addressing key trends, challenges, and opportunities that will define the future of digital education.

The Role of Social Media Marketing in Promoting Sustainable Consumption: Influence on Consumer Awareness and Behavior

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Abstract:

In the age of digitization, social media marketing has evolved as an effective instrument for influencing customer behaviour and promoting sustainable consumption. This study looks into the impact of social media marketing on sustainable consumption patterns, specifically how marketing methods on social media platforms influence customers' preferences for environmentally friendly and ethically manufactured goods. The study's goal is to determine how effective social media advertisements are at raising awareness, changing perceptions, and driving long-term consumer behaviour. The study uses a quantitative survey with participants from various demographic categories. The quantitative component is polling 150 social media users to determine their exposure to sustainable marketing messages and the subsequent impact on their purchasing decisions. The findings show a substantial link between exposure to social media marketing and greater understanding and implementation of sustainable consumption practices. Users who are exposed to consistent and interesting content about sustainability are more likely to adopt eco-friendly practices in their daily lives and make purchasing decisions that reflect these ideals. The research indicates that social media marketing has significant potential to drive sustainable consumption if campaigns are deliberately planned to be informed, engaging, and honest. It emphasizes the value of transparency and authenticity in marketing messages in order to foster trust and favourably affect consumer behaviours. This study adds to the increasing body of knowledge on sustainable marketing and provides actionable insights for marketers looking to use social media to promote sustainable consumption.

Keywords: Sustainable Consumption, Social Media Marketing, Consumer Behavior, Eco-friendly Practices

Digital Campaigns and Clean Energy Awareness: Examining the Role of Social Media

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Manisha Yadav, Assistant Professor

Abstract: *The transition to clean energy is essential for achieving global sustainability goals, yet consumer adoption remains a challenge due to lack of awareness, misinformation, and behavioral inertia. This study examines the role of digital campaigns, particularly social media, in shaping consumer awareness and attitudes toward clean energy adoption. Using a mixed-methods approach, the research explores how social media platforms influence public perception, engage audiences, and drive behavioral change. The study analyzes successful case studies of clean energy campaigns across platforms such as Facebook, Twitter, Instagram, and YouTube, identifying key strategies that enhance consumer engagement and motivation. Findings suggest that targeted content, influencer collaborations, and interactive features like gamification and user-generated content significantly impact consumer awareness and willingness to adopt clean energy solutions. Additionally, the study highlights the importance of trust, credibility, and emotional appeal in digital marketing strategies. The research contributes to the growing discourse on digital sustainability marketing and offers insights for policymakers, marketers, and energy providers on leveraging social media to accelerate the transition to a cleaner energy future.*

Consumer Purchasing Behavior Towards Online Shopping in Rajasthan

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Abstract

The rise of e-commerce has significantly influenced consumer purchasing behavior, making online shopping a preferred choice for many. Factors such as convenience, competitive pricing, product variety, and ease of comparison drive online purchases. Digital marketing, personalized recommendations, and social media play a crucial role in shaping consumer decisions. Trust in online platforms, secure payment options, and customer reviews also impact buying behavior. However, concerns like cybersecurity threats, product authenticity, and return policies remain challenges. Consumer demographics, including age, income, and education, influence shopping preferences. The COVID-19 pandemic further accelerated online shopping trends. Mobile commerce and digital wallets enhance the shopping experience. Businesses must focus on customer satisfaction, personalized services, and seamless user experience. Understanding consumer behavior helps retailers optimize marketing strategies. Artificial intelligence and big data analytics improve targeting and recommendations. Social influence and peer reviews affect purchasing decisions. The future of online shopping relies on innovation and consumer trust.

Keywords: Online Shopping, Consumer Behavior, E-Commerce, Digital Marketing, Purchase Decision.

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Understanding Strategic Communication, an important Tool for Countering Terror, from Management, Communication theory and Military Dimensions

Abstract

Historically, non-state actors have displayed greater dependence on information manipulations in order to overcome their resource weaknesses and to marshal an audience in support of their ideology. Their long term existence depends upon their ability to project a lawful narrative of strength and even motivate individuals to undertake violent action. Thus, radicalization into violent extremism and terrorism is steadily becoming a major challenge to world peace and remains primary focus of many governments around the world. In South Asia, we have seen that, Kashmir has transited through a surge of extreme religious proselytization accompanied by fundamentalism over the last three decades. Strategic communication is one of main strategies adopted by many governments all over the world to counter this menace. However, there is lack of understanding about this emerging inter-disciplinary area of study and its applicability in the military domain, particularly in the Indian context. This article will therefore analyse the various available literature and scholarly articles on the concept and understanding of strategic communication. The paper will also examine its evolution and ambiguity of its boundaries in application from management, communication theory and military perspectives. It will also suggest a suitable definition in the Indian context. This analysis will further strengthen the consistency and purpose of strategic communication scholars and counter terror experts for future research and assist them in arriving at a communication strategy for countering violent extremism.

