



Book of Abstracts

ISDSI Global Conference 2023

*Reimagining Globalization: The Power of Digital
Interconnection in a Deglobalizing World*

27-29, December 2023

Hosted by

भारतीय प्रबंधन संस्थान रांची, प्रबंधन नगर, नयासराय रोड, रांची (835303)

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About ISDSI-Global Conference 2023

In an era marked by shifting geopolitical landscapes and emerging protectionist policies, the dynamics of globalization are undergoing a significant transformation. As the world navigates through the complexities of a deglobalizing environment, it becomes crucial to explore and understand the evolving paradigms that shape global interactions. The ISDSI-Global Conference 2023, a prestigious international conference, invites scholars, researchers, practitioners, and policymakers to contribute their insights and ideas to a scholarly dialogue centered around the theme of “Reimagining Globalization: The Power of Digital Interconnection in a Deglobalizing World.”

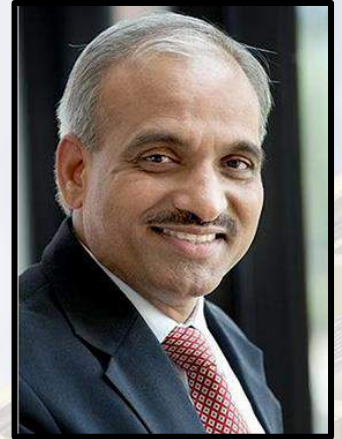
The world is at a crossroads of new reality in the post-pandemic world. We have seen a growing trend towards deglobalization in the last few years, accelerated by the pandemic. In this new era of internationalization, countries are attempting a new form of economy where they have created new trade barriers to support the local communities and create vocalization for local products. In the wake of this new economic landscape, how can organizations contribute to the country's development keeping in mind the benefit of globalization is a big challenge. Here we have provided an interesting theme that looks at providing new approaches to decision making using. In this conference we saw submissions related to diverse business domains.

One of the emerging themes from the conference is Artificial Intelligence (AI). Researchers have looked at diverse sets of areas of application right from Over-the-Top platforms to HR chatbots. Some papers have attempted to augment traditional understanding with new approaches such as AIOps which is application of AI in operations and looking at the barriers for such a novel technology. Second set of themes that has emerged is the post-covid era related ontological explorations. Researchers have looked at cold-chain agility and responsiveness. Findings of such studies can help the Indian pharma sector in handling any future contingencies like Covid19. Similarly in the field of marketing we saw papers that have looked at novel lenses like flywheel marketing which is a shift from the funnel marketing that has been popular from past two decades. We also saw researchers tackle the new era with a lot of research work around fintech and financial interconnections that can help strengthen the new economy. Finally, we also saw sustainability as a common theme. It is imperative that the growth comes with a balanced perspective towards the planet, people and profit changing the shift towards future orientation rather than short term gains. New perspectives are being added with some submissions looking at the purpose and prosperity as well that enhances the 3P framework towards a more robust 5P sustainability framework.

Presidential Address

Prof. Bhimaraya Metri

Director, IIM Nagpur and Conference Patron



Dear Esteemed Participants,

I am delighted to extend a warm welcome to the ISDSI-Global conference 2023 hosted by Indian Institute of Management (IIM), Ranchi in collaboration with ISDSI – Global

This year's conference revolves around the theme “Reimagining Globalization: The Power of Digital Interconnection in a Deglobalizing World,” which encapsulates the disruptions happening in the global business landscape supply chain. In a time marked by geopolitical flashpoints and the emergence of protectionist policies, the contours of globalization are seemingly being challenged. Navigating the complexities of a de-globalizing environment requires a keen exploration of the evolving paradigms that shape global interactions. As such, it is necessary for thought leaders, think-tanks, business, and political leaders to come together to deliberate on the challenges and opportunities that lie ahead.

In this context, ISDSI-Global 2023, a prestigious International Forum, brings scholars, researchers, practitioners, distinguished academicians, policymakers, industry, and business leaders from around the world together to contribute their insights and ideas to scholarly dialogues on the theme.

I am confident that you will enjoy and benefit from these intellectually stimulating deliberations and discussions during this three-day event at the sprawling campus of IIM Ranchi.

Anticipating the continued success of the conference, I invite you to join us at IIM, Ranchi, from the 27th to 29th December 2023. Your unwavering support to ISDSI-Global is sincerely appreciated.

Welcome message from

Prof. Deepak Kumar Srivastava

*Director,
IIM Ranchi*



Dear Guests,

I am delighted to extend a warm welcome to all participants of the 16th edition of the ISDSI-Global conference, which will be hosted at IIM Ranchi from 26th to 29th December 2023.

I am honored to be a part of this gathering, which brings together scholars, academics, practitioners, and policymakers from across the globe. ISDSI-Global 2023 conference serves as a platform for scholars, researchers, practitioners, and policymakers to share their knowledge and perspectives through scholarly discussions.

Since we live in a global world marked by Knightian uncertainty and a dynamic geopolitical landscape with rising protectionist measures, it is crucial to have a debate about effectively navigating the intricacies of a deglobalizing environment. As a result, the theme of the conference is "Reimagining Globalization: The Power of Digital Interconnection in a Deglobalizing World" to examine and comprehend the changing paradigms that affect global interactions.

Hosting the ISDSI-Global 2023 conference serves as a testament to the institute's commitment to offering a platform for the global community to converge and collectively tackle these issues. IIM Ranchi remains dedicated to cultivating an environment that nurtures curiosity, innovation, and the interchange of ideas.

May each of you have a memorable and rewarding experience at this conference.

Thank you for attending the ISDSI-Global 2023 conference.

Secretary General, ISDSI-Global

Dr Ravi Kumar Jain

*Founding Director, Professor Finance & Strategy,
Sparsh Global Business School, Greater Noida*



In the face of a deglobalizing world, the power of digital interconnection emerges as a transformative force in reimagining globalization. The traditional models of globalization, characterized by the movement of goods, services, and capital across borders, are undergoing a profound shift. The rise of digital technology and interconnected networks has ushered in a new era where information flows seamlessly, transcending geographical boundaries. This digital interconnection empowers individuals and businesses to collaborate, innovate, and exchange ideas on a global scale, redefining the very essence of interconnectedness. As the world navigates through challenges that may hinder traditional globalization, the digital realm provides a dynamic platform for fostering collaboration, understanding, and shared progress, offering a promising avenue for reshaping the future of global engagement.

