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D. Y. Patil International University Akurdi-Pune



Conference Proceedings

Transforming Business by Leveraging Talent,
Innovation & Disruptive Technologies

Publisher



Journal Press India

Editors

Dr. Madhavi Deshpande
Dr. Priyanka Dhoot
Dr. Kranti Shingate



**D. Y. Patil International University
Akurdi-Pune**

National Conference

On

**Transforming Business by Leveraging Talent,
Innovation & Disruptive Technologies**

26th & 27th April 2024

Editors

Dr. Madhavi Deshpande

Dr. Priyanka Dhoot

Dr. Kranti Shingate



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About the Conference

The pandemic has underscored the capacity of enterprises to implement transformation initiatives in response to crises. Globally, industries are recognizing the competitive advantages offered by disruptive technology and digital transformation. When coupled with human expertise and innovation, these transformative technologies empower businesses to address challenges more efficiently and progress more rapidly.

Under the theme “Transforming Business by Leveraging Talent, Innovation & Disruptive Technologies,” the conference aims to capture the efforts of leaders and managers as they endeavour to reshape and redefine businesses amidst this evolving landscape. It seeks to explore the adjustments in people, processes, and technology that organizations must undertake to thrive in a post-pandemic environment. D. Y. Patil International University, Akurdi, Pune (DYPIU) is organizing this Conference, with a view to provide a platform for researchers and scholars to engage, present, and publish their research findings. It facilitates knowledge exchange between academia and industry, fostering collaboration and networking among participants from diverse institutions.

Objectives of the Conference

- To provide a platform for experts, scholars, and practitioners to share insights, best practices, and research findings on leveraging talent, innovation, and disruptive technologies to transform business models.
- To encourage collaboration and partnership-building among participants from diverse industries and backgrounds to explore innovative strategies, tools, and technologies that can drive business transformation and sustainable growth.
- To Inspire participants to develop actionable strategies and implementation plans by showcasing real-world case studies, success stories, and practical applications of talent management, innovation, and disruptive technologies in business contexts.

About the Institution



About D Y Patil International University

D Y Patil International University (DYPIU) is a leading university where innovation, excellence, and holistic education shapes the leaders of tomorrow. Nestled in the vibrant city of Pune, India, DYPIU stands as a beacon of educational advancement, committed to fostering an environment where students thrive intellectually, socially, and professionally. With a strong emphasis on academic rigor, research-driven learning, and global engagement, DYPIU offers a diverse range of programs spanning across disciplines, catering to the evolving needs of the 21st-century workforce in Engineering, Management, Design, Bio-Engineering, and Journalism. DYPIU believes in nurturing not just competent professionals but well-rounded individuals equipped with critical thinking skills, creativity, and a sense of social responsibility. The faculty comprises of accomplished scholars, industry experts, and mentors dedicated to guiding students on their journey of discovery and personal growth. Whether it's through state-of-the-art infrastructure, innovative pedagogical approaches or collaborations with leading international institutions, DYPIU is committed to provide an unparalleled educational experience that empowers students to excel in a rapidly changing world.

About School of Commerce and Management

The School of Commerce and Management (SCM) serves as a vibrant centre where the fusion of business expertise and academic excellence thrives. It provides a wide array of programs aimed at nurturing future leaders in FinTech, Marketing Analytics, and Supply Chain management. Backed by experienced faculty and an innovative curriculum, the school serves as a catalyst for developing strategic visionaries and innovators in the industry. The objective is to nurture well-rounded graduates equipped with a robust business foundation, a global outlook, and an appreciation for diverse perspectives and cultures, both within India and on a global scale. Our distinguishing feature lies in experiential learning opportunities facilitated through real-world projects, internships, service learning initiatives, and a comprehensive approach to education through various co-curricular and extracurricular activities.

About the Partner



Journal Press India (JPI) is a publishing house devoted to the publication of high-quality research journals in the areas of commerce, management, finance, accounting, Indian economy, international business and taxation. All the journals are peer-reviewed and invite innovative research from experts, addressing topical issues in their respective areas.

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Message from Vice Chancellor

On behalf of D. Y. Patil International University, Pune, it is my pleasure to welcome you to the conference on “Transforming Business by Leveraging Talent, Innovation & Disruptive Technologies.” As the Vice Chancellor of this esteemed institution, I am delighted to see academia and industry coming together to explore the exciting possibilities at the intersection of talent, innovation, and technology.

In today’s fast-paced and rapidly evolving business landscape, it is imperative that organizations adapt and innovate to stay ahead of the curve. This conference offers a unique platform for thought leaders, innovators, and practitioners to share their insights and experiences on how to harness the power of talent, innovation, and disruptive technologies to drive business transformation.

As an institution committed to fostering innovation and entrepreneurship, we believe that the future of business lies in the ability to leverage technology, creativity, and collaboration to create sustainable and inclusive growth. Through this conference, we aim to facilitate meaningful conversations, spark new ideas, and inspire action towards creating a better future for all.

I would like to extend my gratitude to our esteemed speakers, panellists, and participants for being part of this exciting journey. I am sure that the discussions and debates organized in last two days were thought-provoking, insightful, and impactful.

Let us come together to shape the future of business and create a brighter tomorrow for generations to come.

Prof. Prabhat Ranjan

Vice Chancellor

D Y Patil International University, Pune

Message from Conference Convenor

Dear Esteemed Contributors,

The publication of conference proceedings serves as a testament to the collective wisdom and scholarly discourse that transpires during academic gatherings. Among such notable events, the National Conference on “Transforming Business by Leveraging Talent, Innovation & Disruptive Technologies” @DYPIU stands out as a beacon of innovation and forward-thinking strategies in today’s dynamic business landscape. As we unveil the insights gleaned from this transformative event, we delve into the depths of talent, innovation, and disruptive technologies that are reshaping the future of business. The conference provided a platform for scholars, practitioners, and thought leaders to engage in dialogue, exchange ideas, and explore emerging trends in business transformation. Through keynote addresses, panel discussion and research presentations, participants delved into a myriad of topics, ranging from the role of talent management in fostering organizational success to the impact of disruptive technologies on traditional business models.

One of the important themes that emerged from the conference was the critical importance of talent in driving organizational success. Speakers emphasized the need for businesses to adopt innovative strategies for talent acquisition, development, and retention in an increasingly competitive marketplace. Discussions centered on leveraging diversity, fostering a culture of innovation, and nurturing leadership capabilities to unlock the full potential of human capital.

Innovation emerged as a cornerstone of business transformation, with speakers highlighting the imperative for organizations to embrace a culture of experimentation and adaptability. Case studies showcased innovative business models, disruptive technologies, and agile methodologies that are revolutionizing industries across sectors. Attendees gained valuable insights into harnessing innovation as a catalyst for growth and staying ahead of the curve in an ever-evolving market landscape.

The rapid pace of technological advancement was a recurring theme throughout the conference, with discussions focusing on the transformative potential of disruptive technologies such as artificial intelligence, blockchain and the Internet of Things. Presenters explored the opportunities and challenges presented by these technologies, offering practical insights into integrating them into business strategies to drive efficiency, enhance customer experiences, and create new value propositions.

As we reflect on the rich tapestry of insights unveiled at the National Conference on “Transforming Business by Leveraging Talent, Innovation & Disruptive Technologies,” we are reminded of the collective power of knowledge sharing and collaborative inquiry in shaping the future of business.

Message from Conference Convenor

The publication of conference proceedings serves as a repository of wisdom, offering stakeholders a valuable resource for continued learning, inspiration and innovation in their quest to navigate the complexities of today's business landscape. In the spirit of transformation and progress, let us embrace the insights gleaned from this seminal event and embark on a journey of continuous improvement and reinvention, propelling businesses toward greater resilience, agility, and success in the digital age.

Dr. Madhavi Deshpande
Conference Convenor

About the Editors

Dr. Madhavi Deshpande

Dr. Madhavi Deshpande stands as a stalwart in the realm of academia, renowned for her multifaceted expertise and unwavering commitment to nurturing individual talents. With an illustrious career spanning over 28 years, Dr. Deshpande has left an indelible mark on the landscape of education and human resource management. As a Professor and Dean of Academics at DY Patil International University (DYPIU), her leadership has led to the introduction of innovative courses and certifications, including pioneering programs in data analytics and Microsoft Excel proficiency. Her expertise in talent management, recruitment, and training has been instrumental in driving organizational success and fostering a culture of excellence. Her insightful research on topics ranging from talent management to digital HR has garnered awards, widespread acclaim and recognition.



Dr. Priyanka Dhoot

Dr. Priyanka Dhoot is an Assistant Professor at D Y Patil International University, Pune Her area of Teaching and research in Finance, Investment Management and FinTech. She has more than 10 years of experience in Academics. Dr. Priyanka received her Ph.D degree in Business Administration from Shivaji University Kolhapur. Her other Qualification include MBA (Finance and marketing and M.Phil (Financial Management). She has recently completed Post graduate certificate course in FinTech from National Stock Exchange (NSE) in collaboration with IMT, Hyderabad. Dr. Priyanka has published two patents and authored two books. She has written good number of research papers and got published in in ABDC and UGC listed journals. Also she has presented various research papers in National and international conferences. She believes “Dedication is the fuel that propels belief into action, transforming dreams into reality.”



Dr. Kranti Shingate

Dr. Kranti Shingate is an Assistant Professor at D Y Patil International University, Pune an accomplished professional with 20-plus years of comprehensive experience in the Education and Entrepreneurship domain. Dr. Kranti graduated in Agriculture from MPKV Rahuri’s College of Agriculture, Pune, Master & Ph.D. from Savitribai Phule Pune University, Pune.



About the Editors

Other qualifications of Dr. Kranti are e- MBA (IB & Marketing) and a PGDM- (Rural Dev & Agribusiness Mgmt.). She is an IIBA-certified Business Analyst. Also a subject mentor & research seminar evaluator for PhD students. She has conducted training sessions for academicians & industry persons on copyright registration & Business Excellence, Innovation & Strategies. Dr. Kranti has also received 9 copyright registrations for academic documents from the Government of India. She has received a Verified International Academic Qualifications from World Education Services. Dr. Kranti was awarded a Best Oral Presentation award at the International Scientific Research Conference held on the 30th & 31st of March 2024 in Bangkok, Thailand (offline mode) as well as a Best Research Paper Award by the International Research Journal of Business and General Management (Impact Factor (JCC) : 5.7985). Dr. Kranti is also involved in research & consultancy in Vertical farming.

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- **Hon. Prof. Sandeep Chatterjee**
Pro. VC, D.Y. Patil International University, Akurdi, Pune, Maharashtra

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- **Dr. Priyanka Dhoot**
Assistant Professor, SCM, D.Y. Patil International University, Akurdi, Pune, Maharashtra, India

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- **Mr. Suresh Kadam**
Assistant Professor, SCM, D.Y. Patil International University, Akurdi, Pune, Maharashtra, India

Keynote Speakers

Chief Guest - Inaugural Session



Dr. Prashant Pansare
Founder and CEO
Rubiscape

Guest of Honour - Inaugural Session



Mr. Yash Vardhan Nath
Senior Director
Digital Engineering Management (Salesforce Practice)
NTT Data Services

Chief Guest - Valedictory Session



Dr. Aditya Abhyankar
Dean
Faculty of Technology and Professor
Department of Technology
SP Pune University
Pune, Maharashtra, India

Guest of Honour - Valedictory Session



Mr. Parag Matkar
Director,
Zatpatpay

Keynote Speakers

PANELIST



Mr. Jay Dholakia
Head Programs
L&D
Persistent Systems



Mr. Shriprasad Deosthali
CIO as a Service
Technology Led Business Transformation (Digital Transformation)
Technology Leader
CXO Advisor



Dr. Daniel Penkar
Professor Emeritus
Sinhagad Institutes



Mr. Yash Vardhan Nath
Senior Director
Digital Engineering Management (Salesforce Practice)
NTT Data Services

Preface

We are delighted to welcome esteemed colleagues, scholars, practitioners, and industry leaders to the conference proceedings for “Transforming Business by Leveraging Talent, Innovation & Disruptive Technologies.” It gives us pleasure to present this compilation of research findings, insights, and case studies that delve into the intricate nexus of talent, innovation, and disruptive technologies, and their profound impact on reshaping the contemporary business landscape.

This conference brings together thought leaders, industry experts, scholars, and practitioners from across the country to engage in meaningful dialogue, share insights, and collaboratively envision the future of business transformation.

The conference proceedings contained herein offer a comprehensive record of the discussions, insights and ideas exchanged during the event. Spanning a diverse range of topics including technology innovation, entrepreneurship ecosystems, resilience and sustainable growth. These proceedings serve as a valuable resource for industry experts, scholars, and practitioners from around the world to engage in meaningful dialogue, share insights, and collaboratively envision the future of business transformation.

Through keynote addresses, panel discussions, research presentations, and interactive sessions, participants explored a rich tapestry of research, practical applications, and case studies, offering valuable perspectives on the multifaceted nature of business transformation. From examining the role of leadership in driving innovation to exploring emerging technologies such as artificial intelligence, blockchain, and augmented reality, the contributions gathered here offer actionable insights and strategic frameworks to guide organizations in their journey towards sustainable growth and competitive advantage.

As we embark on this intellectual voyage together, may these proceedings inspire new ideas, spark fruitful discussions, and catalyze transformative initiatives that propel businesses towards a future defined by innovation, resilience, and success.

Editors

Dr. Madhavi Deshpande

Dr. Priyanka Dhoot

Dr. Kranti Shingate

Acknowledgments

As we come to the conclusion of the two-day National Conference on “Transforming Business by Leveraging Talent, Innovation & Disruptive Technologies”, we would like to take a moment to express our sincere gratitude to all of you for your incredible contributions that have made this event such a remarkable success.