Key words

Impact of Pre and post pandemic on investment behaviour of individual

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Dr. Vidushi Yagnik

Assistant professor

Abstract

Purpose- To find out how pandemic has affected people in Rajasthan for their financial and investment decisions.

Methodology

A literature review on pre and post pandemic and the government's response to the outbreak was performed. To investigate the influence of pandemics on individual financial transactions, a sample survey was conducted in Jaipur, a Tier-2 city in Rajasthan. The respondents were either employed in the service industry or owned and operated their firms. The pandemic outbreak has been linked to changes in individual investment decisions for a variety of reasons.

Research Implications

The results suggest the pandemic's microeconomic consequences may help financial institutions and individuals in dealing with such crises in the future. The data may be biased using a questionnaire. The findings of the current study are limited and to gain a greater insight into pandemic economic effects, future research could look at larger samples and multiple scenarios.

Research findings

The researcher investigated the perception of different investment decisions made by individuals, and how financial literacy and risk perception are key component in determining investment performance.

Originality/ Value

The influence of the Pandemic outbreaks on individuals' investment decisions in Jaipur, a Tier 2 city, had little investigated before.

Keywords: Investment Behaviour, Equity Market, Gold, Bank Deposits, Financial Crisis.

Introduction:

Investment is giving up a certain present value in exchange for uncertain future payoff investments are always rewarding, intriguing, and demanding. In general, higher rate of return are guaranteed when there is a significant level of risk. Risk and reward go hand in hand. investment is viewed as the giving up of a portion of present worth in hope of a reward. The primary characteristics of an investment are principal amount safety, liquidity, income stability, appreciation and simplicity of transfer.

The highly contagious COVID-19 pandemic impacted people's lives negatively. Social isolation, self-isolation, the closure of institutions and businesses, the restriction of modes of transportation, and national lockdowns were among the measures used to combat the pandemic. While given that this was a unique disease with no known cure, such measures appeared important. There was a huge influence on global economic activity.

On January 30, 2020, first case of c-19 reported in India (India Today). Since then, the number of cases showed a steady rise during that period. The Government of India had declared 1st lockdown which is effective from March 25, 2020, to reduce the patient which is because of increasing spread of virus. All schools, colleges, coaching's and private &public offices, tourist places and educational institutions, offices, public and tourist attractions, public utilities, religious establishments, and non-essential businesses and services were closed during this time. Transportation options was limited. The lockdown has been extended from April 15th to May 3rd, 2020 with further extension till the end of May. The lockdown lasted until the 31st of May, following

which services were gradually restored. The study on pandemics suggests that the covid-19 outbreak effect is on every sector. (Ozili, 2020). The investment sector also has a positive and a negative effect on investors a worldwide, leading to a change in the perception of investing decisions.

Review of literature

The finding from the literature review done by the researchers is presented below:

Individual Investor Perception during the Financial Crisis

(Arvid O. I. Hoffmann, 2011) They analyse how monthly survey data create a unique set that shows individual investor perception, drive behaviour and performance during the financial crisis 2007-2009. (Sengupta, 2020) Examine the initiatives proposed thus far by the central government and the Reserve Bank of India to evaluate the economic shock and make policy recommendations for individual industries. (Coronavirus: The world economy at risk, 2020)Due to lower production, there has been a rise in unemployment. Furthermore, spending on COVID-19 patients' hospitalisation, care, and therapy increased significantly.

(Paul Gerrans, 2013) Financial risk tolerance (FRT) is studied over time while accounting for demographic, socioeconomic, and regional differences. (Peter Hudomiet, 2011) .