ISDSI-Global Conference 2023, themed "Reimagining Globalization: The Power of Digital Interconnection in a Deglobalizing World" is poised to be a transformative gathering for industry leaders, academics, and innovators. Hosted by the Indian Institute of Management (IIM), Ranchi, this conference spans over three days and boasts a diverse range of activities, drawing global participation.

The notable presence of luminaries such as Prof. Jagadish Seth, Mr. Shiv Shiv Kumar, Prof. Bharat Bhasker, Prof. Bhimaraya Metri, Dr Chandan Chowdhury, and Prof. Harivansh Chaturvedi, and other globally renowned academicians adds distinctive value to ISDSI-Global 2023. The conference has successfully created a global footprint, thanks to the dynamic leadership and the dedicated team at ISDSI-Global & IIM, Ranchi.

Congratulations to the entire team for orchestrating a successful event and delivering a rewarding experience for all participants. ISDSI-Global is dedicated to establishing this platform as a fertile ground for fostering and promoting thought leadership from India on a global scale.

Welcome message from ISDSI Global 2023 Conference Chairs



Welcome to the ISDSI-Global 2023 Conference scheduled to take place from December 27 to 29, 2023 in IIM, Ranchi.

Themed "Reimagining Globalization: The Power of Digital Interconnection in a Deglobalizing World," this International Forum, promises to be pivotal moment and platform for industry leaders, academics, and innovators to come together and explore the transformative potential of digital interconnection in the face of changing global Business landscape.

Get ready for insightful keynote talks, stimulating interactions, presentations by invited speakers, workshops, scientific sessions, paper presentations, a special Accreditation session and much more.

We look forward to your active participation, contributing to the success and vibrancy of this significant event.

Prof. Ramachandran (Nat) Natrajan, *Tennessee Tech University, USA*

Prof. Ambuj Anand, *IIM Ranchi*

Prof. Arindra Nath Mishra, *IIM Ranchi*

Prof. Rajesh Jain, *IIM Ranchi*

Program Overview

Day-Wise & Session-Wise Conference Schedule

Date	Time	Session	Resource Person/Speakers	Affiliation	Moderator	
26th Dec	9:00 AM to 10:30 AM	Doctoral Workshop 1: “Digital-Twin Enabled Machine Learning for Smart Manufacturing”	Professor Sanjay Jain	George Washington University, USA	Professor Prasenjit Chakrabarti (DPR Chair, IIM Ranchi)	
	10:30 AM to 11:30 AM	Doctoral Workshop 2: "Getting More Done: Strategies to Increase Research Productivity"	Professor Subhas Sarin	Virginia Tech, USA		
	High tea (11:30 to 11:45 AM)					
	11:45 AM to 1:30 PM	Doctoral Workshop 3: Social Network analysis	Professor Soni Jha	Purdue University, USA		
	Lunch Break (1:30 to 2:30 PM)					
	2:30 PM to 4:00 PM	Doctoral Workshop 4: SEM	Professor Ankur Jha & Professor Subhro Sarkar	IIM Ranchi	Professor Prasenjit Chakrabarti (DPR Chair, IIM Ranchi)	
	High tea (4:00 to 4:15 PM)					
	4:15 PM to 5:45 PM	Doctoral Workshop 5: Advanced modelling techniques	Professor Kamran & Professor Arun Bairwa	IIM Ranchi		
6:00 PM to 8:00 PM	Doctoral track paper presentations	Track chairs				
27th Dec	9:30 AM to 11:00 AM	Inaugural session-Keynote	Professor Jagdish Sheth	Goizueta Business School, Emory University, USA		
	11:00 AM to	Inaugural session-Chief guest	Mr. Shiv Kumar	Ex-Chairman & CEO- PepsiCo India		
	11:00 AM to	Globalization of Management Education-How	Mr. Amit Agnihotri	Founder MBAUniverse.com		

	11:20 AM	Indian B-Schools compares with Asia: An Analysis and Perspective			
	High tea (11:20 to 11:45 AM)				
	11: 45 AM to 1:30 PM	Director Panel: "Two-way Internationalization: Making India a Global Hub for Higher Education.	Professor B R Metri	IIM Nagpur	Professor Deepak Srivastava, Director, IIM Ranchi
			Professor Pawan K Singh	IIM Trichy	
			Professor Harivansh Chaturvedi	BIMTECH Noida	
			Professor Rakesh Mohan Joshi	IIPM Bangalore	
			Professor Anup Singh	NIRMA University Ahmedabad	
			Professor Ranjan Banerjee	BITSoM Mumbai	
			Professor Mahadeo Jaiswal	IIM Sambalpur	
	Lunch Break (1:30 to 2:30 PM)				
	2:30 PM to 3:45 PM	CEO Panel: Navigating the New Normal: Digital Innovation Strategies for Sustainable Growth in a Deglobalizing World	Professor Chandan Choudhury	ISB Hyderabad	
			Anirban Bhattacharyya (Andy)	Co-founder and Chairman, Amplo Global Inc	
			Abhishek Chopra	Founder, CEO and Scientific Officer, BosonQ Psi	
			Abhijit Datta	Managing Director, Accenture	
			Venkat Madhav L	Executive Vice President, Group SCM, Amara Raja	
	High tea (3:45 to 4:00 PM)				
	4:00 PM to 5:15 PM	Social impact and governance	Professor Arun Rath	IIM Nagpur	Professor Gaurav Marathe, IIM Ranchi
			Professor Kalyan Bhasker	XLRI Jamshedpur	
			Mr. Soumitra Pandey	CEO Impact Sherpas	
	5:30 PM to 8:00 PM	Parallel track presentations (both offline and online mode)	Track chairs		
	8:00 PM onwards	Cultural programme followed by Directors' Welcome Dinner at the campus			
28th Dec	8:45 AM to 10:00 AM	Parallel track presentations	Track chairs		