We are truly grateful for the unwavering support and guidance of our chairman, Hon. Sanjay Patil, whose inspiring leadership has been a guiding light throughout this journey. We are indebted to our Vice Chancellor, Prof. Prabhat Ranjan, as this event was made possible by his visionary approach, constant guidance, and involvement at every stage of the planning process. Our heartfelt thanks also goes to the distinguished Pro. Vice Chancellor, Dr. Sandeep Chatterjee for his encouragement throughout this endeavour. We express our deepest gratitude to the respected Research Dean, Dr. Shashi Singh for her tireless efforts in promoting research excellence.

We’ve been privileged to have insightful discussions led by our keynote speakers, whose wisdom and knowledge have enriched our understanding of the conference themes. Our sincere thanks goes to our publication partner as well as Conference Management System (CMS) partner Journal Press India for their invaluable support in managing the conference through the interactive management conference tool.

We thank all the session chairs, participants, presenters, research scholars and students who shared their valuable insights and research findings during the conference. Your enthusiasm and commitment to advancing knowledge in the field of digital transformations of business have enriched the discussions and contributed to the success of this event.

The conference would not have been possible without the persistent participation of faculty members, staff, student volunteers as well as the technical administrative support of DYPIU. Thank you to everyone who has played a part in making this conference a success and for contributing to the advancement of knowledge and practices in the domain of digital transformations in business. Our sincere thanks to all.

Our sincere thanks to all.

Editors

Dr. Madhavi Deshpande
Dr. Priyanka Dhoot
Dr. Kranti Shingate

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MARKETING

From Clicks to Carts: Unraveling the Impact of Social Media Influencers on Consumer Purchase Patterns in Pune

Suraj Kamble, Arya Kulkarni** and Jaanvi Shah****

ABSTRACT

In the dynamic landscape of modern commerce, the influence of social media on consumer behavior has become undeniable. This research focuses on examining the intricate relationship between social media influencers and consumer purchasing patterns within the bustling market of Pune. Employing a comprehensive methodology integrating qualitative and quantitative analyses, the study aims to unravel the mechanisms through which social media influencers shape the decision-making process of consumers, from initial engagement to final purchase. By meticulously scrutinizing data collected from diverse demographics and consumer segments, the investigation seeks to provide valuable insights into the evolving digital marketing landscape and its implications for businesses operating in Pune. The findings of this research hold the promise of guiding strategic marketing initiatives and fostering a deeper understanding of the complex interplay between social media, influencers, and consumer behavior in today's markets. Ultimately, this study contributes to advancing our knowledge of how social media influences consumer purchase patterns, particularly in the context of Pune's vibrant market.

Keywords: Influencers; Consumer Purchase; Pune; Impact Analysis.

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Digital Marketing in Indian Pharmaceuticals: A Comprehensive Scoping Review

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ABSTRACT

This scoping review maps the transition of digital marketing in the Indian pharmaceutical industry from 2014 to 2023, from traditional to data-driven approaches, emphasizing the use of artificial intelligence (AI) to better engage healthcare professionals (HCPs). It explores the industry's move towards personalized and multi-channel marketing within regulatory boundaries. Highlighting a notable research gap, it calls for further study to understand the effectiveness of these strategies in India. The sector's innovative steps towards digital tactics like e-detailing, social media, content marketing, and omnichannel methods are detailed, stressing the need for continuous innovation. Crafted by authors with profound industry and academic insights, this review enriches academic and practical knowledge on digital marketing's evolving role in pharmaceuticals, stressing the essence of adaptability and innovation for staying competitive in the fast-changing healthcare market. It aligns with global discussions on leveraging technology for business transformation, laying a foundation for future research and strategic development in pharmaceutical marketing, reflecting the conference's emphasis on innovation and disruptive technologies as business reinvention drivers

Keywords: Digital Marketing; Indian Pharmaceutical Industry; Digital Innovation.

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The She-Economy: Women Empowerment and the Changing Face of Indian Consumerism

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ABSTRACT

The research delves into growing importance of women as a target demographic in India's consumer market. It attributes this shift to factors like increased economic empowerment through greater workforce participation and financial independence. Evolving social norms have also empowered women to take more active roles in purchasing decisions. Rising women education levels have broadened their exposure to diverse products and services, shaping their buying habits. Digital platforms have amplified women's influence as key targets for online marketing and sales efforts. The passage emphasizes recognizing women's diverse preferences and urges companies to offer tailored solutions to meet their specific needs. Additionally, urbanization has impacted consumption trends, with urban women emerging as significant consumers across various sectors. The study delves into the growing demand among women for fashion, beauty, wellness, and health products, fuelling rapid growth in these industries. Additionally, women's substantial impact on household spending underscores their importance as a target demographic for diverse goods and services. Overall, the study underscores the evolving roles and increasing influence of women in Indian society, as well as their expanding economic power and diverse spending habits. As businesses acknowledge significance of this demographic, they are adjusting their strategies to seize this growing market opportunity.

Keywords: Women; Market; Consumer; Changing Trends; Factors.

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Fragrance and Emotion Perception through Perfume Colour

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ABSTRACT

A multitude of factors exercise influence customers' purchase decisions, encompassing advertising, information dissemination through social media platforms, online customer evaluations, as well as social and psychological dimensions. The visual attributes of products, such as perfumes, have a crucial role in shaping a consumer's purchasing decision when comparing products within the same price range and quality. In this study, the researcher examined the impact of visual communication elements in perfume packaging, with a specific focus on the effective use of colours to convey the attributes of fragrance and also to invoke emotions. 155 responses were collected from perfume users. This study incorporated a total of eight colours, including white, pink, red, blue, black, green, violet, and yellow. Correspondence analysis was performed using IBM SPSS Ver.26 for data analysis. The findings of this research will provide valuable insights for brand strategists and marketers in comprehending the multisensory aspects of colour and scent interactions, as well as their potential to enhance product attractiveness and cultivate favourable brand perceptions with respect to perfumes.

Keywords: Fragrance Perception; Colour; Emotion.

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Digital Storytelling: A Bridge between Marketing and Public Relations

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ABSTRACT

In the dynamic world of communication where every minute and every second there is a change in the market scenario, brands have a constant struggle to reach out to the stakeholders, especially in the digital space. Hence the convergence of traditional and digital marketing and public relations (PR) concepts is pivotal. Brands are constructed on stories Customers have their own perceptions and user experiences which may or may not have a favorable opinion and association. Hence, brands should resort to the art of digital storytelling that amalgamates the art of narration with cutting-edge technology thus creating a dynamic platform that engages audiences on a profound level by using multimedia elements such as video, graphics, and interactive content, marketers and PR professionals can create stories that not only engage but also emotionally connect with their target audience. Digital storytelling acts as a channel for authentic communication, fostering a sense of openness. And trust between brands and consumers. The study aims at using a combined research method and thereby highlights the role of digital storytelling as a bridge between marketing and PR, emphasizing its capacity to engage audiences authentically through multimedia-rich, emotionally resonant narratives.

Keywords: Marketing; Public Relations; Digital Story Telling; Stakeholders; Brands.

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Social Media Analytics and ROI Measurement: Exploring methods for Accurately Measuring Return on Investment (ROI) from Social Media Marketing Efforts and Leveraging Analytics for Strategic Decision

*Smruti Shelke**

ABSTRACT

This abstract examines the challenges associated with calculating return on investment (ROI) from social media marketing initiatives and utilising analytics for strategic decision-making. Measuring social media's effectiveness in marketing initiatives is still difficult, despite its growing importance. Traditional metrics with a low level of insight are engagement rates, likes, and follows. To achieve real success and support judgements about digital marketing campaigns, this calls for a deeper comprehension of ROI measurement methodologies. The study highlights how crucial it is to match social media goals with more general business objectives like lead generation, engagement, and brand awareness. Adoption of advanced analytics tools and methodology, including attribution modelling, social media platform insights, and data integration, is essential for accurate revenue attribution to social media initiatives. Additionally, the study looks at how social media analytics help marketers to efficiently optimise strategy, personalise content, and benchmark against competitors. By using a data-driven strategy, businesses may leverage social media as a strategic tool to produce measurable results and impact next marketing initiatives.

Keywords: Social Media Marketing; ROI Measurement Methodologies; Advanced Analytics Tools; Social Media Analytics; Measurable Results.

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Exploring the Experiential Branding of Crossword in Pune City

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ABSTRACT

The study delves into Crossword's branding strategies in Pune City, focusing on creating immersive and memorable customer experiences. These strategies include store ambiance, customer service, interactive activities, and community engagement. To gather comprehensive data, a mixed-methods approach is used, combining surveys, interviews, and observations. Surveys with Crossword customers gauge their perceptions of the brand's experiential aspects, while interviews with store managers and staff offer insights into enhancing customer experiences. Observational methods involve visiting Crossword stores to directly observe ambiance, layout, product displays, and customer interactions. This helps evaluate the effectiveness of Crossword's branding elements in engaging customers and building loyalty. Key areas of investigation include the impact of store ambiance on customer mood, the role of interactive activities in enhancing engagement, the effectiveness of customer service, and the influence of community engagement on brand perception. The study aims to uncover patterns and insights regarding Crossword's branding strategies in Pune City, contributing valuable recommendations to enhance customer experiences and strengthen brand loyalty in the retail sector.

Keywords: Experiential Branding; Brand Loyalty; Customer Service; Pune City; Customer Engagement.

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Thirst for Wellness: How Health-conscious Consumers Shape Beverage Choices

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ABSTRACT

In today's world, more and more people are making decisions about what to drink based on their health. This study looks at how these health-conscious choices affect what beverages people end up buying. We want to understand why people choose certain drinks over others, so we're looking at things like what people think about different drinks, what they like, and what they actually do when they're making a choice. We've found that various factors, like what's in the drink (like its ingredients), how it's marketed (how it's advertised or presented), and even the brand name, all have an impact on what people decide to buy. By figuring out these factors, businesses can learn how to make drinks that appeal to health-conscious customers. This research helps companies figure out how to change their products and advertising to better match what health-conscious customers are looking for. Overall, this study helps us understand how people's focus on health influences what they drink, and why it's important for businesses to pay attention to these preferences if they want to succeed in the market.

Keywords: Buying Behavior; Consumer Preferences; Consumer Health Focus; Beverage Industry; Consumer Trends.

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Consumer Behavior in Advertising

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ABSTRACT

Consumer behavior is the actions and decisions that people make when they select, buy, use, and discard a product or service. It is a process by which prospective consumers identify their requirements, acquire information, find alternatives, and make the buying/ purchase decision. It is a sequence of possible courses of action made by the consumer before having a buying eagerness and then the decision. The six main stages of the consumer buying behavior process are Need recognition, Information search, Alternative evaluation, Purchase decision, Completing the purchase, and Post-purchase evaluation. The basic attributes of consumer behavior are demographic aspects like age, gender, cultural background, and occupation, and psychographic aspects like emotions, values, urges, and lifestyle. Understanding consumer behavior is completely necessary for the sale of a product or service. It digs into how useful the product is, how pleased they are with it, and how much it is worth to fulfill their requirements. This research paper will be helpful to advertisers in understanding the willingness, wanting, and satisfaction of the prospective consumer.

Keywords: Willingness; Prospective; Consumer; Buy.

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The Influence of Social Media on Consumer Behaviour

Sharvari Pote* and Vivek Magar**

ABSTRACT

Social media is a platform of communication. It is dynamic platform for products and services to promote, aid to secure and experiment with consumer to purchase product and service. Social media such as face book, Instagram, WhatsApp and many more enables consumers to come across new product, services and latest trends through posts and advertisement. New products, trends are forwarded through post to their friends and loved one. Social media acts as an information channel to consumers and collects insights. Social media influences consumer buying decision. Endorsements from influencers, affinity marketing affects consumer purchase behavior. User generated content, including reviews and testimonial shapes consumer perception and behavior. Brands engage with consumer platforms, fostering brand loyalty and interactive communication and personalized experience. Social media also serves as platform for consumer service and support allowing brand to address inquires, complaints about particular product or service. Social media is boon for many brands.

Keywords: Social Media; Product; Service and Consumer.

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Comparative Analysis on Marketing Strategies Adopted by Britannia and Nestle with Respect to State of Maharashtra

Suraj Kamble, Siddique Tamboli** and Warisha Khan****

ABSTRACT

This research paper conducts a comparative analysis of marketing strategies employed by two giants Nestle and Britannia in Maharashtra, India aiming to understand how they adapt to Maharashtra consumer preferences. It will explore product portfolio modifications, including regional variations and dietary considerations. Additionally, it will examine pricing tactics targeting diverse consumer segments, from premium urban markets to value-conscious rural areas. The analysis will encompass promotional channels, spanning digital tools such as social media and traditional media like print and television, as well as on-ground activations tailored to local preferences. Utilizing secondary data market research studies and corporate reports, the paper will delve into brand preferences and purchase behaviours. It may also incorporate primary data collection methods like surveys or interviews with Maharashtra consumers. Ultimately, the study seeks to offer insights into how Nestle and Britannia navigate the competitive FMCG landscape in Maharashtra while accommodating the unique needs and preferences of a broad customer base.

Keywords: FMCG; Nestle; Britannia; Strategies; Maharashtra Consumer.