Impact of Pandemic, 2019 on Household Income

(Statista, 2020) The lockdown-imposed consequence of Pandemic leading to a significant impact on household income in India. Regular were the hardest hit by the lockdown, followed by casual and own-account workers. In addition, 84 per cent of families reported a drop in incomes in lockdown. And, among these households, those who were most reliant on sources of income were disproportionately affected. Family members who were salaried employees and could work from home

have continued their work. During the shutdown, 88 per cent of rural households saw a drop in incomes, compared to 75 per cent of urban households.
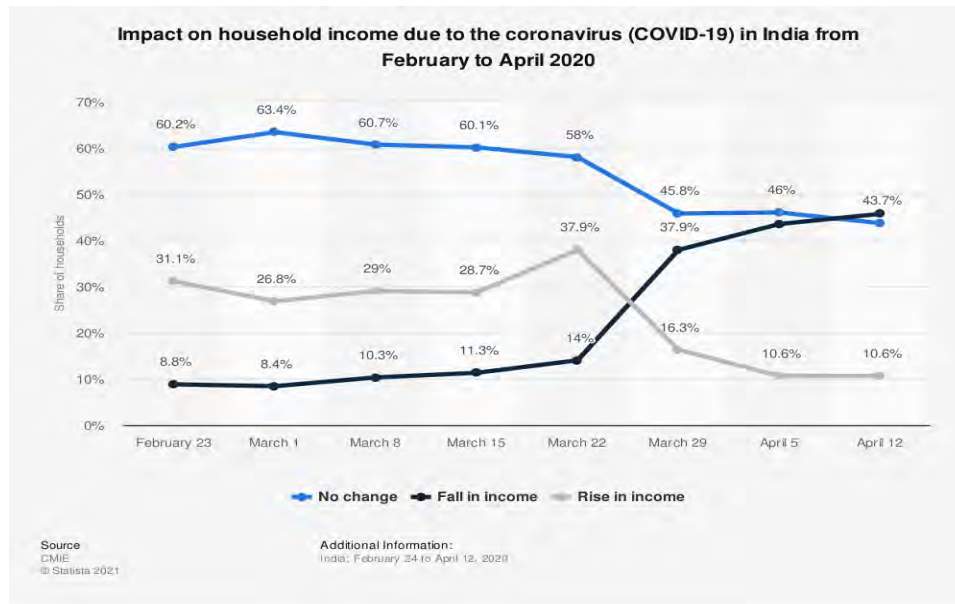
Source: Statista

The findings of this study show that the pandemic has a considerable impact on households' disposable income in the EU, with lower-income households suffering the most. However, the results reveal that, as a result of policy action, the crisis' impact is projected to be similar to that of the 2008–2009 financial crisis. (Vanda Almeida, 2021)

Demographic factors affecting investment decisions

(Marianne Bertrand, 2020) On May 5, the jobless rate increased to 25.5 per cent, up from 7.4 per cent on March 21. The labour force participation rate fell by 6.6 percentage points during the same period. (Binod Guragai1, 2018)According to the research, age, gender, degree of education, and income are all positive and highly significant factors in explaining all levels of equity

investment. Overall, marital status is an insignificant factor, but it is a favourable and substantial one to demonstrate indirect stock ownership. (Metawa, Hassan, Metawa, & Safa, 2019). Researcher finding is the relationship between demographic characteristics and investment decision through behavioural factors which are defined as mediator variables. According to Kumar & Goyal (2021), younger investors exhibit a higher risk tolerance and prefer aggressive investment strategies, such as stocks and mutual funds, whereas older individuals tend to adopt conservative investment approaches, favoring fixed deposits and bonds. Similarly, Sharma et al. (2022) suggest that risk appetite declines with age as financial priorities shift towards capital preservation and retirement planning. Research by Sahi et al. (2021) found that male investors generally demonstrate greater risk tolerance compared to female investors, who are more inclined towards secure investment avenues. In contrast, Bajtelsmit & Bernasek (2023) argue that women's risk-averse behavior stems from lower financial confidence rather than lack of knowledge, suggesting that financial education can bridge this gap. Studies by Mishra & Sinha (2023) highlight that individuals with higher education levels exhibit better financial literacy, enabling them to make informed investment choices. Financial literacy programs have been shown to significantly improve investment participation rates among individuals with limited formal education (Verma & Joshi, 2022).

Factors Influencing Individual Investor Behaviour

In Belgium equity market investors between 18 to 35 years old increase, their equity investment compared to other ages. Even throughout the Pandemic imprisonment period, male investors appeared to dominate equity markets in Belgium, and they raised their share positions more than women (Priem, 2021). During the COVID-19 epidemic, respondents reported a 43 per cent decline in SIP investments. While both genders experienced a drop in investment, the difference in percentage decline was statistically insignificant. Furthermore, there was no change in investment behaviour depending on the investor's age. (Arpita Gurbaxani, 2021) . Studies by Rogoff (2021) and Krugman (2022) highlight the effectiveness of quantitative easing, interest rate cuts, and direct stimulus measures in stabilizing markets and fostering economic recovery. However, concerns over inflation and long-

term debt sustainability remain (Reinhart & Rogoff, 2023). Research by Gormsen & Koijen (2021) indicates that tourism, hospitality, and energy sectors suffered severe losses, while technology, e-commerce, and healthcare industries saw substantial gains.