	(both offline and online mode)			
10:15 AM to 12:00 PM	Accreditation session	Ms. Amy Memon	AACSB	
		Ms. Shikha Taunk	XLRI	
High tea (12:00 to 12:15 PM)				
12:15 PM to 1:30 PM	Publishing in high impact journals	Professor Sahana Roy Choudhury	Studies in Microeconomics (MIC)	Professor Natarajan, Tennessee Tech University, USA
		Professor Rohit Singh	Journal: Journal of Operations and Strategic Planning	
		Professor Debarun Chakraborty	Electronic Commerce Research (ABDC A), Journal of Promotion Management (ABDC B)	
		Professor Shailesh Rastogi		
		Professor Nripendra Rana	International Journal of Electronic Government Research	
Lunch Break (1:30 to 2:30 PM)				
2:30 PM to 3:45 PM	Developing High Impact Journals in India	Mr. Sundar Ramakrishnan	MD of Emerald Publishing	Professor Aditya Shankar Mishra, EIC IIMRJMS, IIM Ranchi
		Mr. Vivek Mehra	Ex Sage and Founder and CEO Vikramshila Education	
		Professor Ajoy K dey	South Asian Journal of Business and Management Cases	
		Professor Trilochan Tripathi	Management and Labour Studies	
High tea (3:45 to 4:00 PM)				
4:00 PM to 5:15 PM	Case Study Workshop	Professor Ajoy K Dey	BIMTECH Noida	
5:30 PM to 6:45 PM	Women Entrepreneurship in Tribal Area	Dr. Shubhra Dwivedi	Founder of Seeds - A grass root level social organization working towards the welfare of Rural demography.	Professor Shweta Jha, IIM Ranchi

			Ms. Shikha Jain	Social Entrepreneur Dedicated to promoting Sustainable Rural Development and creating dignified means of livelihood for rural women.		
	4:00 PM to 7:00 PM	Parallel Track Presentations (both offline and online mode)	Track chairs			
	8:00 PM onwards	Cultural programme followed by Gala Dinner at the campus				
29th Dec	9:00 AM to 10:15 AM	Startup and Entrepreneurship	Mr. Bhanu Pratap	Co-Founder Mediversal Group	Professor Rajeev Verma, IIM Ranchi	
			Mr. Hemant Gupta	MD: BIL Ryerson Technology Startup Incubator Foundation		
			Mr. Mohit Gupta	Founder: Friend of Books		
			Mr. Divyanshu Verma	CEO, Redinent		
	10:30 AM to 11:45 AM	Internationalization of Indian B-schools	Professor Rajnish Jain	Dean, IMS, DAVV, Indore and Former Secretary, UGC India	Professor E B Khedkar Pro-Chancellor/Vice President Ajeenkya D Y Patil University	
			Md. Musharrof Hossain	Bangladesh		
			Abdul Dewale Mohammed	UK		
			Prof. Dev Raj Adhikari (online)	UGC Nepal		
			Prof. Shankar Bhandari (online)	UGC Nepal		
			Dr. Edmond Maher	Director of School Support and Evaluation at CIS, Australia		
	High tea (11:45 AM to 12:00 PM)					
	12:00 to 1:30 PM	Valedictory address and Award ceremony	Professor Bharat Bhasker	Director, IIM Ahmedabad		
	Lunch Break (1:30 to 2:30 PM)					

Categories and Tracks Mapping

Category	Tracks
Information Systems & Business Analytics (ISBA)	Explainable AI
	Application of data science in UN SDGs
	Text Mining
	Social impact of Generative Text Models (such as Bard, ChatGPT 4.0)
	Chatbots and Virtual Assistants
	IT Consulting and Outsourcing
	Impactful Research in Information Systems
	Innovations in IS Strategy
	E-commerce & M-Commerce
	Technology Adoption
	The dark side of technology
	Other important issues under this category which are not listed here
Operations Management (OM)	Global Supply Chain Management, Risks and Resilience
	Inventory management and demand forecasting
	Operations strategy in the era of Industry 4.0
	Technology adoption and digital transformation in operations
	Service operations and service quality management
	Operations research and decision-making models
	Project management
	Operations in the e-commerce, omnichannel era, Sharing economy & Two-sided economy
	Operations in emerging economies and developing countries
	Humanitarian operations and disaster relief management
	Other important issues under this category which are not listed here
Finance & Accounting (FA)	Insurance and Risk Management
	International Finance
	FDI
	Cross Border Transactions
	Cross Border Mergers and Acquisitions
	International Taxation
	Foreign Portfolio Investment
	International Money Market & Capital Markets
	Financial Globalization
	Corporate finance and investment decisions
	Financial risk management and derivatives for deglobalizing firms

	Behavioral finance and investor psychology
	Financial regulation and policy for global business
	Sustainable finance
	Green Accounting and Finance
	Impact Investment
	Fintech
	Big Data and Analytics in Finance
	AI and ML in accounting and finance
	Other important issues under this category which are not listed here
Liberal Arts & Sciences (LAS)	Examining the impact of deglobalization on individual and collective identities.
	Addressing challenges and opportunities for intercultural understanding and appreciation.
	Language preservation and revitalization efforts in localized contexts.
	Analyzing the impact of deglobalization on literary and artistic expressions.
	Ethical considerations in media representation and technology adoption in a fragmented world.
	Other important issues under this category, not listed here.
Marketing (MKT)	Consumer Behavior in the Digital Age: Insights, Trends, and Implications
	Branding in the Era of Social Media and Influencer Marketing
	Marketing Analytics and Big Data: Leveraging Data for Effective Decision-Making
	Marketing Strategy and Innovation in a Globalized Market
	Sustainability Marketing: Promoting Environmental and Social Responsibility
	Green Consumerism and Responsible Marketing
	Other important issues under this category, not listed here.
Organizational Behaviour & Human Resource (OBHR)	Strategies for attracting and retaining talent in localized markets
	Develop managing multicultural teams and fostering inclusivity in localized contexts
	Building cultural intelligence and intercultural competencies for effective collaboration for employees in a deglobalizing world
	Developing resilient leaders in uncertain and fragmented environments
	Fostering ethical leadership and corporate social responsibility in fragmented economies
	Localized HR Practices in a Deglobalized Economy
	Digital HR Transformation with GLOBAL Workforces
	Other important issues under this category which are not listed here
	Trade barriers and protectionist measures in a deglobalized world