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Greening the Future: A Strategic Analysis and Forecast of the Global Smart Greenhouse Market

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ABSTRACT

The worldwide Smart Greenhouse market has witnessed significant growth in recent years, Smart greenhouses have emerged as a solution to optimize crop production, improve resource efficiency, and ensure sustainable farming practices. These technologically advanced systems integrate a range of cutting-edge technologies such as sensors, automation, artificial intelligence, and data analytics. By leveraging real-time data from sensors, smart greenhouses can precisely monitor and control factors such as humidity, temperature, CO₂ concentration, and light levels. This enables farmers to create an ideal growth environment for plants, maximizing yield and quality while minimizing resource waste. Through a comprehensive analysis of market data this study provides insights into the current market status and anticipates future growth patterns. The paper employs data analytics techniques to project market size, revenue potential, and regional demand over the forecast period. The findings underscore the pivotal role of smart greenhouse technologies in enhancing agricultural productivity, resource efficiency, and sustainability. Key factors such as automation, IoT integration, and climate control systems are identified as significant influencers driving market expansion. By elucidating market dynamics and growth prospects, this paper offers valuable insights for industry stakeholders, policymakers, and investors aiming to capitalize on emerging opportunities in the worldwide smart greenhouse market.

Keywords: Smart Greenhouse; Market Analysis; Forecasting; Technological Trends; Sustainability.

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Packaging Design Creativity as a Competitive Promotional Tool

*Nitin Taware**

ABSTRACT

Abstract: With the proliferation of technology and the fierce competition among businesses in the food industry, food companies have realized how important it is to have innovative packaging design as a competitive advantage over rivals. Packaging should be distinctive, add value for customers, and accurately represent the brand. For food companies that often create innovative packaging to improve their brand positioning by drawing consumers' attention to their products and influencing their ultimate purchase intentions, studying the factors that influence consumer attraction, intentions, and behaviors will be highly helpful. In light of this, examining inventive food packaging can assist businesses in preserving the harmony between originality and creativity in tandem with visually appealing and useful design by putting; new technology to improve consumer experience, user friendliness, and notions of environmental social responsibility. In order to improve communication with the target audience and adapt to their changing needs and lifestyles, packaging is constantly evolving through the use of innovative concepts, various printing materials, technologies, and clever solutions integrated with digital media. It also highlighted the most important components in the modern food packing. The study's findings indicated that using various technologies in conjunction with creative and innovative design concepts could enhance.

Keywords: Consumer Behavior; Creativity and Innovation; Packaging Design; Promotion; Smart Package.

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Influence of Indian Culture and its Color Palette on Consumer Behavior

*Samata Bendre**

ABSTRACT

The term “culture” relates to the way people think and act. It consists of moral principles, ethical standards, and organizational structures for the social, political, and economic aspects. These are transferred through both formal and informal processes from one generation to the next. The manner in which we think and behave as members of a society add up culture. Color is the linguistic counterpart of the term, and colour vocabulary is frequently employed in rituals and daily life. Color qualities are also thought of as magical, sacred energies. Various colours evoke differing human emotions, and some compliment with specific sensations and moods. In India colour symbolism has an ancient legacy. Our Indian culture communicates through colours. In this research paper, I tried to understand cultural differences in the meaning of colour in Concern of Communication and Advertising. How pleased the consumer is with it and how much it is valued to meet their Requirements.

Keywords: Indian Culture; Colour Palette; Consumer Behavior; Communication; Advertising.

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Effectiveness of Online Educational Applications in India

Silogi and Shibha C. Panda***

ABSTRACT

The outbreak of COVID-19 pandemic forced the entire education system to shift universally from offline to online mode of learning. The pandemic has almost overnight changed the teaching-learning scenario to the novel ways. Online learning advantages includes: teaching fraternity got used to espoused technologically superior ways; flexitime learning, overall time saving by cutting commutation and other physical barriers. Hence, learning is more interesting, stimulating, and retentive with increased use of audio-visual material, etc. The online system indirectly opened doors to a new breed of EdTech players. Around 20* educational apps are providing their services in India. They cater to the needs of wide array of learners from the level of kindergarten to post-graduation, competitive exams, language learning programmes across all the streams However, it has significant limitations like absence of personal touch, heavy dependence on internet and technological infrastructure. There are health issues like increased screen time that impinges on the health of eyes, etc. This paper brings out the relative features of both offline and online teaching and the necessity of having balance of both systems. It examines the awareness & perception of students towards educational apps & discusses advantages & limitations of online learning.

Keywords: Online Learning; Educational App; Ed Tech Sector.

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Green vs 6.0: Exploring the Challenges of Sustainable Meta Marketing in the Upcoming Decade

*Doyel Dutta**

ABSTRACT

The advent of Meta marketing has broadened our horizons, offering myriad avenues for engagement. With an array of new tools and channels and an expanding network of touch points, conversion has become increasingly seamless. However, alongside this accessibility, some significant challenges also have emerged, none more pressing than sustainability and eco-friendly marketing. Instances of green washing are ubiquitous, while concerns over energy consumption, data storage, e-pollution, and e-waste continue to escalate. In light of these challenges, the question naturally arises: how eco-friendly is Marketing 6.0? This paper endeavors to explore this inquiry, employing a qualitative approach. Twenty Marketing professors will be interviewed using a semi-structured questionnaire. Thematic analysis, complemented by data coding, will serve as the methodological framework for deriving conclusive insights. Through this endeavor, the researcher aims to shed light on the ecological footprint of contemporary marketing practices and pave the way for more sustainable approaches in the digital era.

Keywords: Marketing 6.0; Meta Marketing; Sustainability; Green Marketing; Challenges.

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Marketing Gamification Effectiveness

Prasad Deshpande and Joe Lopez***

ABSTRACT

Objective: To study marketing gamification & its effectiveness on customer engagement. **Introduction to the concept:** Games stimulate the brain activity, making us feel good and happy, and affects behavior and responses. Gamification when used in business promotion, was observed to increase motivation, engagement and retention of the customers. This in turn resulted in boosting sales, collect customer insights and promote branding. **Method:** Comprehensive review of literature on marketing gamification. Summary Table is provided. **Findings:** Gamification can be adopted by Banking Industries, Travel & Tourism Industries, Retail Industries, Apparel Industries. Gamification and metaverse are two different concepts and gamification can be implemented in metaverse. Some the research pointed out the dark side of gamification like manipulation and exploitation with respect to risks and difficulties which needs to be studied in detail. **Practical Implication –** The outcome of this paper will help gain an understanding of usefulness of marketing gamification in targeted markets.

Keywords: Gamification; Consumer Loyalty; Community Building; Engagement.

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Awareness of Indian Consumers towards Two-wheeler Hybrid Vehicles: Exploring Environmental, Technological and Financial Factors

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ABSTRACT

In light of the escalating concerns over environmental sustainability and the imperative for technological innovation, this abstract delves into the intricate dynamics of Indian consumers' awareness regarding two-wheeler hybrid vehicles. This abstract investigates Indian consumers' awareness, focusing on environmental concerns, technological literacy, and financial constraints. Environmental consciousness increasingly influences transportation choices, shaping preferences for eco-friendly options like hybrid technology. Understanding the technological aspects of hybrid vehicles is crucial for consumer acceptance. This study assesses Indian consumers' comprehension of hybrid technology, including its benefits and compatibility with their lifestyle and needs. Financial factors play a significant role in purchasing decisions, particularly in India's price-sensitive market. We examine the perceived affordability and long-term economic viability of two-wheeler hybrid vehicles. Integrating insights from environmental, technological, and financial perspectives, this research provides a comprehensive understanding of factors influencing awareness and adoption of hybrid vehicles among Indian consumers. The findings have implications for entrepreneurs, industry stakeholders, and marketers navigating the evolving automotive landscape in India.

Keywords: Two-wheeler hybrid vehicles; Indian Consumer's Awareness; Environmental Factors; Technological Knowledge; Financial Constraints.

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Impacts of Modern Technology in Education

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ABSTRACT

The integration of modern technology in education has revolutionized the traditional learning landscape, offering new avenues for teaching and learning. This paper explores the impact of modern technology in education, focusing on its effectiveness in enhancing learning outcomes. The study utilizes a mixed-methods approach, combining quantitative analysis of survey. The findings reveal that modern technology, including digital tools, online resources, and educational apps, positively impacts student engagement, motivation, and academic performance. However, challenges such as access to technology, digital literacy, and teacher training remain significant barriers to effective integration. The paper concludes with recommendations for policymakers, educators, and stakeholders to maximize the benefits of modern technology in education while addressing its challenges. Modern technology Education Effectiveness Type of technology Integration of technology Student training and support Student access Assessment Evaluation Impact collaboration and cultural exchange, connecting students and educators across borders through collaborative online projects, video conferencing, and social media platform

Keywords: Modern Technology; Education Effectiveness type of technology; Integration of Technology Student Training and Support Student Access Assessment Evaluation Impact.

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GENERAL MANAGEMENT

If You Build It, Will They Come? Understanding Visitor Perspectives and Preferences towards Agritourism in Kolhapur City

Anuradha Patil, Y. L Giri** and Priyanka Dhoot****

ABSTRACT

This research initiative investigates into the intriguing world of agritourism in Kolhapur City, posing the question: if you build it, will they come? The study aims to untie the complexities of visitor perspectives and preferences, considering the factors that influence engagement with agritourism experiences. Commencing with a thorough investigation into the demographic characteristics of agritourism visitors in Kolhapur City, the study scrutinizes aspects such as age, gender, geographic origins and more. The study extends to the motivations driving individuals to participate in agritourism experiences, shedding light on the driving forces behind this unique form of tourism. Digging deeper, the study examines visitor preferences relating to specific agritourism activities, amenities, and services, seeking to identify the elements that resonate most with visitors. A sample of 40+ visitors from more than five different Agritourism Centre's in Kolhapur city will be employed for the current study. The study also involves assessing visitor satisfaction levels, offering insights into the overall effectiveness of agritourism offerings in Kolhapur City. By addressing these objectives, the research aspires to align the visitor's preferences and the agritourism offerings provided by the Centre's thereby enhancing the effectiveness of agritourism endeavors in Kolhapur City.

Keywords: Agritourism; Farm Tourism; Agritourism Experience; Tourist Satisfaction; Visitor Preferences.

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The Study of Need Assessment in and Around Chandrapur City in the State of Maharashtra in India

*Sudhir Pode**

ABSTRACT

Need is an essential element of human life. It may be physiological need, social need, safety need, extreme need or need of belongingness. Over a period of time the of the person could be change. In this study I have assess the factor like aspire to accomplish difficult task, maintain high standards; and am willing to work towards distant goal; enjoy being with friends and people in general and accept people readily; easily annoyed and some time; I am willing to hurt people to set my way ;try to break from restrains or restriction of any kind; want to be centre of attention and enjoy having an audience; speak freely and tends to act on spur of the moment; assist other whenever possible, giving sympathy and comport those in need ; believe in the saying that “there is place for everything and everything should be in its place; express my opinions forcefully, enjoy the role of leader and try to control my environment as much as I can; want to understand many areas of knowledge and values synthesizing ideas and generation. This study reveals that how this factor are correlated to need of an individuals.

Keywords: Need; Need Assessment; Component of Need; Age.

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The Impact of Social Media Influencers on Consumer Behaviour in Fintech Products and Services with reference to GenZ Consumers

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ABSTRACT

In today's digital landscape, social media influencers play a significant influence over consumer behaviour, particularly among Generation Z (Gen Z) individuals who are attracted to the new edge fintech offerings. This study provides an insight into the impact of social media influencers on Gen Z consumer behaviour within the fintech industry. This research focuses mainly on Gen Z consumers who are influenced by influencers on social media for marketing in fintech products and services. The study will be carried out by conducting a detailed literature review, employing a quantitative methodology, the study seeks to investigate how social media influencers shape Gen Z's purchasing decisions in fintech. Surveys will be directed at a diverse group of active social media-using. Simple random sampling technique will be adopted to collect the data. Statistical analysis will uncover correlations between Gen Z's interactions with influencers and their fintech-related actions, offering valuable insights into the effectiveness of influencer marketing in engaging digitally-savvy Gen Z consumers.

Keywords: Influencer Marketing; Social Media; Consumer Behaviour; FinTech.

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Reverse Globalization and Regional Economic Development: Assessing the Implications for Emerging Markets

Maithili Salgaokar and Shruti Gondkar***

ABSTRACT

This research paper looks into the phenomena of reverse globalization and how it affects the growth of local economies, especially in developing nations. New opportunities and difficulties face emerging markets as some sectors or regions see a retreat from globalization. The purpose of the study is to investigate how this trend may affect trade trends, investment flows, socioeconomic development plans, and regional economic dynamics. The project aims to determine the mechanisms through which reverse globalization affects regional economies and to create ways for utilizing this trend to promote sustainable development and competitiveness through a thorough review of case studies and empirical data. The study's conclusions deepen our understanding of how globalization is changing and how it affects emerging markets in complex ways, providing useful information for academics, entrepreneurs, and governments. Globalization is facing backlash and transformation, requiring analysis of their causes, impact, and future development to understand the current situation and guide future globalization.

Keywords: Globalization; Growth; Inequality; Migration.

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Contrasting Island Paradises: A Comparative Analysis of Tourism in Lakshadweep and the Maldives

*Amruta Shinde**

ABSTRACT

This study offers a detailed comparison between Lakshadweep and the Maldives, two captivating island destinations known for their natural beauty. Despite both boasting stunning landscapes, they differ in their tourism appeal and sustainability efforts. While the Maldives attracts a large international crowd with its luxury resorts and diverse marine life, Lakshadweep primarily targets a domestic market with its pristine beaches and eco-friendly initiatives. Despite facing challenges like limited infrastructure, Lakshadweep shows promise for sustainable tourism growth. Employing a structured methodology involving literature review, data collection, and statistical analysis, this research examines key variables such as visitor arrivals, tourism revenue, environmental vulnerability, and cultural experiences. By systematically comparing these aspects, the study identifies strengths and weaknesses in each destination, offering insights for policymakers, stakeholders, and businesses. Ultimately, it aims to enhance understanding of tourism dynamics and promote sustainable development in Lakshadweep and the Maldives, ensuring the long-term prosperity of these island paradises.

Keywords: Island; Tourism Comparison; Sustainability.