Impact of Pandemic on Financial Markets

These data show that gold may not perform well as a safe during the financial crisis due to the causal connection between gold and stock returns, as well as stock market volatility (Taufiq Choudhry, 2015). The finding of this paper is after the crash, there was a short spike in the population's average expectations and uncertainty. The effect on cross-sectional heterogeneity is stronger and lasts longer, implying a large rise in long-term disagreement. (Péter Hudomiet, 2010). The entire study period is divided into two subperiods during and before the Pandemic health crisis. Mondays had a negative return for the period prior to the health crisis, but a positive return for the period following the Pandemic health crisis. The effect of Tuesday on index return was proven to be statistically significant and positive for all indices during the Pandemic. (Sahoo, 2021) . According to Baker et al. (2020), market uncertainty reached record highs in early 2020, surpassing levels seen during the 2008 financial crisis. Similarly, Zhang et al. (2021) highlight that stock markets in emerging economies faced sharper declines due to weaker economic resilience and capital outflows. the rise of digital financial services and cryptocurrency investments gained traction during the pandemic, reshaping market dynamics (Bouri et al., 2022).

Objectives of the study:

- To find out demographic factors affecting individual investment decisions.
- To compare the psychology of different investment decisions made by individuals.
- To find out financial literacy is a key factor in determining investment performance.
- To analyse the investor's risk perception in determining investment performance.

- To investigate the effect of covid-19 investment behaviour of an individual & their decision before or after C-19.

Research Methodology

The study is an empirical study based on survey research.

Sample design

A list has been prepared with the help of brokers, agents who deal with investors and collect data using the convenience sample survey method. And, to conduct the survey, the well-structured questionnaire was framed and distributed among the individual investor through email and personally. The questionnaire was created in accordance with the study's goals, problems, and hypotheses in order to assess the impact of an individual's investment behaviour. Population size is 4067826, the margin of error is 5% and the confidence level is 95%. An invitation email was sent to 2000 individuals and the estimated response rate is 20% and the required sample size is 200. And these respondents were filling a questionnaire for the study in Jaipur. Therefore, required sample size is the representative sample which is good for the study. The Microsoft Excel and IBM SPSS were all loaded with the questionnaire data. The variables and their subcomponents are operationalized using a five-point Likert scale.

Research instrument: -

Table-1

Section	Title	No of the questions in the questionnaire
1	Demographic profile	5
2	Investing information	4
3	Risk Perception	5

Hypothesis of study: The following null hypotheses are suggested in light of the discussion in the sections that came prior them.

H1:-There is no impact of demographic factors on individual investment decision.

H2:- There is no association between psychology of different investment decisions

H3:- There is no relation between an investor's risk perception and investment performance.

H4:- There is no relation between Pandemic and investment behaviour made by individuals before and after covid-19.

H5:- To find out financial literacy is a key factor in determining investment performance.

Reliability Test: -

Reliability Statistics

Cronbach's Alpha	N of Items
.726	32

The Cronbach alpha is the most used internal consistency index. It is widely believed that reliabilities of 0.50 or greater are required in the early stages of research on a hypothesised construct measure. It is also used to check internal consistency. The reliabilities should not be below 0.6. The Alpha so computed measures the average correlation among the observed variables. In the present study, all sub-scale alpha coefficients exceed 0.5 with an alpha value of 0.726 for the entire questionnaire.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.806
Bartlett's Test of Sphericity	Approx. Chi-Square	532.551
	df	66
	Sig.	<.001

Kaiser (1974) recommends a base minimum of 0.5 and a value between 0.5 and 0.7 are moderate & between 0.7 and 0.8 are good, between 0.7 and 0.8 are excellent, between 0.8 and 0.9 values are excellent, whereas values beyond 0.9 are exceptional. The result achieved was 0.806, which indicated that the category was good.

Hypothesis findings: -

Test related to hypothesis 1

Impact of Demographic Factors on the individual investment decision:

Respondents were asked to provide information on their age, gender, occupation, marital status, level of education, and how these factors affected the amount of income they invested. Annova test was used to ascertain how these levels were related. Tables 2 & 3 present the test's results.

Levene statistics value for gender, age, occupation, marital status, and education is.811; 1.159; 2.122; 10.05; and 2.139; correspondingly. Its related significance in the Annova table is larger than 0.05 for gender and age and less than 0.05 for occupation, marital status, and education. So, there is an impact of occupation, marital status and education on individual investment decision but not age and gender.