Strategy & Entrepreneurship (SE)	The implications of regionalization on global economic integration
	The impact of deglobalization on international trade
	Balancing national interests with global economic cooperation
	Promoting environmental sustainability in a deglobalized economy
	Other important issues under this category which are not listed here
Economics (ECO)	Trade barriers and protectionist measures in a deglobalized world
	The implications of regionalization on global economic integration
	The impact of deglobalization on international trade
	Balancing national interests with global economic cooperation
	Promoting environmental sustainability in a deglobalized economy
	Other important issues under this category which are not listed here
Science of Happiness & Human Connect (SHHC)	Positive Psychology: The Science of Happiness
	Happiness interventions and their effectiveness
	The impact of social connections on happiness and well-being
	Building and maintaining meaningful relationships
	The role of empathy, compassion, and kindness in fostering human connection
	Cultivating resilience and managing stress
	Other important issues under this category which are not listed here

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Family Business in Emerging Economies – Unveiling the Black Box of interactions linking Family Ownership, Innovation and Entrepreneurship

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An analysis of the relationships between family ownership, entrepreneurship, and innovation in Indian firms is presented in this study. Using secondary data from the CMIE Prowess database for 2010-2023, innovation is measured through R&D intensity and family ownership through promoter shareholdings. According to the findings, family ownership concentration initially benefits innovation, but beyond a certain point, it becomes negative. This nuanced perspective offers valuable guidance for managers and researchers in understanding family firms' innovation dynamics. Practitioners can use these insights to make informed decisions regarding ownership structure and leadership in family businesses. The research contributes to understanding the intricate dynamics of family ownership and administration in fostering innovation, especially in emerging markets. In addition, the study emphasizes the role of the family Top Management Team (TMT), which strengthens the link between family ownership, entrepreneurship, and innovation. A deeper understanding of the link connecting family ownership and TMT in businesses is provided by these findings.

Keyword: Family Business, Emerging Economy, Family Ownership, Innovation, Institutional theory, Agency theory, Socio-Emotional Wealth (SEW) theory, Resource-Based View (RBV) theory, Stewardship theory, Entrepreneurship, Corporate Governance

Using Generative Artificial Intelligence to gain competitive advantage in management of organizations

***Prateek Khanna (Solfinder Research)**

Generative Artificial Intelligence is a rapidly evolving domain that has the potential to revolutionize the way most businesses operate. It involves use of machine learning algorithms to generate new content (such as images, videos, text) based on existing data with minimal human intervention. This submission explores the application of generative AI in management of contemporary organizations and how it can be used to gain competitive advantage by improving efficiency, productivity and innovation.

The Influencer Marketing – Building Trust and Brand Advocacy

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In today's digital age, traditional advertising strategies are increasingly losing their effectiveness. Consumers have become more adept at filtering out promotional content and seeking genuine recommendations from trusted sources. As a result, influencer marketing has emerged as a powerful strategy for brands to build trust and foster brand advocacy among their target audiences. This research presents a systematic and comprehensive review of the phenomenon of influencer marketing and its influence in building trust and brand advocacy amongst consumers. The study draws literature drawn from reputable academic journals, industry reports, and expert reports to provide a well-rounded understanding of the subject. Lastly it presents a conceptual framework of factors that can enhance and contribute towards the trust formation and brand advocacy through Influencer marketing. This research would prove to be useful for the marketers and the influencers for understanding the implications of various factors that can make the influencer marketing much more impactful and productive

Keyword: Influencer marketing, Trust, brand advocacy, influencer credibility

Decline and recovery of Firm performance through an exogenous shock

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Using financial data from publicly listed Indian firms, we evaluate the impact of COVID-19 on firm performance along with other corporate finance variables. As expected, COVID-19 had a negative impact on firm performance, especially on small firms with pronounced leverage. It also highlights that firms with higher cash holdings were resilient in the face of the pandemic. Manufacturing firms were the worst hit as their tasks can't be executed remotely; supply chain of raw materials was severely disrupted. Other sectors that bore the brunt was travelling and hospitality, another sector where the task can't be digitized. This study is among the few studies that show the relationship between pandemics and corporate performance in an emerging economy.

Keyword: Covid-19, Cash holdings, Liquidity risk, Firm performance

Bridging Distances Through AI-enabled HR Chatbots - An Empirical Investigation

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Post Covid, the global talent market is undergoing significant turbulence, leaving HR practitioners perplexed by emerging trends such as the ‘Great Resignation’ (Kaplan, 2021), ‘Quiet Quitting’ (Detert, 2022), and ‘Loud Quitting’ (Kelly, 2023). Collectively, these contemporary trends signify a fundamental shift in the employer-employee relationship, urging organizations to recalibrate their retention and engagement strategies alongside adjustments to workplace policies. Amidst these changes, the significance of work engagement becomes increasingly apparent as it leads to higher customer satisfaction, increased profits, higher employee productivity, better competitive advantage, and employee retention (Sorenson, 2013). Although work engagement has been a prevalent phenomenon to be researched, it is a peculiar issue for HR practitioners (Mann & Harter, 2016). In parallel, the rise of Artificial Intelligence (AI) has ushered in transformative possibilities (Trenerry et al., 2021). While AI's influence on HRM is expanding, especially through chatbots, its impact on work engagement remains under-researched (Dutta et al., 2023). Our study addresses a vital juncture at the intersection of technological advancement and human capital management, delving into the dynamic implications of conversational AI in HRM. We comprehensively explored HR chatbot deployment's implications by employing the Technology Adaption Model (TAM) augmented with technology self-efficacy and trust dimensions (TAM; Davis et al., 1989). The study explores the factors influencing end-user adoption and perception of HR chatbots. We collected first-hand data from 66 end users to understand their perception of AI-enabled HR chatbots. The analysis reveals several noteworthy relationships in the context of HR chatbot usage. Drawing from the results, as AI advances, the implementation of HR chatbots should give precedence to tasks such as optimizing repetitive tasks, enhancing operational effectiveness, and refining communication between employees and HR. The data implies that several factors shape users' interactions with the HR chatbot, and four key factors emerged. First, users' intention to use the chatbot is a crucial driver of its actual usage. Second, user engagement with their work might play a role in their likelihood of using the chatbot, though this relationship is less specific in the current data. Third, the chatbot's ease of use significantly impacts its perceived usefulness. Organizations should prioritize providing a user-friendly experience to maximize user satisfaction and acceptance. Lastly, regarding self-efficacy and general trust in the chatbot, trust appears to influence users' interactions with the technology. Our investigation emphasizes that integrating HR chatbots has enhanced work engagement, particularly among the younger demographic with higher technological acumen. We expand the boundaries of TAM by incorporating additional constructs, notably trust, employee engagement, and intention to stay. The study has several notable implications for practice and theory that contribute to the growing body of empirical inquiries into the vast scope of AI adoption in HRM.