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Innovate to Elevate: Reliance's CSR Makeover with Vantara (The Star of the Forest Programme)

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ABSTRACT

This study delves into public perceptions of the Vantara programme, a CSR initiative spearheaded by Reliance Industries and Reliance Foundation. The objective of the study is to analyse Reliance Industries' wider corporate social responsibility initiatives, evaluate the possible effects of the Vantara project on the community, and determine public perception regarding Vantara's initiative and engagements. Leveraging a descriptive research methodology with a case study approach, data collection was facilitated through a Google Form distributed via convenient sampling methods. The study garnered 57 responses, providing valuable insights into public perceptions of Vantara. Findings reveal widespread support for the programme, with participants acknowledging its potential to inspire similar CSR efforts and underscoring the importance of transparency, community engagement, and long-term sustainability. Moreover, the Vantara programme is perceived as aligned with Reliance's overarching CSR objectives, demonstrating its positive impact on the community. These findings highlight the significance of initiatives like Vantara in addressing societal and environmental challenges while emphasizing the role of public perception in shaping CSR effectiveness. In conclusion, the study underscores the importance of continued efforts to enhance transparency and community involvement in CSR initiatives, ultimately contributing to positive societal change.

Keywords: Corporate Social Responsibility; Reliance Industries; Vantara Programme; Public Perception.

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Navigating the Real World: How Industrial Visits Shape Student Learning and Bolster College Reputation

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ABSTRACT

This research paper delves into the pivotal role of industrial visits in modelling the learning experiences of students and augmenting the reputation of colleges. By immersing students in real-world environments, industrial visits offer invaluable opportunities for practical learning beyond the confines of traditional classrooms. This study explores the critical role of industrial visits in shaping students' learning encounters and improving colleges' standing. By exposing students to real-world settings, industrial visits present valuable chances for hands-on learning outside the traditional classroom settings. An in-depth examination of current literature and practical evidence is conducted in this research to explore the various impacts of industrial visits on student skill enhancement, knowledge acquisition, and professional preparedness. It also investigates the link between the quality of industrial visit programs and colleges' perceived reputations. By delving into the viewpoints of students, educators, and industry experts, this paper aims to offer insights into how industrial visits contribute to creating a vibrant learning environment and enhancing the image of educational institutions among stakeholders. This paper explores the impact of industrial visits on student learning outcomes and their subsequent influence on college reputation.

Keywords: Industrial Visits; Real-world Application; Student Learning Outcomes; Professional Networks.

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HUMAN RESOURCE MANAGEMENT

Systematic Review of the Role of Technological Advancements on Work and their Significance for Training in Manufacturing

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ABSTRACT

Technological developments are changing the industrial sector, altering work procedures, and requiring workers to possess new abilities. This systematic review investigates how technology is changing manufacturing and how these changes have an impact on workforce development. This study explains the level of knowledge nowadays about association between technology and manufacturing activities, based on a comprehensive examination of academic literature. The analysis highlights significant technological developments including automation, robots, AI, and the IOT, and investigates how affect employment roles, skill needs, productivity, and safety in the industry. Furthermore, the analysis looks at how these developments are altering conventional methods of training for effectiveness. This review investigates the significance of training adaptation to technological advancements. It examines the necessity of continuing training programs to provide employees with skills they need to properly use and maintain cutting-edge technologies. It looks at how training initiatives help companies develop a culture of ongoing learning and adaptability. The analysis highlight how crucial proactive training methods are adapting workforce in industry for both opportunities and challenges brought by technological improvements. Industries may improve their competitiveness, engage employees, and secure sustainable development in a becoming digitalized sector by allocating resources to catering changing skill requirements of contemporary manufacturing.

Keywords: Technological Advancements; Manufacturing Industries; Training & Skills; Automation; AI & IOT.

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The Importance of Emotional Intelligence and Work-life Balance for Employee Job Satisfaction: A Study of Employees Working in Port Blair

*Kala Sneha**

ABSTRACT

In order to achieve sustained organizational prosperity, it is imperative in today's corporate world that employees be empowered with authority, freedom, skills, leadership, and satisfaction with their work. In the modern world, one of the most prominent concepts is Job Satisfaction (JS). Work-Life Balance (WLB) and Emotional Intelligence (EI) are two significant aspects of job satisfaction that have been addressed in this study. The mismatch between demands at work and demands at home prevents employees from maintaining a constant level of job satisfaction. EI is a distinctive personality trait that supports service orientation, improves performance, controls stress, and manages positive emotions at work. There are 60 individuals in the study who are employed in private departments in Port Blair. Quantitative methodology has been adopted to analyze the impact of WLB and EI on the job satisfaction of the employees. Simple random sampling technique and SPSS package was used in the study. Finally, the result hypothesized a positive correlation of WLB and EI with job satisfaction of the employees. The reason, the relationship works well is that employees are happiest in their jobs when their work lives are more regimented.

Keywords: Work-Life balance; Emotional Intelligence; Job Satisfaction; Employee Well-being; Job Performance.

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Assessing the Impact of COVID-19 Pandemic on Work-life Balance

Aditi Shinde and Anushka Sonawane***

ABSTRACT

The COVID-19 pandemic has led to unprecedented disruptions in work-life balance, prompting a reevaluation of how individuals manage their professional and personal responsibilities. This study aims to comprehensively assess the impact of the pandemic on work-life balance among working professionals, with a sample size of 50. Quantitative surveys will gather data on various dimensions of work-life balance, including workload distribution, work hours, remote work arrangements, family responsibilities, and challenges faced by working professionals. Insights into individuals' experiences navigating work-life balance challenges during the pandemic, including coping mechanisms and support systems, will be explored. Through quantitative data analysis, this study seeks to uncover the multifaceted effects of the pandemic on work-life balance. By examining variations across demographic factors and employment sectors, the research aims to identify patterns, trends, and potential implications for future workplace policies and practices. The findings hold significant implications for organizational leaders, policymakers, and individuals. Understanding the diverse impacts of the pandemic on work-life balance can inform the development of targeted interventions and policies to support employee well-being and resilience. Policymakers can leverage these insights to inform public health strategies and social policies aimed at fostering a healthy balance between work and personal life in the post-pandemic era.

Keywords: Work-life Balance; COVID-19; Pandemic.

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Leveraging Big Five Factors in the Workplace: A Systematic Review

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ABSTRACT

Acknowledging the intricacies of human personality has become indisputably vital in the realm of organizational psychology as well as in the human resource management. Big Five Personality Traits or either called as Big Five Factor Model extends an elaborative and comprehensive framework for assessing, evaluating and leveraging individual differences in the workplace. The big Five factors like Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism will harness the organization to optimize workplace dynamics, improve teamwork and performance which will leads to foster employee satisfaction and engagement. The present study systematically reviews the current evidences on the role of Big Five Personality Traits in the workplace and it's intricate influence on the work place outcomes.

Keywords: Big Five Factors; Workplace; Performance.

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Enhancing the Work-life Balance - Strategies and Implications

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ABSTRACT

In today's fast-paced and demanding work environment, achieving a balance between professional responsibilities and personal life has become increasingly challenging. This paper explores the concept of work-life balance, its significance for individuals and organizations, and strategies for effectively managing competing demands. The paper begins by defining work-life balance and discussing its implications for employee well-being, productivity, and organizational outcomes. It highlights the negative consequences of work-life imbalance, such as stress, burnout, and reduced job satisfaction, emphasizing the importance of addressing these issues for both individuals and organizations. Next, the paper examines various strategies for achieving work-life balance, including flexible work arrangements, time management techniques, boundary-setting strategies, and self-care practices. It discusses the role of employers in supporting work-life balance initiatives through policies and culture that prioritize employee well-being and promote a healthy work environment. This paper contributes to the understanding of work-life balance as a critical aspect of modern work culture and provides insights and recommendations for individuals and organizations seeking to achieve a better balance between work and life responsibilities.

Keywords: Work-life Balance; Productivity; Best Practices; Self-care; Healthy Work Environment.

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OPERATION AND SUPPLY CHAIN MANAGEMENT

Applications of AI in Demand Forecasting for Enhanced Inventory Management in Supply Chains

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ABSTRACT

The use of artificial intelligence (AI) technologies into demand forecasting has become a crucial approach to transform supply chain inventory management. This study examines the various ways artificial intelligence (AI) might improve demand forecasting and streamline inventory management procedures. Demand forecasting enabled by artificial intelligence (AI) uses a range of approaches, such as deep learning models, machine learning algorithms, and predictive analytics strategies. These techniques use market trends, seasonal fluctuations, historical sales data, and other pertinent information to provide projections that are not only more accurate but also flexible enough to adjust to changing market conditions. AI powered optimisation algorithms help in determining the optimal inventory levels and reorder points based on demand forecast, lead time, service level targets and other constraints. Businesses may improve inventory turnover rates and save holding costs by using AI-driven demand forecasting to decrease the risk of stockouts or overstocking. Primary data collected from 50 small and medium businesses from Pune region through convenience sampling. The data collected was analysed using smart PLS and SPSS. This study aims to shed light on the advantages and difficulties of using AI to demand forecasting in order to improve supply chain inventory management techniques.

Keywords: Artificial Intelligence; Demand Forecasting; Inventory Management; Supply Chain; Predictive Analytics.

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Study of Technology Based Self-service Attributes and its Impact on Customer Satisfaction

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ABSTRACT

Purpose: This study set out to understand the phenomenon of human interaction during usage of Self-service technology. The quantitative research method was utilized for this investigation. The purpose of the study, which uses research tools to gather data, is to confirm interrelation of customer satisfaction attributes using quantitative and statistical data analysis. **Design Methodology/Approach:** Customers rated various customer satisfaction parameters like perception, speed of use, enjoyment etc. for this study. The information used in this study was gathered using primary data. The survey was conducted from passengers who availed the self-service to check-in. **Findings:** The study's findings provide important insights on the use of self-service technologies. Facilitating forced usage and promoting repeat usage are some of the actions that may be taken to improve customer satisfaction. **Research limitations:** This paper is based on data satisfaction collected from customers using self-service check-in kiosks at the airport. **Implications:** In terms of theory, this study completes the process by which passenger satisfaction and self-service technology interact in the context of public transportation, particularly in the airport sector, and it advances our knowledge of the variables that influence passenger satisfaction.

Keywords: Ease of Use; Enjoyment; Customer Satisfaction; Self-service Technology; Technology Based Self-service.

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The Influence of Green Supply Chain Management Practices on Logistics

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ABSTRACT

Growing environmental concerns and consumer demand for eco-friendly options necessitate a shift towards Green Supply Chain Management (GSCM) in logistics, especially in developing economies. Traditional logistics prioritize speed and affordability, often at an environmental cost. However, GSCM offers a “triple win” for logistics: reducing environmental impact, improving operational efficiency, and potentially boosting profits. This study explores the influence of GSCM practices on logistics, focusing on emerging economies like India. Here, balancing economic growth with environmental responsibility is crucial. GSCM offers a solution, promoting sustainability without sacrificing economic viability. Studies show GSCM can lead to cost reductions and increased profitability for Indian organizations. However, the logistics industry itself is a major environmental polluter. This research aims to break this cycle by quantifying the potential for a “triple win” through GSCM practices. The study focuses on specific practices like fuel-efficient vehicles and sustainable packaging, quantifying their impact on waste reduction, carbon emissions, delivery times, and profitability. By demonstrating that GSCM can improve both environmental and economic performance, this research empowers stakeholders across the logistics ecosystem to embrace sustainable practices. This shift has the potential to pave the way for a greener and more efficient future for logistics.

Keywords: GSCM; Logistics; Sustainability.

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A Market Insight of Use of Analytics in Supply Chain Management Industry

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ABSTRACT

The international supply chain analytics market was valued at \$4.53 billion in 2019 and is expected to reach \$16.82 billion by 2027, increasing at a CAGR of 17.9% from 2020 to 2027. Supply chain analytics boards to improve operational competence and effectiveness by enabling data-driven decisions at strategic, operational, and tactical levels. It integrates virtually the complete value chain with sourcing, manufacturing, distribution, and logistics. Supply chain analytics supports increasing productivity, dropping wastage, inventory forecasting, and improving customer relationships. Increase in need of improving operational and supply chain efficiencies, rapid increase in volume of business data across various sectors such as manufacturing, retail, and transportation, surge in investments for Big Data supporting initiatives by governments and rise in adoption of Big Data technologies are some of the key factors that drive the global supply chain analytics market growth. However, an absence of skilled IT staff and imprecision in data are anticipated to limit the market growth. On the opposing, growth in awareness regarding the assistance of supply chain analytics and an increase in demand for cloud-based supply chain analytics solutions are expected to provide profitable growth opportunities for expansion of the global supply chain analytics market during the analysis period.

Keywords: Dropping Wastage; Big Data; Forecasting.

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Strategies, Challenges and Success Factors in Lean Implementation for Manufacturing Industry: A Literature Review

*Dineshkumar Hiranman Aher**, *Satish Ubale*** and *Deepali Satish Ubale****

ABSTRACT

The review aims to contribute valuable insights to the broader theme of sustainable development goals (SDGs) by addressing lean methodologies that can enhance efficiency, reduce waste, and promote environmentally conscious practices in manufacturing. The objective of this literature review is to examine the strategies employed, challenges encountered, and success factors identified in the implementation of lean principles for manufacturing industry. This review delves into the concepts of lean implementation within the manufacturing sector, exploring the principles of waste reduction, continuous improvement, and streamlining of production processes. The review also aims to establish a connection between lean practices and their potential impact on achieving sustainable development goals. The literature review adopts a systematic approach to analyze scholarly articles, research papers, and case studies related to lean implementation. A thorough examination of key databases and academic journals is conducted to identify relevant literature that highlights strategies, challenges, and success factors in lean implementation. The findings of this literature review provide an in-depth understanding of strategies adopted by manufacturing industries in their lean journeys, such as JIT, VSM, Kaizen, and others. It highlights the challenges during the implementation process and identifies the success factors contributing to the effective integration of lean principles.