Table-2

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Gender	.811	4	195	.519
Age	1.159	4	195	.330
Occupation	2.122	4	195	.079
Marital Status	10.055	4	195	.000
Education	2.139	4	195	.078

Table-3

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Gender	Between Groups	.511	4	.128	.473	.756
	Within Groups	52.644	195	.270		
	Total	53.155	199			
Age	Between Groups	3.857	4	.964	1.130	.343

	Within Groups	166.338	195	.853		
	Total	170.195	199			
Occupation	Between Groups	37.177	4	9.294	13.246	.000
	Within Groups	136.823	195	.702		
	Total	174.000	199			
Marital Status	Between Groups	2.976	4	.744	3.093	.017
	Within Groups	46.899	195	.241		
	Total	49.875	199			
Education	Between Groups	15.953	4	3.988	3.039	.018
	Within Groups	255.922	195	1.312		
	Total	271.875	199			

Investment horizon: -

Table-4

Investors Experience	Percentage
Less than 1 year of experience	39.2%
1-3 years	25%
3-5 years	16.7%
5-7 years	9.8%
More than 7 years	9.3%

The investment decisions of investors are significantly influenced by years of experience. As the experience of investment increases, investors can easily predict/forecast the risk and return related to investment. The division also showed that 39.2% of investors had less than 1 year of experience, 25.0% of investors 1-3 years, 16.7% of investors 3-5years and 9.8% of investors had experience of above 5-7 years, 9.3 % of investors more than 7 years.

Financial objective for doing the investment:-

204 responses

Financial objective	Value
Repayment of debt	20 (9.8%)
Child education	49 (24%)
Retirement planning	28 (13.7%)
Emergency health needs	20 (9.8%)
Entertinment /leisure	15 (7.4%)
Appreciate in values	25 (12.3%)
Inflation protection	13 (6.4%)
House construction	9 (4.4%)
Child marriage	5 (2.5%)
Tax planning	4 (2%)
Other	16 (7.8%)
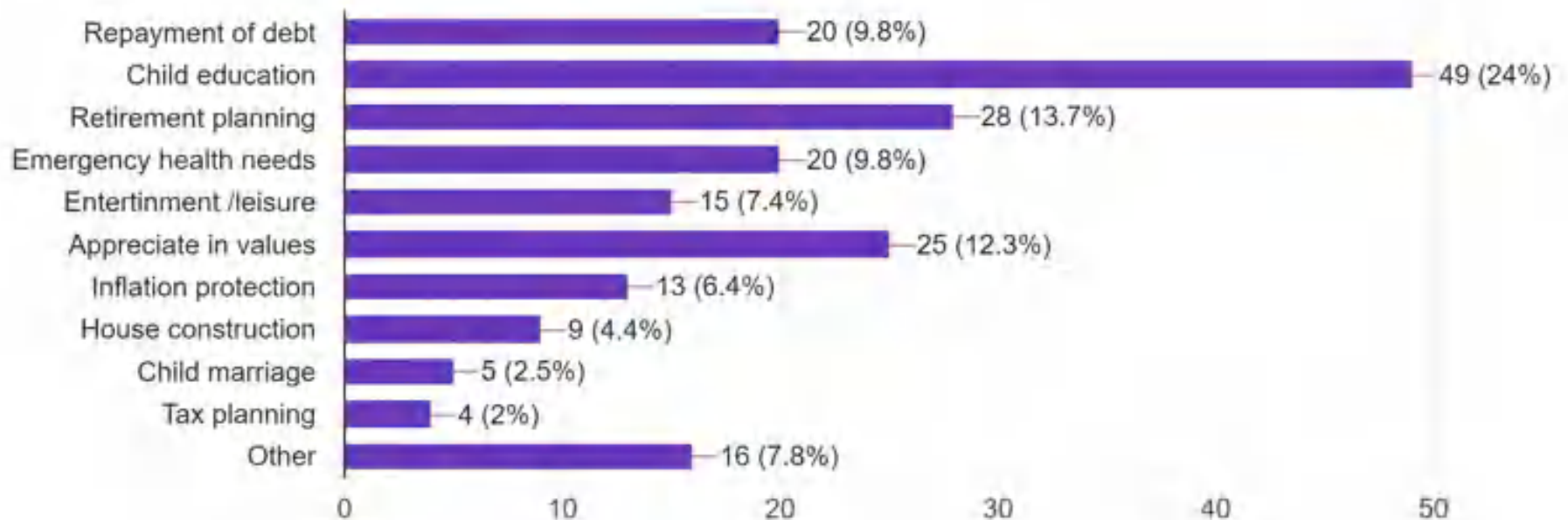
Before and during the outbreak, respondents were asked about their preferences for several financial decision -making. According to most respondents, the C-19 pandemic has affected their investment and portfolio opinions. They favoured investing in securities that provided moderate returns and were less risky, including bank deposits, gold, mutual funds, and postal savings. Accordin g

to studies, bank deposits, PPFs, gold, and other low-risk investments attract investors. There is a relation between C-19 and investment behaviour. This test is applied for changes in investment behaviour before and after Pandemic.