Keyword: Artificial Intelligence, conversational AI, chatbots, HRM, TAM, work engagement

Redefine Competitive Positioning - Harnessing D'Aveni's New 7S Framework to Thrive in Hyper-Competitive Markets through Business Model Innovation

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Abstract: Purpose – In today's hypercompetitive market, businesses are continuously looking for new strategies to achieve a competitive advantage and thrive amidst fierce competition. One powerful approach is Business Model Innovation (BMI) which enables companies to disrupt industries, respond swiftly to emerging trends, and create sustainable competitive positioning by differentiating themselves from competitors, identifying and exploiting competitive gaps, and creating unique value propositions. Amidst hyper-competition and evolving markets, business model innovation empowers adaptability. Monitoring trends and innovating preemptively keeps organizations at the forefront, securing their competitive edge and leadership status. For hyper-competitive success, BMI drives value redefinition, operational optimization, focused targeting, collaborations, and adaptability to change. Embracing constant innovation establishes distinct positioning, overcoming challenges of rivalry and evolving markets. Richard D'Aveni, a renowned business strategy professor at Dartmouth College's Amos Tuck School, challenges the notion of long-term competitive advantage. He asserts that hyper-competition has replaced stable oligopolies, leading to rapid disruption. In "Hypercompetition: Managing the Dynamics of Strategic Maneuvering," D'Aveni emphasizes that advantage is continuously generated, eroded, and reconstructed through strategic maneuvering (D'Aveni, Gunther. 2007). To succeed, companies in this era must embrace risk. The conventional business model no longer suffices; a new approach is needed. D'Aveni's 7S framework—'stakeholder satisfaction', 'strategic soothsaying', 'speed', 'surprise', 'signals', 'shifting the rules', and 'simultaneous or sequential strategic thrusts'—guides businesses to thrive amidst dynamism. This paper delves into the impact of business model innovation on D'Aveni's 7S factors within a hypercompetitive market. The analysis explores how innovation influences each factor, enabling global organizations across sectors to gain a competitive edge. **Design/ Methodology/ Approach** – This paper conducts a thorough literature review and synthesis to examine the impact of business model innovation on the components of the 7S framework. The analysis aims to assess the relationships and identify research gaps, offering valuable insights for further investigation in this area. **Findings** – This paper emphasizes the profound influence of business model innovation on competitive positioning, addressing key aspects such as Value Proposition, Operational Efficiency, Market Segmentation, Collaboration, and Disruption. Survival in a hyper-competitive market hinges on creating a competitive advantage, as exemplified by D'Aveni's 7S framework. The New 7 S's illuminate strategies for managing dynamic strategic interactions with competitors, representing the primary source of sustainable advantage. Firms must continuously excel in these dimensions and preemptively counter their own advantages using the New 7 S's to achieve enduring success. The advent of digital transformation, along with the integration of artificial intelligence (AI) and machine learning (ML), has significantly impacted business model innovation. This innovation equips

organizations with the tools and mindset needed to actively navigate dynamic competitive interactions. It enables proactive opportunity identification, embraces emerging trends, fosters collaboration, and cultivates a culture of continuous improvement, thus enhancing competitiveness in the market. Originality – This paper is the first attempt to conduct a thorough literature review & analyze how business model innovation impacts each component of D'Aveni's 7S.

Keyword: Business Model Innovation, D'Aveni's New 7S, Competitive Positioning, Hyper Competitive Market, Sustainable Competitive Advantages, Value Proposition, Stakeholder Satisfaction, Strategic Soothsaying, Market Segmentation, Market Dynamics

Can Indian Green Investors surf through the Commodity Supercycle?

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In recent years, investment in green firms has gained significant traction globally as well as within the Indian financial landscape. This surge in interest can be attributed to the eco-friendly business strategies adopted by these green enterprises. Additionally, investors are inclined to green equity investment due to its potential for sustainable long-term returns compared to conventional equity investments. However, the nascent green equity domain in India faces vulnerabilities stemming from risk transmission from various assets. Green companies, reliant on different commodities for their operations, are directly or indirectly affected by commodity price fluctuations. Implementing green technologies often incurs high costs, impacting profitability and investor attractiveness. Additionally, green equity prices may experience heterogeneous shocks from factors like government policies, supply-demand dynamics, industrial metal prices, and oil price fluctuations, introducing variability in risk transmission. Further, the commodity markets are also experiencing signs of a potential commodity supercycle, defined as extended period of booms and busts in commodity markets. Moreover, the global shift toward renewable energy amplifies the demand for industrial and agricultural commodities, potentially leading to sustained price increases. This raises the question of whether green equity investment is susceptible to commodity price fluctuations and whether this relationship varies under different market conditions. Various commodities, such as copper, aluminium, nickel, silver, and lead, play pivotal roles in clean energy companies, affecting green firms' performance. Furthermore, sectoral equity investments may exhibit sensitivity to asymmetric commodity price volatility in extreme market conditions. This study employs a robust quantile-on-quantile regression (QQR) framework to analyse the heterogeneous relationship between green equity investment and commodity prices. The results highlight the heterogeneity in relationship across different quantiles representing the bullish and bearish phases of the market. The unique insights from this study are useful for socially responsible investors and policymakers who focus on environmental performance of firms as well as financial performance for sustainable long-term growth.

Keyword: Green Finance; Commodity; Quantiles; Energy

Consumer Behaviour in Digital Age: An Insight on Social Media Campaigns in Promoting Health and Hygiene Behaviour Among Millennials

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Ever rising digital consumption have paved the robust way in disseminating timely information related to health & hygiene to the millennial during pandemic. Exponential rise in social media users during pandemic had made social media campaigns inevitable source of promotion. One powerful instrument for raising awareness about a variety of issues, including social and public health challenges, is social media. One of the main theme of all social media campaigns during pandemic is to promote health and hygiene behavior. By identifying the various factors influencing citizen responsiveness to health and hygiene behaviour toward social media campaigns and examining the components of the Tri Component Model and its correlation to those factors, the goal of our study is to ascertain the impact of social media campaigns in influencing citizen responsiveness towards health and hygiene behaviour. The study is primarily based on primary data. Total 500 respondents were approached using online self- administered questionnaire through purposive sampling. The results indicate that the key factors of social media campaigns that caught millennial attention includes content, trust, voice and time of launching the campaign. From correlation analysis, it was found that Call To Action feature in social media campaign is the strongly correlated to knowledge, action and behavioral change components of Tri-component model. This study has implications for the organizations and social media content makers in particular for those who are looking to use social media to promote health and hygiene awareness. This study has implications for the organizations and social media content makers in particular for those who are looking to use social media to promote health and hygiene awareness.