Keywords: Lean Implementation; Manufacturing Industry; Waste Reduction; Continuous Improvement.

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The Role of Total Quality Management in Achieving Operational Excellence and Competitive Advantage in the Automotive Industry

Shardul Dyundi and Stuti Bhardwaj***

ABSTRACT

This research investigates the transformative impact of Total Quality Management (TQM) on achieving operational excellence within the automotive industry. It explores how TQM techniques, such as Six Sigma for defect reduction and Kanban for optimized production flow, contribute to enhanced efficiency, product quality, and customer satisfaction. Real-world case studies and industry data solidify the link between effective TQM implementation and measurable improvements in performance metrics like lower defect rates, increased productivity, and streamlined processes. The research investigates further, examining how TQM fosters a culture of continuous improvement through techniques like employee empowerment and data-driven decision making. This empowers automakers to adapt to market shifts and technological advancements. Finally, it assesses the long-term impact of TQM on establishing a sustainable competitive advantage in the global automotive landscape. The analysis will be able to offer valuable guidance for manufacturers, suppliers, and policymakers seeking to leverage TQM for operational excellence and a stronger market position.

Keywords: Automotive Industry; Operational Improvement; Efficiency; Total Quality Management.

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Creating a Sustainable E-grocery Future: An Analysis of Dunzo and Zepto's Supply Chain Management

Swapnali Jadhav, Satish Ubale** and Neelkanth Dhone****

ABSTRACT

“Sustainability is no longer a competitive advantage, it’s a competitive necessity.” - John Browne, Former CEO of British Petroleum. As rightly pointed out by such prominent leader who always advocated various approaches to build the supply chains that brings sustainability to businesses. This research paper aims to evaluate the efficiency of green supply chain management in an Indian company through a focused case study of Dunzo and Zepto. Both are an Indian logistics startup, has increased attention in recent years for its innovative approach to supply chain management. As the demand for sustainable and environmentally friendly practices continues to grow, companies like Dunzo and Zepto have been at the forefront of implementing green supply chain management strategies. This case study will delve into the specific initiatives undertaken by both to assess the impact on efficiency and sustainability within its supply chain. This case study highlights the company’s successful integration of electric vehicles into its supply chain, aiming to reduce carbon emissions and promote sustainability. The company’s efficient delivery routes and strategic use of electric vehicles minimize dependency on traditional gasoline-powered vehicles, enhancing delivery capacity and preserving environmental resources, ultimately leading to a more sustainable ecosystem.

Keywords: Green Supply Chain Management; Sustainability; Operational Efficiency; Q Commerce; Dark Stores.

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INFORMATION TECHNOLOGY

Understanding the Motivating and Demotivating Factors in Online Education: A Study of Under Graduate Students

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ABSTRACT

The rapid evolution of Information and Communication Technologies (ICTs) has brought about significant changes in the twenty-first century, profoundly affecting the demands of modern societies. Acknowledging the transformative influence of these technologies on both the workplace and everyday life, education sector is experiencing major transformation from offline to online education. Education is increasingly imparted with these digital technologies. Post COVID 19 pandemic there is a sudden transformation from traditional face-to-face learning approach to remotely digital learning, some present studies revealed that students' motivation in online learning was affected both intrinsically and extrinsically. This paper aims to understand motivating and demotivating factors of online education among college going students. The research was conducted in two phase to understand the motivating and demotivating factors. In first phase to explore motivating, demotivating factors, of online education, in-depth interviews were conducted with 51 students. Data thus collected was checked for content validity through an extensive literature review. In the second phase, a questionnaire was administered to 101 students from different colleges of Pune based on motivating and demotivating factors found in first phase. To establish the statistical validity percentage analysis is done.

Keywords: Information and Communication Technologies (ICTs); Covid-19; Digital Technologies.

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Sentiment Analysis using NLP: Ethical Considerations and Responsible AI Practices

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ABSTRACT

Nowadays, people use social media to express their emotions and sentiments on various subjects/matters which helps businesses to track the ongoing trends in the market and sentiments of people to stay in the race in order to understand the likes/dislikes of people. Utilizing natural language processing for sentiment analysis enables businesses to identify market trends and gain a comprehensive understanding of user sentiments, spanning positive, negative, or neutral viewpoints, along with the ability to identify specific emotions such as happiness, sadness, or anger. As of now the world is moving more towards the advanced technologies such as Artificial Intelligence (AI) and Machine Learning (ML) the concern about privacy, security and responsibility among users increases. This research aims to address one such critical issue of responsible AI practices considering the key areas of concern such as privacy issues, bias mitigation, transparency, and the incorporation of human oversight. Furthermore, our work thoroughly examines these ethical considerations to contribute to the establishment of guidelines that promote transparency, fairness, and accountability in sentiment analysis models.

Keywords: Sentiment Analysis; Natural Language Processing (NLP); Bias Mitigation; Transparency; Fairness.

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Teaching Sounds through Poetry to the Digital Natives

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ABSTRACT

Today's learners are surrounded by the ambient noise from social media; there are constant beeps and clicks of content sharing amongst the youth. However, there are even some podcast tracks and audiobook files that do become popular with the Gen Z. Amidst this pandemonium of sounds, what gets transformed from a cacophony to a melody is the sound of poetry. Phonology is the most primary level of linguistic analysis, mastering which is a great challenge. Poetry is the tool that provides the medium to best understand the nuances of sounds in language learning. Post pandemic, the emphasis on enhancing the digital classroom has worked in the favor of the digital natives. This paper is therefore, sought to analyze the way in which sounds manifest in poetry, the method of delivering the phonological aspect of language to the target group, and the multimodal environment that caters to the needs of students who get fascinated by disruptive technologies.

Keywords: Phonology; Poetry; Digital Natives; Multimodal Environment; Disruptive Technologies.

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Emotion Recognition, Depression Detection and Consultancy using Deep Learning

Anilkumar Hulsure*, Parth Ashtikar** and Prajwal Kulkarni***

ABSTRACT

In natural psychological equilibrium, tension may be generally perceived as disturbance. If a person is unable to reconcile the expectations imposed on him/ her with his / her capacity to deal to them, so it generates tension and produces burden on mental health. There're many two types of difficulties. Depression may be generally described as psycho-logical equilibrium disruption. One of major research fields of biomedical engineering is Depression detection, as proper Depression prevention could be easy. Depression presents a significant challenge to global health, demanding innovative solutions for early detection and intervention. Traditional assessment methods relying on self-reporting and clinical evaluations are often subjective and may lead to under diagnoses. To address this issue, this paper aims to develop a comprehensive system leveraging advanced technologies, including facial expression analysis, tone of speech recognition, and related modalities. The primary objective is to create a user-friendly tool capable of detecting signs of depression accurately, even in cases where individuals conceal their emotional struggles. By providing early intervention and support, the paper aims to improve mental health outcomes, ultimately contributing to the well-being of individuals affected by depression checked.

Keywords: CNN; Facial Expression; Psychological.

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Impact of Gamification on e-wallet Purchase Transaction: A Multi-method Approach

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ABSTRACT

The adoption of mobile payments provides customers with a quick alternative to making payments using digital methods. The present research delves into the influence of gamification on purchasing transactions made via e-wallet applications, aiming to comprehend customers' perspectives on gamification within these mobile payment platforms. Initially, the study focuses on examining the relationship between transaction costs and the rewards yielded when utilizing mobile payment apps. Subsequently, qualitative in-depth interviews were conducted with 23 participants, employing grounded theory principles to explore their experiences with gamification. Self Determination Theory (SDT) and Flow Theory (FT) helped the authors to frame the questions for the qualitative interviews. The findings indicated a positive association between transactional costs and rewards generated for users employing gamification during mobile payment transactions. The features of gamification, including ease of navigation through the application; and rewards in return, generated curiosity amongst the participants to make payments using the payment app. The in-depth interviews concluded that gamification was engaging, but the type of rewards received needed to be more satisfactory.

Keywords: Gamification; Grounded Theory Approach; Purchase Transaction; Flow Theory; Self Determination Theory.

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Forensic Face-sketch Creation and Recognition using AWS Rekognition and Facenet

Leela Rani P. *, Mythra M. **, Farheen Ali*** and Deepak J. ****

ABSTRACT

Forensic science faces challenges in expediting criminal identification due to the time-consuming nature of hand-drawn face sketches. Traditional methods reliant on forensic artists often lead to delays and resource constraints. To address these challenges, this project proposes a comprehensive solution that integrates modern technologies, including AWS Rekognition and a FaceNet ensemble model. The envisioned solution emphasizes robust algorithmic development, user-friendly design, and secure cloud infrastructure. A standalone application is proposed to revolutionize the face sketch creation process, enabling users to effortlessly generate composite sketches through a drag-and-drop interface. AWS Rekognition is utilized for facial analysis, including face detection, facial attribute extraction, and image similarity assessment. Furthermore, a FaceNet ensemble model is employed for facial recognition tasks, to enhance accuracy and robustness. Ensemble learning methods are applied to combine multiple FaceNet models, facilitating reliable identification of suspects or individuals of interest. The integration of these technologies enables real-time compatibility with police databases while addressing data privacy concerns. The proposed solution aims to streamline the face sketch creation process and improve the efficiency of facial recognition workflows. By leveraging AWS Rekognition and FaceNet ensemble model, the project seeks to bridge the gap between intuitive sketch creation and advanced facial recognition capabilities.

Keywords: AWS Rekognition; Facenet; Face Recognition; Face Sketch.

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The Emerging Role of Artificial Intelligence in Healthcare: A Future Perspective

Hetal Thaker and Nishita Bajaj***

ABSTRACT

Artificial Intelligence (AI) is revolutionizing healthcare, promising to transform the industry in exceptional ways. From diagnosis to treatment, AI's offering a future where healthcare is more personalized, efficient, and accessible. In diagnostics, Machine Learning (ML) algorithms analyse medical data, from imaging scans to patient records, to identify patterns and anomalies with remarkable accuracy. This enables earlier detection of diseases, leading to more timely interventions and improved patient outcomes. Treatment planning is also being revolutionized by Natural Language Processing (NLP) algorithms can help clinicians to modify treatments to individual patients based on their unique genetic temperament, medical history, and lifestyle factors. This personalized approach promises to optimize treatment efficacy while minimizing side effects. AI is also reshaping healthcare management and administration. Predictive analytics algorithms forecast patient admissions, optimize resource allocation, and streamline operational workflows, ultimately enhancing healthcare delivery and reducing costs. AI in healthcare also poses challenges, including data privacy concerns, regulatory hurdles, and the need for continued investment in AI research and development. With ongoing advancements in AI technology and increasing collaboration between researchers, clinicians, and policymakers, the future of healthcare looks brighter than ever. AI will be playing a central role in improving patient outcomes and transforming the healthcare.

Keywords: Artificial Intelligence; Healthcare; Machine Learning; Natural Language Processing.

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Exploring Real-time Facial Recognition for Attendance Management: A Systematic Review

Sarika Jadhav* and Meghana Soni**

ABSTRACT

In the modern era of digital education, the manual tracking of student attendance presents significant challenges for teachers. An automatic attendance control system has been implemented to address this issue. This system effectively eliminates problems such as substitute attendance and students are marked as present if they are not physically present in class. It achieves this by understanding live video streams and using OpenCV to extract frames from the video, pre-trained on 100 image samples of each student. This database is used to match images and mark students as present. The main steps in this process are the face detection Haar Cascade Algorithm for training positive and negative images, recognition using dlib, facial marker recognition and adding known faces to student images database together to accurately record a person's location in an excel sheet for further consistency. Image preprocessing was performed using openCV, including image resizing, normalization, and noise reduction to improve image quality. This new system is proving to be a successful and effective way to manage student attendance.

Keywords: Check-in Process; Attendance Automation; Face Recognition; Object Matching; Haar Cascade Algorithm.

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Enhancing Credit Card Fraud Detection using XGBoost: A Robust Machine Learning Approach

Sarika Jadhav and Sumaiya Sayed***

ABSTRACT

With the relentless advancement of digital technology in today's era, the financial landscape has undergone a remarkable transformation. With the widespread adoption of cashless transactions and the proliferation of online shopping, credit card transactions have become an integral part of our daily lives. Credit cards play a vital role in day to day life. Credit cards are used everywhere nowadays from daily shopping to online transactions, by small businesses as well as individual card holders. With increased use of credit card there is also an increase in fraud cases. Credit card fraud poses a significant challenge to financial institutions, businesses, and consumers alike. To address this challenge, we turn to the power of machine learning. This project focuses on developing an effective credit card fraud detection system that can swiftly identify fraudulent transactions, thus safeguarding financial assets, and protecting cardholders. By harnessing the capabilities of extreme gradient boosting classifier, my aim is to create a robust and adaptable solution that can stay ahead of evolving fraud patterns.

Keywords: Credit Card Fraud; Machine Learning; Supervised Learning; XGboost; Extreme Gradient Boosting Classifier.

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Cognitive Impairment Diagnosis: A Game Theoretic Approach of Cognitive Machine Learning

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ABSTRACT

Machine Learning (ML), a subset of Artificial Intelligence (AI) is used to simulate human-like intelligence in machines. Cognitive Machine Learning is a specialized branch of ML that focuses on developing algorithms to induce human-like reasoning and decision-making without explicit programming. Game theory is the study of mathematical models, used with statistical and behavioural analysis to predict outcomes in a social situation. Game theory can aid AI/ML training models with strategy identification and decision-making. To leverage insights from game theory and cognitive psychology, the analysis aims to emulate human-like decision-making and reason in AI systems. In this research paper, we analyse existing models, particularly focusing on Logistic Regression and Evolutionary algorithms to find an early diagnosis of cognitive impairment. By performing the comparative analysis, we aim to optimize the model selection process. This paper explores new possibilities for intelligent systems, demonstrating the synergy between AI, game theory, and cognitive psychology in tackling real-world challenges like cognitive impairment diagnosis.