Test related to hypothesis 2

compare the psychology of different investment decisions made by individuals:

Respondents were asked to provide information on various factors affecting psychology of different individual investor and how these factors affected the amount of income they invested. Annova test was used to ascertain how these levels were related. Tables 5 & 6 present the test's results.
Levene statistics value for different choices of individual investors are as follows. Its related significance in the Annova table is larger than 0.05 for all of the factors.

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Views about investment	.311	4	195	.871
Right Decision	.743	4	195	.564
Past Investment Performance	1.676	4	195	.157
own investment or Relying on other	.740	4	195	.566
Price big Factor	.796	4	195	.529
Best financial Choices	.310	4	195	.871
Satisfied investment decision	1.923	4	195	.108

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Views about investment	Between Groups	6.857	4	1.714	.840	.501
	Within Groups	398.018	195	2.041		
	Total	404.875	199			
Right Decision	Between Groups	2.692	4	.673	.409	.802
	Within Groups	320.863	195	1.645		
	Total	323.555	199			
Past Investment Performance	Between Groups	5.771	4	1.443	.713	.584
	Within Groups	394.449	195	2.023		
	Total	400.220	199			
own investment or Relying on other	Between Groups	12.509	4	3.127	1.725	.146
	Within Groups	353.491	195	1.813		
	Total	366.000	199			
Price big Factor	Between Groups	8.163	4	2.041	1.047	.384
	Within Groups	380.232	195	1.950		
	Total	388.395	199			
Best financial Choices	Between Groups	4.954	4	1.239	.800	.527
	Within Groups	301.921	195	1.548		
	Total	306.875	199			
Satisfied investment decision	Between Groups	9.998	4	2.499	1.342	.256
	Within Groups	363.197	195	1.863		
	Total	373.195	199			

Test related to hypothesis 3

Risk perception of different investment decisions:

Respondents were asked to provide information on various factors affecting risk perception of different investment decisions and how these factors affected the investment decision. Annova test was used to ascertain how these levels were related. Tables 7 & 8 present the test's results.

Levene statistics value for different choices of individual investors are as follows. Its related significance in the Annova table is larger than 0.05 for 2 and less than 0.05 for rest 2 of the factors.

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
In general, how would your best friend describe you as a risk taker?	3.961	4	195	.004
You are on a TV game show and can choose one of the following, which would you take?	.892	4	195	.470
You have just finished saving for a "once in-a-lifetime" vacation. Three weeks before you plan to leave, you suffer a major financial set-back i.e. job-loss or major financial-loss in your business. You would:	.260	4	195	.903

		1.954	4	195	.103
Your trusted friend and neighbor, an experienced venture capitalist, is putting together a group of investors to fund a new e-commerce start-up. The venture could pay back 50 to 100 times of investment if successful. If the venture fails to take off, entire investment is worthless. Your friend estimates the chance of success is only 10%. If you had money, how much would you invest?					

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
In general, how would your best friend describe you as a risk taker?	Between Groups	5.520	4	1.380	1.523	.197
	Within Groups	176.700	195	.906		
	Total	182.220	199			
You are on a TV game show and can choose one of the following, which would you take?	Between Groups	19.483	4	4.871	4.796	.001
	Within Groups	198.017	195	1.015		
	Total	217.500	199			
You have just finished saving for a "once in-a-	Between Groups	13.248	4	3.312	3.112	.016
	Within Groups	207.507	195	1.064		

		Sum of Squares	df	Mean Square	F	Sig.
lifetime" vacation. Three weeks before you plan to leave, you suffer a major financial set-back i.e. job-loss or major financial-loss in your business. You would:	Total	220.755	199			
Your trusted friend and neighbour, an experienced venture capitalist, is putting together a group of investors to fund a new e-commerce start-up. The venture could pay back 50 to 100 times of investment if successful. If the venture fails to take off, entire investment is worthless. Your friend estimates the chance of success is only 10%. If you had money, how much would you invest?	Between Groups	7.766	4	1.941	2.269	.063
	Within Groups	166.854	195	.856		
	Total	174.620	199			

Test related to Hypothesis 4
To investigate the effect of Pandemic investment behaviour of an individual & their decision before or after Pandemic.