Keyword: Social media campaign, health awareness, citizen responsiveness, Tri-component Model

Interaction of Health Insurance, Social Welfare and Maternal Mortalities an Econometric Evidence from India

***Satya Krishna Raavinuthala (BIMTECH)**

The tenet that health insurance, apart from bolstering longevity and health of citizens, also contributes to a reduction of economic inequality and society's well-being has been a matter of discussion in theory and practice. Literature and practice show that economic inequality exacerbates the Maternal Mortality Rate (MMR). Therefore, it is expected that health insurance should bring down the maternal mortality rate. This study attempts to unravel the problem in the Indian context. This work uses the social welfare index developed by Amartya Sen as a proxy for social welfare and gross premium underwritten for health insurance as a proxy for health insurance subscriptions. The work uses multivariate analysis belonging to the family of Vector Auto Regression (VAR). The data on Gross Premium Underwritten, Social Welfare Index as per Sen (1973), and MMR is collected from June 2011 to March 2022 on a quarterly basis. The study finds that growth in health insurance premiums and growth in social welfare mutually reinforce each other. The work also finds that improvement in social welfare reduces MMR. Therefore, social welfare mediates the relationship between health insurance subscription and reduction in MMR.

Keyword: Insurance, Maternal Mortality Rate, Social Welfare, Economic Divide

Comparative Environmental Impact Analysis of Electric, Hybrid, and Conventional Internal Combustion Engine Vehicles.

***Rohit Sinha (XIM University)**

This research paper presents a comprehensive wringer of the environmental impact of electric cars, hybrid cars, and conventional internal combustion engine (ICE) cars, with a focus on challenging the conventional weighing that electric cars are inherently increasingly environmentally friendly. Drawing inspiration from a recent study conducted by Prof. Avinash Agarwal of IIT Kanpur, this research seeks to provide a unique perspective on the topic by considering various factors and providing fresh insights into the sustainability of these automotive technologies. The study employs a holistic life cycle assessment (LCA) approach, examining not only tailpipe emissions but moreover manufacturing, electricity generation, and end-of-life disposal impacts. The findings of the research indicate that environmental advantages of electric cars are context-dependent and may not unchangingly outweigh those of hybrid and conventional ICE cars.

Keyword: Electric Vehicles, Hybrid Vehicles, Conventional Internal Combustion Engine Vehicles, Environmental Impact, Life Cycle Assessment, Sustainability, Energy Consumption, Emissions, Manufacturing, End-of-Life Disposal

Changing Business Landscape: A Study on Reshaping a Future-New World of Work

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Dr.Padmavathy Gururajan (Sri sathya sai Institute of Higher Learning)

The workforce of current times is experiencing unprecedented disruptions. Factors like the Covid pandemic and advancements in technology have forced companies to adapt to new ways of doing business. As a result, employees have to constantly reskill and up-skill to stay relevant. For employees stepping into this new-age technology environment, acquiring skills to work in collaboration with advanced machines is an intrinsic part of the organization's overall improvement. In the context of this disruptive work environment, our study seeks to help employees by identifying the causes of disruption to their work environment and the essential skill sets that will allow them to thrive. To generate insights, we collected textual data from several secondary sources including research papers, white papers, and research reports. We analysed the data using QDA Miner. We coded the keywords from the raw data and identified disruptors and key skills needed to thrive. Our analysis helped us identify the following. Pertaining to the forces that are disrupting the work environment we identified four major forces - technology, the pandemic, the mindset shift of the workforce, and emerging practices. Concerning the essential skill sets we identified the top 10 soft and hard skills. Some of the soft skills include agility, collaboration, emotional intelligence, and critical thinking. A few hard skills include blockchain, cloud computing, data analytics, and affiliate marketing. A major understanding from our study is that technological disruptions will continue to replace humans when it comes to simple tasks. However, for complex tasks, human presence is a must. The reason is to perform complex tasks soft skills are crucial and as of now, only humans can use soft skills effectively. The takeaway for the workforce is that even as they focus on upskilling along some of the major hard skills identified here, they will stand to benefit if they focus equally on soft skills.

Keyword: Keywords: Workforce, skillsets, soft skills, hard skills, disruption, relevance

Impact of Technology Enabled Working on Civility of Startup Founder in India

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Civility in the workplace for entrepreneurs refers to the practice of respectful and considerate behavior among colleagues, supervisors, and employees. For civility, the startup founders need to lead by example. Demonstrating civility at the work involves treating others with courtesy, and professionalism, creating a positive and harmonious work environment. Civility goes beyond mere politeness and involves genuine interactions that foster collaboration, open communication, and mutual respect. technology enabled workplaces fostering remote working are characterized by the physical and psychological detachment of startup founder from the rest of the organization, which can have profound effects on the founders civility, The impact of technology enabled working the civility of entrepreneurs is a complex and significant aspect of organizational dynamics for ventrue founders. The potential impact on the civility of the entrepreneurs can lead to a detachment from the day-to-day realities and associated challenges faced by employees throughout the organization. As the entrepreneurs potentially become more distanced from the workforce, there is a possibility for them to lose touch with the needs and concerns of their employees. This detachment might manifest in communication that lacks empathy and a failure to fully understand the impact of decisions on the ground. When the startup founders are physically distant or surrounded by a small circle of advisors due to technology enabled working, it might discourage other employees from voicing their opinions or concerns. This can lead to the erosion a culture of open dialogue and collaborative decision-making, being detrimental to the growth of the entrepreneurial venture. In the context of the civility of the entrepreneurs getting impacted, they can begin to demonstrate negative behaviors which is important to be studied. A lack of regular interactions with others in a physical workplace can manifest a reduced sense of accountability across the organization. With such implications on the productivity of professionals working in the venture, it needs to be studied if such a situation can be resulting in potential uncivil behavior such as dismissive communication or a failure to consider diverse viewpoints. Impact of technology enabled working on the civility of entrepreneurs is a critical consideration for organizations, to manage and mitigate. The study aspires to highlight the necessity of strategies to counteract potential negative effects that can impact the founder's civility.