Keywords: Artificial Intelligence; Cognitive Machine Learning; Game Theory; Multi-agent System; Logistic Regression.

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Optimizing the Assessment Framework and the Question Papers Design with Blooms Taxonomy: A Comprehensive Analysis of Aligning the Assessment with Learning Abilities of the Students in Private University

Madhura Jagtap and Bhanu Varma***

ABSTRACT

The research collaborates, the study of Blooms Taxonomy to understand its applications in the information sector proposing an efficient framework of assessment methods for the learners. This facilitates the knowledge Professionals to effectively design the Learning objectives, implement diverse evaluation techniques, and design question papers that accurately gauge student skill levels. Design Approach and Methodology: Part I: The theoretical exploratory research utilizing Secondary data to explore Blooms' Taxonomy and its dimensions. Part II: The applied research, concentrates on aligning Blooms' Taxonomy theory to design the learning objectives and develop a Model Theory that facilitate teachers. Part III: The experimental research with stratified random sampling method, question papers from the courses across two private universities are selected as a sample for mapping Blooms' Taxonomy, the learning objectives and the design question papers. Findings suggest that this model guides the instructors to match the evaluation to the students' comprehension levels, maintaining the standards set by the university. This approach emphasizes the importance of accurately assessing student skills not only for individual achievement but as means to identify educational gaps, promote continuous learning, and ultimately contribute to a sustainable future by fully realizing human capital potential.

Keywords: Bloom' Taxonomy; Knowledge Industry; Learning Objective; Assessment Methods.

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Empowering Speech-impaired Individuals: A Hand Gesture to Text and Voice Conversion System

Arunika Das*, Ajitesh Reddy Tippireddy** and Somya Dubey***

ABSTRACT

In this paper, we present a groundbreaking Hand Gesture to Text and Voice Conversion System designed to empower individuals with speech impairments. Leveraging the advancements in Convolutional Neural Network (CNN) technology, our system achieves unprecedented accuracy rates exceeding 99% in recognizing hand gestures representing the 26 alphabets. By harnessing a comprehensive dataset sourced from Kaggle, our CNN model ensures precise interpretation of user gestures, transforming them into coherent text. However, recognizing the diverse needs of our users, we have gone a step further by integrating a Graphical User Interface (GUI) application, crafted using essential libraries like OpenCV, Keras, etc. This user-friendly interface not only facilitates seamless interaction but also provides real-time word suggestions, enhancing the efficiency of sentence construction. Additionally, to cater to individuals with visual impairments, we have enabled a sentence listening option, ensuring inclusivity in our design. With its high accuracy, intuitive interface, and inclusive features, our Hand Gesture to Text and Voice Conversion System not only demonstrates the potential of CNN-based approaches but also underscores our commitment to fostering accessibility and inclusivity in technology solutions.

Keywords: Sign Language to Text Translation; CNN; Open CV; Keras.

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Conversational Agent for Website Engagement using LLaMA 2

*Aishwarya S. *, Manogna Bollineni** and Leela Rani P. ****

ABSTRACT

In an era marked by the ubiquitous deluge of information, the project titled “Conversational Agent for Website Engagement using LLaMA 2” emerges as a beacon of innovation, offering a transformative solution to heighten user engagement on websites. The project strategically employs the cutting-edge capabilities of LLaMA 2, an advanced artificial intelligence developed by Meta AI. At its core, this initiative endeavors to craft a conversational agent that transcends the limitations of traditional chatbots. Powered by the nuanced understanding and generation of human-like text, this agent aspires to create an environment conducive to natural and context-aware conversations on websites. The overarching objective is to simplify the user experience, allowing individuals to seamlessly connect their queries with the most pertinent and meaningful content. Distinguishing itself from conventional approaches, the conversational agent integrates an inventive technique known as Graph-Based Prioritization. By incorporating this novel approach, the project aims to elevate the conversational interface to new heights of effectiveness and user satisfaction. In the intricate domain of information retrieval, the project strategically leverages the capabilities of PageRank, a venerable algorithm recognized for its efficacy.

Keywords: Chatbot; Website Engagement; Large Language Models; LLaMA 2.

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GENERATIVE AI IN BUSINESS

The Impact of Generative AI on Contemporary Art Market

*Surabhi Gulwelkar**

ABSTRACT

This research paper illuminates the profound influence of Generative AI on the Art Market. Through the analysis of the current scenario, this research explores how Artificial Intelligence has impacted traditional art concepts and methods as well as practicing and beginner artists who explore advanced ways of creativity. In addition, the research paper analyses the economic impacts of Artificial Intelligence on today's art market. Studying the data of well-known art galleries, online art selling platforms, auction houses and their market trends, it reveals how AI-generated art is being accepted by art buyers and investors. At the same time, this study also analyses the challenges that AI-generated art creators & collectors have to face in the near future. The earlier studies and empirical evidence are analysed and presented critically in this research. Ultimately, this research paper attempts to highlight the transformative impacts of the new age technology on traditional art practice and marketing. The research paper concludes with insightful findings and suggests the scope for future researchers.

Keywords: Generative AI; Art; Art Market; Colors; Artworks.

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AI and the Future of Work: A Comprehensive Examination

Vivek Magar* and Sharvari Pote**

ABSTRACT

Topic: AI and the Future of Work: Impact of Generative AI on the Design Industry. Artificial Intelligence (AI) specifically image-generative AI can revolutionize the work process by creating tasks, bringing creativity to the Designs industry. This abstract explores the impact of generative AI on the future workplace in the design industry. Generative AI is a new disruptive technology that is impacting positively the design industry. It gives wings to your imagination, it can convert your text to the image in a few seconds. In this way, it is helping the industry to do the work much faster and more effectively. Generative AI is already impacting various sectors like design, writing, research, engineering, Management, administration, HR, content creation, healthcare, gaming, and finance. Generative AI is opening new creative opportunities for the industry. It helps in repetitive jobs in Communication Design, Advertising, branding, graphic design, advertising, content creation, and product design, which helps the industry to do the work at a much faster speed and accuracy and can save time and money which increases productivity and innovation in work.

Keywords: Generative AI; Design Industry; Future Workplace.

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Enhancing Business Transformation through AI-powered Personalized Recommendation Systems for Electronic Goods

Maya Pisal and Sheetal Bura***

ABSTRACT

This study delves into the profound impact of Artificial Intelligence (AI) on business transformation, particularly within electronic goods. The research is based on a data-driven approach aimed at understanding consumer preferences and choices when purchasing electronic goods through e-platforms. By creating a database that facilitates highly personalized and relevant product recommendations, the study seeks to benefit online retailers, manufacturers, and reviewer platforms. The study comprehensively reviews sequence-aware recommender systems, categorizes recommendation tasks, analysis algorithm solutions, and discusses methodological approaches. Leveraging advanced machine learning algorithms, the research emphasizes the potential of AI-powered personalized recommendation systems to evaluate user experiences, facilitate informed purchasing decisions, and drive business growth. The methodology involves quantitative analysis using a hybrid recommendations system that integrates collaborative filtering and content-based filtering to predict consumer behavior. By applying this approach, sellers can strategize based on consumer preferences, in turn improving algorithm settings to provide accurate and diverse recommendations for electronic goods, ultimately leading to increased sales and enhanced customer satisfaction. This abstract encapsulates the study's focus on leveraging AI to understand consumer preferences and enhance personalized recommendation systems for electronic goods sold through e-platforms.

Keywords: Electronic Goods; Personalized Consumer Experience; User-item Interactions; Data-driven Insights; Algorithmic Solutions.

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Significance of Augmented Reality (AR) and Virtual Reality (VR) for User Experience Design

*Shankar Aderao**

ABSTRACT

The fields of augmented reality (AR) and virtual reality (VR) are significantly influencing user experience (UX) design. These innovations enhance interactions with digital material by providing immersive and interactive environments that go beyond conventional user interfaces. AR and VR improve training, education, and entertainment by giving users realistic simulations and spatially aware interfaces. In order to produce user-friendly interfaces, compelling visualizations, and compelling narrative mechanics, UX designers make use of AR and VR. Furthermore, these technologies facilitate iterative design processes by allowing designers to prototype and test user interactions in virtual environments. By providing alternate modes of interaction and meeting a variety of user needs, augmented reality and virtual reality (AR/VR) also help make digital experiences more accessible. UX designers need to take use of these emerging technologies to create intuitive and seamless experiences that empower and pleasure users in a variety of contexts, such as marketing, gaming, education, and more.

Keywords: User; Interactive; Visualization.

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The Study of using Teachable Machine a Web Based Machine Learning GUI Tool to Solve Some of the Selected Real Life Problems or Situations

*Heena Mulani**

ABSTRACT

Machine Learning is the part of AI which enables computers to learn from data and make decisions and predictions out of it. Teachable machine is a web based machine learning GUI (Graphical User Interface) tool. It allows user to create machine learning models without learning any coding skills. It facilitate creating models by giving images, sounds and poses of body as the input. Teachable machine is fast and efficient to make the models in few minutes. There are many real life problems or situations where this models can play important role. In this research paper author is trying to highlight how we can provide solution to some of the selected real life problems or situations by making models. Storing data in the form of images, sound effects, various body poses and making the model out of it as a solution for many cases is remembering experience. The steps and execution of models here is very user friendly as it does not need coding skills.

Keywords: AI; GUI; User Friendly; Fast and Efficient.

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FINANCE

Exploring the Potential of RBI's Digital Rupee as a Replacement for UPI: A Comparative Analysis

Suresh Kadam and Priyanka Dhoot***

ABSTRACT

Reserve Bank of India (RBI) introduced the digital rupee (e₹) calling it a watershed movement in the evolution of currency. Digital rupee is a legal tender issued by RBI in a digital form with the purpose of reducing operational costs, fostering financial inclusion and adding efficiency to the payment and settlement system. NPCI, under RBI, pioneered Unified Payment Interface (UPI) as a convenient and efficient payment system for P2P and P2M transactions. In a matter of few years, UPI has grown exponentially cornering 89% of all retail transactions and fostering a FinTech ecosystem around it. Digital Rupee and UPI are considerably different in terms of technology used, intermediaries, settlement process, operational risk and use cases. We explore the potential of digital rupee eclipsing UPI. A comparative analysis of the digital rupee and UPI indicate that both technologies have their pros and cons and digital rupee can be used in cross-border payment whereas UPI retains its domestic payments. Digital Rupee and UPI are expected to co-exist.

Keywords: Digital Rupee; UPI; CBDC; Digital Currency.

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Decoding the Narrative: Understanding Women's Role in Financial Advertisements

Neha Dubey*, Pallavi Jha** and Pragati Pallavi***

ABSTRACT

The influence of media representation, particularly in advertisements, has long been recognized as a significant factor in shaping societal perceptions and norms. In the realm of banking and finance, where women's participation remains disproportionately lower than men's, understanding the portrayal of women in advertisements becomes crucial. This paper aims to decode the representation of women in banking and financial advertisements on television and explore its potential impact on societal perceptions of women's roles in finance. Through content analysis, this research delves into the various portrayals of women in such advertisements, examining how they are depicted in relation to financial activities and decision-making. By uncovering patterns and themes within these advertisements, this study seeks to elucidate the ways in which media representations may contribute to the perpetuation of gender stereotypes and the reinforcement of traditional gender roles in financial contexts. Ultimately, this research sheds light on the complex interplay between media representations and societal perceptions, offering insights into strategies for promoting greater gender equality and inclusivity in the realm of finance.

Keywords: Media Representation; Banking/Financial Advertisements; Television; Gender Stereotypes.

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Cybersecurity in Fintech: Addressing Threats and Ensuring Trust in Digital Transactions

*Shruti Gondkar**

ABSTRACT

Fintech refers to digital technologies transforming financial services, including web, mobile, cloud services, machine learning, digital ID, and APIs, transforming business models, applications, processes, and products. This report explores the relationship between cybersecurity and Fintech, analyzing threats like data breaches, phishing attacks, and ransomware. The evolving challenges and innovative solutions in the Fintech ecosystem. It highlights the importance of cybersecurity in fostering a resilient and trustworthy environment for Fintech's digital transactions. Financial intermediaries are shaped by economic frictions and forces, including information and economies of scale and scope. Digital innovation has improved system connectivity, computing power, and data, leading to reduced transaction costs and new business models. However, traditional economic forces remain relevant, including re-bundling and advantages to large providers. The transformation of financial services raises policy issues about competition, regulatory perimeters, and market composition. Authorities must coordinate across financial regulation, and industry regulatory bodies to balance stability, efficiency. Digital technologies are transforming finance, making services more diverse, competitive, efficient, and inclusive. The COVID-19 pandemic has accelerated this transformation, leading to increased market concentration and new risks for public policy goals. Digital innovation has brought improvements in system connectivity, computing power, and cost, resulting in large volumes of usable data.

Keywords: Fintech; Digital Innovation; Fintech Ecosystem.

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A Study on the Expansion of Cashless Transactions in India Following Demonetization

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ABSTRACT

Demonetization is every Indian's haunting experience and is going to be one of the economic events of our time. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Demonetizing is a Progressive shift to cashless economy with a greater focus on electronic transactions. The study probes into the profound transformation of India's financial ecosystem in the reverberation of the 2016 demonetization drive. This research pursued the expansion of cashless transactions as a resulting outcome of the government's bold move to demonetize high-denomination currency notes. By employing a multi-faceted approach, the study aims to dissect the key factors contributing to the surge in digital transactions and their long-term implications on the Indian economy. Employing a mixed-methods approach, the study utilizes quantitative data on digital transaction volumes alongside qualitative interviews with stakeholders across diverse demographics and sectors. The analysis delves into various aspects like the pre-demonetization landscape In conclusion, this study sheds light on the dynamic landscape of cashless transactions in post-demonetization India. By providing a nuanced understanding of the driving forces, challenges, and potential solutions, it contributes valuable insights to the ongoing discourse surrounding the country's journey towards a more digitally inclusive financial future.