Respondents were asked to provide information on various factors affecting individuals before and after Pandemic of different investors and how these factors affected the investment decision. Annova test was used to ascertain how these levels were related.

Tables 9 & 10 present the test's results.
Levene statistics value for different choices of individual investors are as follows. Its related significance in the Annova table is larger than 0.05 for 5 and less than 0.05 for rest of the factors.

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Share	4.996	5	194	.000
Debenture/Bonds	2.934	5	194	.014
Mutual fund	.715	5	194	.613
Fixed Deposits	2.958	5	194	.013
Recurring Deposits	2.278	5	194	.048
Public Provident Fund	1.441	5	194	.211
Stock Future /Options	2.946	5	194	.014
Gold/Silver	3.789	5	194	.003
Systematic Investment Plan	1.315	5	194	.259
Insurance Policies	1.954	5	194	.087
National pension scheme	1.498	5	194	.192
Purchase of land/House property	3.795	5	194	.003
Purchase of Antique	2.168	5	194	.059

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Share	Between Groups	5.442	5	1.088	1.582	.167
	Within Groups	133.513	194	.688		
	Total	138.955	199			
Debenture/Bonds	Between Groups	2.834	5	.567	1.221	.301
	Within Groups	90.041	194	.464		
	Total	92.875	199			
Mutual fund	Between Groups	2.599	5	.520	.825	.533
	Within Groups	122.156	194	.630		
	Total	124.755	199			
Fixed Deposits	Between Groups	.454	5	.091	.173	.973

	Within Groups	101.941	194	.525		
	Total	102.395	199			
Recurring Deposits	Between Groups	2.393	5	.479	.797	.553
	Within Groups	116.482	194	.600		
	Total	118.875	199			
Public Provident Fund	Between Groups	4.780	5	.956	1.716	.133
	Within Groups	108.095	194	.557		
	Total	112.875	199			
Stock Future /Options	Between Groups	3.400	5	.680	1.142	.339
	Within Groups	115.475	194	.595		
	Total	118.875	199			
Gold/Silver	Between Groups	1.370	5	.274	.490	.783
	Within Groups	108.450	194	.559		
	Total	109.820	199			
Systematic Investment Plan	Between Groups	2.045	5	.409	.682	.638
	Within Groups	116.350	194	.600		
	Total	118.395	199			
Insurance Policies	Between Groups	1.603	5	.321	.637	.671
	Within Groups	97.592	194	.503		
	Total	99.195	199			
National pension scheme	Between Groups	3.557	5	.711	1.086	.369
	Within Groups	127.038	194	.655		
	Total	130.595	199			
Purchase of land/House property	Between Groups	.738	5	.148	.263	.933
	Within Groups	108.762	194	.561		
	Total	109.500	199			
Purchase of Antique	Between Groups	8.516	5	1.703	2.644	.024
	Within Groups	124.984	194	.644		
	Total	133.500	199			

Test related to Hypothesis 5

To find out whether financial literacy is a key factor in determining investment performance.

Respondents were asked to provide information to find out whether financial literacy is a key factor in determining investment performance. Annova test was used to ascertain how these levels were related. Tables 11 & 12 present the test's results.
Levene statistics value for different choices of individual investors is as follows. Its related significance in the Annova table is larger than 0.05 for 7 and less than 0.05 for the rest of the factors.

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Share	1.002	4	195	.408
Debenture/Bonds	.798	4	195	.528
Mutual fund	1.020	4	195	.398
Fixed Deposits	.443	4	195	.777
Recurring Deposits	2.011	4	195	.094
Public Provident Fund	.207	4	195	.934
Stock Future /Options	1.342	4	195	.256
Gold/Silver	2.337	4	195	.057
Systematic Investment Plan	1.164	4	195	.328
Insurance Policies	1.543	4	195	.191
National pension scheme	1.916	4	195	.109
Purchase of land/House property	.391	4	195	.815
Purchase of Antique	1.216	4	195	.305