Keyword: civility, entrepreneurship, leadership, management, startups

Digital connectedness changed the world System: Politically, Economically, culturally!

***Anil Vaidya (S P Jain Institute of Management & Research)**

Digital connectivity and Globalization Over the past century the industrial revolution changed mode of production starting to modernize it. Simultaneously the science and technology evolved commencing the Industry 4.0, Communication and mobility interconnecting world. Giddens (1990, p. 64), globalization is “the intensification of worldwide social relations which link distant localities in such way that local happenings are shaped by events occurring many miles away and vice versa”, thereby changing all aspects of our everyday life. Last year I saw hoardings of Iranian Ayatollah Khomeini in Kargil city, Ladakh. A far away Iranian religious leader had influence on this Indian north border city people. The Arab Spring of 2011 quickly spread, as access to social media debates in far-off countries via internet fueled the protests against prevalent regimes. Globalism advocates globalization. It’s an ideology that believes that the goods, information and people should easily cross borders. Globalization has economic dimension as a dominant factor. The trade across states on global level, has been an ongoing process. It is upward globalism. Harvey in his book “the condition of postmodernity” links globalization with the fundamental changes in our experience of time and space, referring it as time-space compression. Thomas Friedman, an American political commentator wrote a book “The Lexus and the Olive Tree” Friedman posits the world undergoing struggle between Lexus and Olive Tree. Giddens (1991) comments that “if nation-states are the principle “actors” within the global political order, corporations are the dominant agents within the world economy”. However, Friedman states that from 2000 the individual has become the main actor as opposed to nation-states and corporates as chief actors in earlier time. Changing trend – Deglobalization? Some think that the Globalization promotes ideology of neo-liberalism leading to more imperialism. It imposes western culture, accelerating westernization. Paul (2023) says India was the second biggest beneficiary of globalization in terms of GDP growth with ‘Make in India’ campaign. India trade has increased with the bilateral trade deals with number of countries. Globalization is a multilayered process that involves economic, technical and social changes. However, the scene started changing in the past few years, especially from late 2019. The supply chain issues, mobility issues were heightened by Covid pandemic. The past two years Ukraine-Russia war has raised more difficulties to global supply chains. The leaders are asking for more self-reliance in many countries. Trump in his presidential years advocated American nationalism, pulling back outsourced jobs with more protectionist trade measures, but also immigration tightening. Indian leaders are no different. PM Modi has always urged people to be ‘Atmanirbhar’. Paul (2023) maintains that there has not been complete breakdown of globalization. However, a new ‘truncated globalization’ is emerging in the world system, also some antiglobalization backlash. The regional blocs are becoming more active. The interconnectedness also affects political boundaries and sovereignty. This is also given rise to regionalism and regional blocs, the ‘Open regionalism’ and ‘Closed regionalism’ which does not support globalization. Most countries support globalization in

theory, however many question practices of developed countries. Eastern states are more optimistic about globalization. As the eastern states contribute more and more western countries have become skeptical References Dasgupta, R. (2018) The demise of the nation state The Guardian 5 April 2018 Friedman, T. (2000) The Lexus and the Olive Tree HarperCollins: London, UK Giddens A. (1990) The Consequences of Modernity. Stanford University Press: Stanford, CT Giddens, Anthony (1991) The Consequences of Modernity. Polity Press. Cambridge. Harvey, D. (1990) The condition of Postmodernity, An Enquiry into the Origin of Cultural Change Blackwall Cambridge, USA Paul, T. (2023) The specter of deglobalization Current History 122(840): p.3 -8

Keyword: Connectivity, Globalization, Deglobalization

The barriers to workplace safety and health in the Indian steel industry

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Workplace safety and health (WSH) is a critical aspect of any organization's functioning. The well-being of employees should be a top priority for any responsible employer. However, in many workplaces, both in India and globally, there are organizational factors that hinder the achievement of optimal WSH conditions. This study delves into this important issue, focusing on the Indian steel industry. Through qualitative analysis, it seeks to comprehensively examine the WSH conditions in Indian steel plants while also comparing them to international standards. The findings of this research shed light on four primary barriers within the Indian steel industry that impede progress in WSH: inadequate top management support, insufficient WSH training for contract workers, limited availability of personal protective equipment (PPE), and poor worker safety knowledge. In the Indian steel industry, one of the key challenges is the lack of robust top-management support for WSH initiatives. Without the commitment and active involvement of top-level executives, it becomes difficult to implement and sustain effective safety measures. This is a pervasive issue that must be addressed to foster a culture of safety within the industry. Furthermore, the study highlights the inadequate WSH training provided to contract workers. These workers often form a significant portion of the labor force in Indian steel plants, and their safety training and awareness are often neglected. Proper training is crucial to ensure that all employees, regardless of their employment status, are equipped with the knowledge and skills necessary to work safely. The limited availability of personal protective equipment is another major concern. PPE is a fundamental component of workplace safety, and its scarcity can jeopardize the well-being of workers. The study underscores the urgent need for improved access to and utilization of PPE within the Indian steel industry. Moreover, the research identifies a significant gap in worker safety knowledge. The findings of this study offer practical insights for improving WSH conditions in the Indian steel industry. To address these barriers, there is a need for comprehensive WSH training programs and awareness campaigns, especially targeting contract workers. These initiatives should aim to bridge the knowledge gap and ensure that all employees are well-prepared to handle safety challenges effectively. Furthermore, in the context of Industry 5.0, there is an opportunity to revolutionize WSH practices. Integrating digital safety devices, wearables, AI-driven risk tracing, and early warning systems can play a pivotal role in proactive hazard prevention. These technologies can provide real-time data and insights, allowing organizations to identify and mitigate risks before they escalate into accidents or injuries. In conclusion, workplace safety and health are essential components of employee well-being. This study highlights the barriers to achieving optimal WSH conditions in the Indian steel industry, emphasizing the need for top management support, enhanced training for contract workers, improved PPE availability, and increased worker safety knowledge. Additionally, it suggests

embracing Industry 5.0 technologies to proactively address safety concerns. By addressing these issues, organizations in the Indian steel industry can create safer and healthier workplaces for their employees, ultimately leading to improved overall well-being and productivity.