Keywords: Demonetization; Economy; Digital; Denomination; Cashless Transactions.

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Fintech due to Cross Border Payments

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ABSTRACT

Cross-border payments revolve around payments or transactions with the involvement of individuals, companies, banking institutions, and settlement institutions situated in two different countries, also called international transactions. International trade and business practices have become popular due to technological innovations and globalization in the past few years. There are various benefits a business can derive from the appreciation of cross-border payments. The traditional payment system in business has its own shortcomings and limitations. While cross-border payments are considered more complex and expensive due to the heavy complexity involved in the transaction process, they have various benefits for businesses. Due to the complexity of this payment, innovation in the banking system takes time and involves various constant chances to be adopted in the systems while considering customer preferences. While this might seem like an issue, a huge segment of the population can benefit from technological advancement in this sector. This paper researches effective methods, cost reduction, and the impact of cross-border payments on various aspects to improve cross-border payment efficiency for businesses.

Keywords: Fintech; Internations Trade; Effective Methods; Cross Border Payments.

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Impact on Delayed Payments Policy on Growth of MSME Sector

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ABSTRACT

The critical role of Micro, Small, and Medium Enterprises (MSMEs) in India's economic growth and underscores the importance of various improvement measures such as credit policy, payment policy, and saving. Specifically, it emphasizes the significance of payment policy in determining the growth trajectory of MSMEs, with a focus on analyzing the impact of delayed payment policies on this sector's growth. Statistical analysis can help in understanding the extent to which delayed payment policies affect MSMEs and subsequently influence the broader Indian economy. Furthermore, the deployment of findings from such research can inform policymakers and stakeholders about the importance of effective payment policies in sustaining MSME growth, which in turn contributes significantly to the overall economic development of India. However, it's worth noting that conducting a robust statistical analysis requires careful consideration of various factors such as data quality, sample size, control variables, and statistical methods to ensure the validity and reliability of the findings. Additionally, integrating qualitative insights from stakeholders in the MSME sector can provide a comprehensive understanding of the challenges and opportunities associated with payment policies.

Keywords: MSME; Delayed Payment Policy; Growth.

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A Comparative Financial Performance Analysis of HDFC Bank and IDFC First Bank

*Sonal Tejwani**

ABSTRACT

Financial Performance Analysis is significant as it helps to identify how effectively the resources are utilized by the banks. Banks occupy important role in the economic development of country. The aim of this paper is to analyze the financial performance of two banks and their comparison by using Ratio Analysis. In this study last 5 years data is used for analyzing and comparing financial performance of banks. Ratio analysis is a tool which is used to measure the financial performance of a bank. Financial analysis is useful to various stakeholders such as shareholders, employees, investors as it is helpful for them while taking crucial decisions. Comparing the financial performance of the two respective banks helps to identify which bank is having a hedge over the other and which bank needs to improve their operations further. Different types of Ratios like Profitability, Liquidity, Solvency, Investing, Turnover and Earnings ratios are analyzed in this study for analyzing the financial performance.

Keywords: Ratio Analysis; Bank; Financial Performance.

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Study on Digital and Diversification Adoption Analysis by Payments Bank in India

Pawan Kumar and Bhawna Sharma***

ABSTRACT

Payment banks are unique and specialized institutions that are challenging the traditional commercial banking sector by striving to expand banking services to a wider population. These banks offer various services such as online payments, investments, tax payments, utility bill collections, savings, insurance, and e-commerce transactions. The research methodology employed in this study involved primary research from both user and employee perspectives to examine the effectiveness of the diversification & digital strategies implemented by Payment Banks in India. To gather data, structured questionnaires were utilized, which proved to be an effective means of reaching a larger audience and assessing the reliability and validity of the tools designed. Additionally, this paper identifies several factors that contribute to the deployment of digital banking strategies and the adoption of diversified products and services. The study's final findings and analysis emphasize the importance of differentiating products and services at the consumer level, as well as the significant impact of digital advancements on the formalization of the banking industry. Ultimately, the study of digital initiatives and the emergence of Payment Banks as an alternative to traditional banking approaches will benefit all stakeholders, including financial institutions, policymakers, regulators, and individuals conducting financial activities.

Keywords: Payments Bank; Digital Banking; Diversification; Financial Inclusion.

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Cybersecurity Risks and Mitigation Strategies in PayTech

Gufran Ali Shaikh and Suresh Kadam***

ABSTRACT

Cybersecurity is paramount in safeguarding against cyber threats and unauthorized access to computer systems, networks, and data, particularly in the dynamic landscape of Paytech. This research paper investigates cybersecurity within the Indian PayTech sector, focusing specifically on challenges faced by users while using PayTech services. The objectives of this study are to identify prevalent cybersecurity risks, analyze existing mitigation strategies, and propose actionable recommendations to fortify the cybersecurity posture of Indian PayTech entities. A quantitative approach was employed, utilizing both primary data from questionnaires and secondary data from research papers. The sampling size for this research is 110 chosen by employing convenient sampling. Through a systematic literature review, key themes and trends in cybersecurity risks and mitigation strategies were uncovered. Findings revealed prevalent risks including phishing attacks, data breaches, ransomware, and insider threats. Existing mitigation strategies such as encryption, multi-factor authentication, and regular security audits were identified. Proposed recommendations include implementing biometric authentication, comprehensive cybersecurity training programs, strengthening data encryption protocols, and collaborating with industry partners and regulatory bodies. These findings aim to assist Indian PayTech entities in enhancing their cybersecurity defences and mitigating the risks associated with cyber threats.

Keywords: Cybersecurity; PayTech; Cyber Threats; Mitigation Strategies.

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A Study on Customers Knowledge and Actual Usage of Open Banking Services

Sanika Dhurve* and Anuradha Patil**

ABSTRACT

Despite the potential of open banking to revolutionize financial services, a disconnect exists between customer awareness and actual usage. This study investigates this gap by examining the link between customer knowledge of open banking features and their adoption behaviour. Such initiatives aim to assess the level of customer knowledge to analyse the adoption of Open Banking services to explore the relationship between customer knowledge and actual usage of Open Banking services to identify the usage patterns of Open Banking to provide recommendations for promoting greater awareness and utilization of Open Banking among consumers. The methodology in this study involves a primary data of quantitative survey to gather comprehensive insights by using convenience sampling design and sampling size of the survey is 105. A structured questionnaire is administered to a diverse sample of banking customers, assessing their awareness levels, perceptions, and experiences with Open Banking services. Through analysis, we will explore relations between knowledge and usage, identify primary reasons for non-adoption, and assess user satisfaction. By shedding light on customer perspectives and suggesting strategies to bridge the knowledge-usage gap, the study ultimately contributes to a more competitive and innovative financial ecosystem.

Keywords: Open Banking; Customer Awareness; Usage Patterns; Adoption Rates.

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A Study on the Impact of Fintech Evolution on Knowledge, Skills, Attitude of Workforce

Vibhuti Shrivastava and Anuradha Patil***

ABSTRACT

The rapid evolution of financial technology (fintech) has profoundly transformed the global financial landscape, impacting the knowledge, skills, and attitudes of the workforce. As fintech continues to revolutionize traditional financial services, understanding its implications on human capital becomes increasingly crucial. This study investigates how fintech innovations have reshaped the competencies required by professionals in the financial sector. Through a primary survey involving 105 participants, it examines perceptions, adaptations, and challenges faced by individuals in response to the fintech revolution, uncovering evolving educational needs, skill requirements, and attitudinal shifts among both existing employees and potential workforce. The study delves into shifting attitudes toward fintech adoption, exploring factors such as perceived benefits, concerns about job displacement, and the role of organizational support. Findings contribute to understanding fintech's multifaceted effects on human capital, offering insights for policymakers, educators, and organizations navigating technological innovation. This research aims to inform strategies for workforce development and organizational adaptation in a fintech-driven world.

Keywords: Evolution; Workforce; Attitude; Technological Change.

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Beyond Traditional Boundaries: Investigating Consumer Attitudes and Preferences towards Robo Advisors in Digital Wealth Management

Neerav Chhabhaiya and Priyanka Dhoot***

ABSTRACT

The field of wealth management has seen a radical transformation with the introduction of Financial Technology (Fintech) and Wealth Technology (WealthTech), which present cutting-edge solutions. Robo Advisors have become well-known among them due to their automated money management offerings. The study aims to understand the consumer attitudes and perceptions regarding Robo Advisors in wealth management, to investigate the factors influencing consumer adoption of Robo Advisors and finally to identify opportunities and challenges associated with integrating Robo Advisors into digital wealth management practices. By employing a convenience sampling technique with 103 participants, the study gathers information about how consumers view robot advisors in the context of wealth management. The results shown that young people are drawn to robo advisors because of their ease, accuracy, and customization features. However, there's a distinct absence of human engagement and personal touch, highlighting a potential problem in fully accepting this technological innovation in wealth management methods. Automation provides scalability and efficiency, but human interaction cultivates the trust, empathy, and thoughtful decision-making that are essential to wealth management. It is suggested that wealth management should blend robo-advisors with human expertise to form a comprehensive hybrid model.

Keywords: Wealth Management; Robo Advisor; Digital Wealth Management; Fintech; Hybrid Model.

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A Comparative Study of Fintech Adoption during Pre & Post Covid-19

Harshit Bhandari and Priyanka Dhoot***

ABSTRACT

The COVID-19 epidemic has caused substantial changes in a number of industries, most notably finance, where fintech adoption has changed dramatically. In order to assess the influence on fintech adoption trends, this comparative study examines pre- and post-pandemic periods. The alternative hypothesis (H1), which suggests a large impact, counters the null hypothesis (H0), which suggests no significant influence of COVID-19 on fintech uptake. We analyse fintech adoption rates among pandemic-affected businesses using quantitative data collected through online surveys of 30 consumers, highlighting critical factors influencing adoption both during and after the crisis. The results of our study indicate a significant surge in the adoption of digital financial services, underscoring the necessity of contactless transactions and remote financial management. In addition to changing consumer behaviour, the pandemic-related disruptions have forced firms to reevaluate their approaches, which has accelerated technology improvements in the financial industry. This increase in the use of fintech highlights how resilient and adaptive people and companies can be when faced with challenges. In conclusion, our research highlights the critical necessity for ongoing innovation and adaptability in the quickly changing financial technology market by offering insightful information about the revolutionary influence of COVID-19 on fintech uptake.

Keywords: Fintech Adoption; Covid-19 Pandemic; Digital Financial Services; Consumer Behaviour; Pre & Post Pandemic.

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Cryptocurrency: Assessing it's Evolution and Challenges in the Fintech Ecosystem

Prachi Ruchandani and Suresh Kadam***

ABSTRACT

The rise of cryptocurrencies is rapidly transforming the fintech landscape, presenting a wave of both opportunities and challenges. This study delves into the impact of Decentralized Finance (DeFi) on traditional financial institutions, exploring how DeFi disrupts risk management practices, regulations, and the very structure of finance. By analyzing market forces, the study investigates what drives user behavior and shapes cryptocurrency valuation. It further examines how regulatory environments across the globe influence cryptocurrency adoption. A critical area of focus is interoperability within the cryptocurrency ecosystem – the ability for different cryptocurrencies to interact seamlessly. The research explores the challenges that hinder this interoperability and proposes potential solutions. The study employs a combination of statistical analysis and user research, this research involves surveying approximately 50 individuals to analyze a strong correlation between regulatory compliance and interoperability. This finding dismantles the notion that regulations have no impact on the cryptocurrency landscape. Instead, the evidence suggests that well-designed regulations can play a crucial role in stabilizing cryptocurrencies. The research concludes that fostering innovation and maintaining stability within the fintech ecosystem are not mutually exclusive goals. To achieve this balance, policymakers and industry leaders must work together to create a regulatory environment that promotes interoperability.

Keywords: Cryptocurrency; Decentralised Finance; User Behaviour; Interoperability; Regulatory Compliance.

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Assessing Small and Medium Enterprises Awareness and Adoption of Fintech Innovations

Prem Mamidwar, Priyanka Dhoot**, Mehtab Ansari*** and Pratiksha Daundkar*****

ABSTRACT

The rapid evolution of technology and large number of smartphone users are transforming the way to access financial services. Fintech innovations encompass a wide range of advancement including digital payments, blockchain technology, artificial intelligence driven financial services, peer to peer lending. This study investigates the awareness and adoption of Fintech innovations among SMEs. However, Small and Medium (SMEs) are the vital contributors to economic growth the extent to which SMEs are aware of and utilize these innovations remains underexplored. This study aims to explore the current level of awareness among SMEs regarding Fintech innovations and explore the potential impact of Fintech adoption on SMEs business performance. Through a review of existing literature, this study identifies key factors influencing SMEs engagement with Fintech, including technological readiness regulatory frameworks and perceived benefits. Further, the survey is conducted to gather the primary data from 36 SMEs situated in Pune city by using convenient sampling method by adapting closed-ended questionnaire. The findings of this research contributed to a better understanding of how SMEs engage with Fintech innovations, thereby promoting financial inclusion and economic growth.

Keywords: Fintech; SMEs; Awareness; Adoption; Innovation.