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Share	Between Groups	9.743	4	2.436	3.676	.007
	Within Groups	129.212	195	.663		
	Total	138.955	199			
Debenture/Bonds	Between Groups	4.274	4	1.069	2.352	.055
	Within Groups	88.601	195	.454		
	Total	92.875	199			
Mutual fund	Between Groups	4.616	4	1.154	1.873	.117
	Within Groups	120.139	195	.616		
	Total	124.755	199			
Fixed Deposits	Between Groups	1.699	4	.425	.822	.512
	Within Groups	100.696	195	.516		
	Total	102.395	199			
Recurring Deposits	Between Groups	4.017	4	1.004	1.705	.150
	Within Groups	114.858	195	.589		
	Total	118.875	199			
Public Provident Fund	Between Groups	3.522	4	.881	1.570	.184
	Within Groups	109.353	195	.561		
	Total	112.875	199			
Stock Future /Options	Between Groups	6.845	4	1.711	2.979	.020
	Within Groups	112.030	195	.575		
	Total	118.875	199			
Gold/Silver	Between Groups	2.519	4	.630	1.145	.337
	Within Groups	107.301	195	.550		
	Total	109.820	199			
Systematic Investment Plan	Between Groups	1.024	4	.256	.425	.790
	Within Groups	117.371	195	.602		
	Total	118.395	199			
Insurance Policies	Between Groups	.660	4	.165	.326	.860

	Within Groups	98.535	195	.505		
	Total	99.195	199			
National pension scheme	Between Groups	9.816	4	2.454	3.962	.004
	Within Groups	120.779	195	.619		
	Total	130.595	199			
Purchase of land/House property	Between Groups	6.488	4	1.622	3.070	.018
	Within Groups	103.012	195	.528		
	Total	109.500	199			
Purchase of Antique	Between Groups	6.494	4	1.623	2.493	.044
	Within Groups	127.006	195	.651		
	Total	133.500	199			

Limitation

The study is based on a random sampling method and the Respondents belonged to a Jaipur which is Tier 2 city in Rajasthan. So, findings may not be generalized to other regions. And sample size can be increased so that more accurate results are found.

Scope of further research

Further investigation could be carried out in the future in which the risk tolerance of investors and portfolio creation. And, to enhance financial awareness in tier-1 cities of India and increase the investment habits of the population. The present study additionally contributed to the body of literature by producing empirical data that may lead to the development of a brand-new field of study in the future. Based on the results, the current study also has several limitations, the first of which is that it was only able to include individual investors. Future research might be conducted with other investors, such as retail investors, HNI investors, and so on. Second, the study's methodology was empirical. Thus, a future study based on cross-sectional research may be created.

Conclusion: -

The primary goal of this study was to look at the influence of the COVID-19 outbreak on individual investors' views and decisions. To that purpose, a well-structured questionnaire was sent out to investors in Rajasthan's tier-1 city of Jaipur. As a result, the quantitative data from the questionnaire was further analysed by constructing numerous hypotheses, and the findings were produced after applying various statistical tests to these hypotheses. The finding of the study is the demographic factors affecting individual investment decisions. And, the psychology of investors is changing after covid-19. It is noted from the result that financial literacy is a key factor in determining investment performance and still people are not much aware of the investment. The COVID-19 outbreak had a significant financial impact. Lockdown and social isolation have become uncomfortable as a result of the large population and the economy's challenges, notably in the financial industry. A lockdown and a stock market crash were utilised by the government to control the spread of COVID-19 because of the government's activities. Individual investors' propensity to invest in mutual funds and the stock market has been influenced negatively. In recent years, investors appear to have become more risk-averse, choosing low-risk products. The investor wants secure investment solutions that provide a decent return while posing little risk. Also, it highlights the importance of investment options, policymakers conducting research and the perception of investors. People's financial literacy is being improved through efforts in metro cities rapidly.

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Sustainable Travel Behaviour: A Conceptual Analysis

Abstract

Sustainable travel behaviour encompasses practices and decisions made by individuals that minimize adverse environmental impact while travelling. The need of sustainable travel practices is more important in present scenario as concern about the climate change, resource depletion, and over tourism. The present study explores the factors influencing sustainable travel behavior including personal values, awareness of environmental issues and availability of eco-friendly transports. It also examines the availability of alternative transport modes and community based initiatives in shaping responsible travel habits. The current research paper analyzes more than 40 research papers related to travellers' mind-set towards sustainable responses through experiences. A thorough review was made considering few emerging and recent research outcomes on the mentioned theme of concern. Most of the recent research outcomes highlight the fact that travel behaviour is mainly affected by location, proximity of public transport, cost and security; which further leads to the goal of sustainability. The findings suggest that a combination of awareness and accessible sustainable travel alternatives can encourage more responsible travel behavior.

Key Words: Sustainability, Travel behavior, Personal values, Awareness, Environmental issues

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