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A Study on the Customer Perception and Awareness towards Cryptocurrencies

Pratiksha Daundkar*, Suresh Kadam** and Prem Mamidwar***

ABSTRACT

Cryptocurrencies are developed using open-source software, which is not affiliated with any central authority and is accessible to everyone over the internet without any official authority. By examining the perceptions of consumers towards cryptocurrencies, researcher seek to uncover the underlying drivers and barriers that shape their adoption and utilization, this study is about the relationship between customer perception and awareness towards cryptocurrencies, aiming to provide valuable insights into the factors influencing individuals' attitudes and behaviors in this evolving digital asset ecosystem. This study is an attempt to Assess Awareness about cryptocurrencies and to understand perception of investors about Cryptocurrencies and understand challenges & benefits from investing in cryptocurrencies. Further the survey is conducted to gather the primary data from 111 respondents situated in Pune city by using convenient sampling method by adapting closed-ended questionnaire. The study found that a significant portion of the surveyed population was aware of cryptocurrencies, with Bitcoin being the most recognized among them.

Keywords: Cryptocurrencies; Customer Perception; Awareness; Trust; Adoption.

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Comparative Analysis of Algorithmic Trading and Traditional Trading in the Fintech Era

Swarali Naikare, Suresh Kadam**and Sheela Naikare****

ABSTRACT

This research investigates the comparative performance of algorithmic trading and traditional trading methods in the context of financial technology (fintech). It aims to assess the speed, adaptability, efficiency, and cost-effectiveness of both approaches, considering their implications for market stability and accessibility. The research methodology employed a primary, quantitative approach through a questionnaire-based survey, facilitating the collection of actual data from participants. The sample size comprised 57 respondents, selected through a convenient sampling method. Preliminary findings suggest that algorithmic trading demonstrates superior speed and efficiency, although with concerns regarding market volatility and fairness. These findings highlight the need for regulatory frameworks to adapt to the complexities of algorithmic trading while ensuring market integrity. Ultimately, the research seeks to inform investment decisions, shape regulatory policies, and drive innovations in modern financial markets. By elucidating the impact of technological advancements on trading strategies, this study contributes to a deeper understanding of the intersection between technology and finance, facilitating informed decision-making in an increasingly digitized trading environment.

Keywords: Algorithmic Trading; Traditional Methods; Fintech; Comparative Performance.

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Transforming Insurance Landscapes: Exploring User Adoption and Satisfaction in the Era of Insurtech

Abhilasha Tikone and Anuradha Patil***

ABSTRACT

Insurtech encompasses a wide range of technologies, including artificial intelligence, machine learning, blockchain, Internet of Things (IoT), and data analytics, which are leveraged to streamline insurance processes, improve underwriting accuracy, personalize customer experiences, and optimize claims management. The insurance industry is undergoing a significant transformation driven by technological advancements, leading to the emergence of insurtech. This shift is reshaping traditional insurance practices, offering innovative solutions to enhance efficiency, risk management, and user satisfaction. This study investigates the factors influencing user adoption of Insurtech solutions, assesses user satisfaction with Insurtech-enabled insurance services, and explores the relationship between Insurtech adoption and user satisfaction. Through data collected from 102 respondents, both alternate and null hypotheses are examined to understand the impact of Insurtech technologies and regulatory support on user satisfaction. The alternate hypothesis suggests that Insurtech technologies positively influence user satisfaction, while regulatory support for Insurtech adoption enhances user satisfaction. Through empirical analysis, this paper offers insights into the dynamics of insurtech adoption, regulatory support, and user satisfaction, aiming to provide recommendations for improving the user experience in the evolving insurance landscape.

Keywords: Insurtech; Innovation; Risk Management; Efficiency.

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The Impact of e-KYC in Traditional Banking Services with Respect to State Bank of India

Luv Dipak Gujar and Anuradha Patil***

ABSTRACT

The financial industry is witnessing a considerable shift towards electronic Know Your Customer (E-KYC) standards in the current digital era. This shift has important ramifications for banks, regulators, and customers. This research aims to investigate the implications of E-KYC integration in the context of the State Bank of India (SBI), one of the country's leading banks. The research uses a Case study methodology with aims to examine the current state of E-KYC deployment inside SBI, evaluate its implications for regulatory compliance, and analyze its influence on client onboarding procedures and operational efficacy. The main technique of gathering data is through surveys and interviews with a statistically significant sample size of 20 banking professionals and clients. The problem that has been discovered highlights the difficulties that traditional banking services have when it comes to manual customer verification and onboarding procedures. This provides the foundation for the development of null and alternative hypotheses. The research's conclusion highlights a revolutionary era sparked by the adoption of E-KYC, in which SBI uses digital technologies to expedite customer identification and verification, resulting in significant paperwork reductions, accelerated processing times, and strengthened compliance measures, all of which promote increased efficiency, security, and customer satisfaction.

Keywords: E-KYC; State Bank of India (SBI); Operational Efficiency; Regulatory Compliance; Digital Transformation.

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Beyond Banks: Evaluating P2P Lending as a Financing Solution for Indian SMEs

Prerna Bhorde*, Priyanka Dhoot** and Anuradha Patil***

ABSTRACT

As Fintech innovation continues to dominate the financial industry, peer-to-peer lending platforms emerged and are adopted in several countries including India. This digital lending platform aids Micro, small and medium enterprises to obtain funds with less efforts hence, experiencing a constant growth in India. Despite the growth, a lot is unknown including investors perception towards the platforms hence, this study aims to understand perception of SMEs towards peer-to-peer lending platforms. The study is carried out in the Pune City, Maharashtra, India. Research Methodology includes a primary source of data which have been collected in the form of responses by interviewing 27 SMEs who are representative of businessmen especially SMEs. The results indicate that, at present, the level of awareness amongst SMEs on Peer-to-Peer lending as alternative financing instruments is still insufficient. In terms of digital technology adoption among Small and Medium Enterprises (SMEs) and start-ups, there is a need of proper initiatives to increase the level of technology adoption amongst SMEs and start-ups to a higher level and to change the various aspects of business practices to encourage SMEs to move into the digital space.

Keywords: Fintech; Peer to Peer Lending; MSME's; Digital Lending Platforms; Alternative Financing.

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Comparative Study of Paytech Adoption in Rural and Urban Area

*Mehtab Ansari**, *Suresh Kadam*** and *Prem Mamidwar****

ABSTRACT

The ongoing shift towards digital payments, commonly referred to as paytech, underscores a critical divide between urban and rural populations. This study delves into the heart of this disparity, seeking to understand the factors contributing to the lower uptake of paytech in rural areas. It examines various aspects including access to technology, levels of digital literacy, the establishment of trust in digital transactions, and checking the awareness of Paytech advancements in Rural areas. By conducting a thorough comparative analysis of payment methods prevalent in both urban and rural settings—ranging from traditional cash transactions to modern UPI apps, mobile banking, and alternative payment systems—the research aims to uncover insights into user behavior, comfort levels, and perceived benefits associated with digital payments. Through the distribution of questionnaires conducted to gather the primary data from 50 respondents in the Urban Area of Pune and 50 respondents from Rural Areas of Pune. The study strives to pinpoint the unique challenges hindering paytech adoption in rural communities. These may encompass infrastructure enhancements, tailored digital literacy programs, and the development of specialized financial products, all aimed at bridging the paytech gap and fostering inclusive financial access for individuals across urban and rural landscapes alike.

Keywords: Paytech Divide; Rural Adoption; Digital Payments; Financial Inclusion.

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Language: A Catalyst for Economic Ascendancy - The South Korean Success Story

*Shubhro Chakrabartty**, *Vandna Srivastava*** and *Kumud Kumar Das****

ABSTRACT

The case study of the research work explores the pivotal role of language in South Korea's economic transformation. It highlights the country's journey from post-war recovery to global economic prominence, attributing its success to strategic language education policies. By prioritizing proficiency in Korean, South Korea equipped its workforce with the linguistic skills necessary to compete in the global marketplace. This emphasis on language facilitated the rise of industry leaders like Samsung Group, LG Corporation, Hyundai Motor Company, and Kia, enabling them to dominate sectors such as electronics, IT, communication, semiconductors, and automobile manufacturing. Effective communication strategies, supported by language proficiency, have empowered South Korean companies to navigate international markets, forge strategic partnerships, and establish themselves as global leaders. The abstract underscores the transformative power of language in driving economic development and elevating a nation's standing on the world stage, as exemplified by South Korea's remarkable ascent from adversity to economic ascendancy.

Keywords: Language Economy; Semiconductors; Communications.

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A Study on Digital Payment Platform and Consumer Perception an Empirical Survey

*Vaishnavi Ahir**

ABSTRACT

The advent of digital payment platforms has transformed global transactions, offering consumers a diverse array of payment options from mobile wallets to contactless cards and online banking. This study explores the evolving relationship between digital payment platforms and consumer perception, investigating their impact on consumer behaviour towards traditional banking systems. Specifically, the research aims to assess consumer trust levels in different digital payment platforms, examine satisfaction levels with various digital payment apps, explore the influence of promotional offers on platform usage, and gauge consumer awareness of available digital payment modes. Employing a descriptive research design, data was gathered from 112 customers selected using convenient sampling for the purpose of primary sources. Analysis utilized simple descriptive analysis and ANOVA tests, with results presented through pie charts and graphs. This study provides valuable insights into how consumers perceive and interact with digital payment platforms, shedding light on key factors shaping the modern financial landscape.

Keywords: Digital Payment; Payment Platforms; Consumer; Behaviour Consumer Perception; E-Payments.

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Exploring the Role of Fintech Solutions in Promoting Financial Inclusion

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ABSTRACT

This research aims to delve into the transformative potential of financial technology (fintech) in bolstering global financial inclusion efforts. Through an extensive survey-based analysis, the sample study of 50 responses. The study meticulously examines the current status of fintech adoption, evaluates its impact on underserved communities, and identifies the factors influencing its adoption. The objectives of this research are threefold: firstly, to assess the current state of fintech adoption across various demographics and geographic regions; secondly, to analyze the impact of fintech on promoting financial inclusion, including its efficacy in bridging the gap between the unbanked or financial services; and finally, to provide actionable insights for stakeholders to leverage fintech innovations effectively in fostering inclusive finance and economic empowerment. By shedding light on fintech adoption trends and their implications for financial inclusion, this study contributes valuable insights to the discourse on inclusive finance, guiding policymakers, financial institutions, and fintech developers in driving sustainable development.

Keywords: Fintech; Financial Inclusion; Survey Analysis; Access to Finance; Economic Empowerment.

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Cryptocurrency and Other Financial Assets: A Causal Investigation

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ABSTRACT

This study investigates the long-term relationship between Bitcoin and other financial assets: Gold, Crude Oil, and S&P 500. The daily closing value of all four assets is collected for the period starting from January 1, 2015, to December 31, 2023. The collected series has been tested for evidence of unit root using the ADF and PP tests. Johansen's co-integration test is applied to determine the long-term relationship among financial assets. Further, the Granger causality test is applied to determine the short-run causal relationship. Johansen's co-integration test shows no long-term relationship among the four financial assets. The VAR Granger causality test indicates that Bitcoin, Gold, and S&P 500 Granger cause the price movements of Crude Oil. S&P 500 also Granger causes the price movements of Gold, however, S&P 500 was only caused by Bitcoin. Another important observation is that any other financial assets do not affect the financial assets of Bitcoin. The existence of no long-run relationship indicates the room for portfolio diversification among these financial assets. Investors are advised to track the price movements of the S&P 500 and rebalance their portfolio accordingly.

Keywords: Cryptocurrency; Granger Causality; Portfolio; Co-integration; Bitcoin.

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Uttar Pradesh's Ascent as a Manufacturing Hub: Analyzing Investments from the Global Investors Summit 2018

*Mayank Verma**

ABSTRACT

This study looks at Uttar Pradesh's increasing stature as India's industrial center. It makes use of information on investment commitments made during the 2018 Global Investors Summit to examine patterns and pinpoint the causes of this rise. The potential for UP's manufacturing development to boost employment and India's economy makes it significant. The study examines investment commitments from the GIS using a content analysis methodology. To do this, the data must be categorized according to investment quantities, investor origins, and industrial sectors. The study reveals important information about which industries are drawing the attention of international investors, where these investors are located, and how much money they are committing to. The study's conclusions should provide insight into the particular sectors driving UP's manufacturing sector. They could also indicate which nationalities of investors are most excited about UP's potential, which would be useful information for officials to customize approaches to draw in more capital. The study concludes by examining UP's rise to prominence as a manufacturing powerhouse via the prism of the 2018 Global Investors Summit. It seeks to provide light on the factors that have contributed to this growth and provide guidance for future development initiatives by analyzing investment promises.

Keywords: Uttar Pradesh Industry; Manufacturing Industry; Annual Industry Report; UPGIS 2018; UPGIS 2023.

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Gold Investment Dynamics: Exploring Price Trends, Investor Perspectives and Returns Amid Market Volatility and Economic Uncertainty

*Shardul Dyundi**

ABSTRACT

Gold has traditionally been a popular investment choice, particularly during periods of economic uncertainty. This study explores contemporary avenues for gold investment in India including Gold ETFs, Gold Mutual Funds, digital gold, futures contracts, and Sovereign Gold Bonds. It moves beyond conventional methods like physical jewelry and coins. The research reaffirms the historical role of gold as a hedge against inflation and market volatility, solidifying its enduring appeal as a safe-haven asset. The study examines investor preferences and motivations for incorporating gold into their portfolios. It investigates whether gold is perceived as a luxury good or a necessary component for portfolio diversification. With a specific focus on the Indian market, the research analyzes the “financialization” of gold, exploring its potential impact on economic growth. It advocates for a shift towards paper and digital gold investments to address the underutilization of physical gold and proposes strategies to enhance economic productivity. By comparatively analyzing traditional and contemporary investment options, the research sheds light on how these varied strategies can influence the trajectory of the Indian economy. This analysis offers valuable insights for investors navigating the complexities of the modern financial landscape.

Keywords: Gold; Investment, Indian Market, Investors.

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