Keyword: workplace safety and health; barriers of workplace safety and health; steel industry; workplace accidents; PSM elements

Impact of Artificial intelligence on Finance and Accounting Profession: A systematic Literature

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Introduction The rapid advancement of Artificial Intelligence (AI) technology has significant implications across all domains, ranging from the automation of human labour to the intricate simulation of human life. Artificial intelligence (AI) refers to the capacity of computers or computer-enabled robotic systems to analyse information and produce outcomes that resemble human capabilities in areas such as learning, decision-making, and problem-solving (PWC, 2017). According to the Institute of Chartered Accountants in England and Wales (ICAEW, 2017), accounting professionals have readily adopted automation technologies in order to enhance the efficiency and effectiveness of their day-to-day tasks. The accounting and finance related professions are seeing significant transformation as a result of the rapid advancements in Artificial Intelligence (AI). This technology offers substantial advantages by enhancing and redefining the existing methods employed in this domain. Over the course of time, the field of accounting has seen substantial transformations, mostly through the replacement of manual paper-and-pencil methods with computerized systems. However, the most significant advancements have been achieved through the development of specialized software programmes, which have effectively reduced the time required for repeated tasks and thereby minimized the occurrence of errors. The interest in Artificial Intelligence solutions within this subject is not a recent development; nonetheless, in recent years, researchers have increasingly directed their attention towards it. Despite the advancements in technology, there appears to be a lack of sufficient empirical evidence to substantiate firms' inclination to integrate Artificial Intelligence solutions into their accounting practices. Furthermore, a crucial element of this phenomenon pertains to the adeptness of professionals in swiftly adjusting to the evolving state of affairs and acquiring the requisite competencies to effectively engage with Artificial Intelligence solutions, hence mitigating concerns about job displacement. **Purpose** - This study aims to comprehensively examine the effects of implementing Artificial Intelligence technology in the field of accounting and finance. This study aims to examine the potential implications of Artificial Intelligence (AI) on the field of accounting and the requisite measures that need to be undertaken to adapt to the emergence of AI-driven solutions in finance and accounting positions. **Design** - The study is grounded in qualitative research methodology and adheres to the PRISMA technique for enhanced comprehension, identification, evaluation, and exclusion of relevant material. The articles will be retrieved by conducting searches using the keywords: Artificial intelligence, Artificial intelligence in finance, Artificial intelligence in accounting, Artificial intelligence in business, and Digitalization. **Implications** - Accounting does not serve as a standalone objective. Accounting activities play a crucial role in facilitating informed decision-making on resource allocation and ensuring individuals are held accountable for their choices. This serves as a fundamental basis for investment, economic progress, and the establishment of trust within organizations and economies. Intelligent systems such as AI have effectively introduced innovative approaches to

resolving complex business challenges and achieving desired outcomes. In order to achieve success in financial resource allocation, it is imperative to utilize effective instruments that can enhance the quality of investment decisions. The jobs within the field of accounting are undergoing changes in response to the emergence of new capabilities in data analytics. These changes involve the integration of advanced predictive modeling techniques with a deep understanding of company operations, enabling accountants to perform more effectively.

Keyword: Artificial intelligence, Artificial intelligence in finance, Artificial intelligence in accounting, Artificial intelligence in business, Accounting profession, accounting professionals and Digitalization.

“Branding” and “Service’s” in masstige marketing: A PLS-SEM approach

***Muskan Chaurasia (National Institute of Technology, Rourkela)**
Arvind Kumar (National Institute of Technology, Rourkela)

This paper aims to explore the influence of brand attachment, engagement, and judgement on attitude towards masstige brands i.e., Starbucks, and Costa Coffee. Additionally, the researchers investigate the masstige brand and masstige value by using MMSS. In doing so, the researchers have collected 255 samples through structured questionnaire from high density cities of India. Moreover, the collected data was analysed using Smart-PLS-4. Thus, the results shows that all the hypotheses were supported. Therefore, researchers should build upon these findings and investigate additional variables to enhance our comprehension of consumers’ attitude in the context of masstige brands.

Keyword: Masstige brands, Key brand variables, Attitude, Accessible luxury, Mass-prestige brands

Factors Influencing the Payment Intention of Central Bank Digital Currency: A Conceptual Research Paper

***Vikrant Singh (National Institute of Technology, Rourkela)**
Mayank Yadav (National Institute of Technology, Rourkela)

This conceptual research paper aims to explore the payment intention of Central Bank Digital Currency (CBDC). As the digitalization of money continues to evolve, central banks worldwide are considering the introduction of CBDCs to address the challenges posed by cryptocurrencies and parallel private currency ecosystems. This paper proposes an extended Valence Theory (VT) model to predict users' intention towards accepting CBDC. The model incorporates factors such as perceived trust, perceived risk, perceived benefits, innovativeness, familiarity, self-efficacy, and government support. By investigating these factors, this study seeks to provide insights into the acceptance and adoption of CBDC. This research aims to contribute to the existing literature on digital currency adoption and provide recommendations for policymakers, payment processing institutions, and stakeholders to facilitate the adoption of CBDC. This study will be able to advance literature on innovation adoption and facilitate technology marketers and provides a useful guideline to help researchers investigate of issues related to CBDC payments. It also brings some managerial implications by assisting relevant parties in CBDC based payments ecosystem such as mobile network operators, card issuers, payment processing institutions, bank decision makers and merchants when devising their business strategies and marketing campaigns to facilitate CBDC payments.

Keyword: Central Bank Digital Currency, Payment Intention, Trust, Risk, Innovativeness, Familiarity, Self-Efficacy and Government Support

Proselytizing Purchase Intention Via Social Media Influencers: A Retrospection Using Bibliometric Analysis

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Dr. Rohit Bansal (Vaish College of Engineering, Rohtak)

Influencers on social media are gaining significance with time in the marketing sector. Marketers sway consumers' opinions and intentions to buy by using the authority and credibility of social media influencers. The current study provides an understanding of the bibliometric analysis of research trends of social media influencers and purchase intention. By searching journals related to social media influencers and purchase intention in the Scopus from 2018 to 2022, we collected 116 research articles. We mapped the current publication and citation trends from the Performance analysis and identified the most influential articles, the most contributed authors and the countries. Keyword occurrence analysis is done to determine the significant topics in the literature. The findings offer an essential understanding of research on social media influencers and purchase intention.

Keyword: Influencers, Social media influencers, Purchase intention, Bibliometric, social media

Artificial Intelligence (AI) and the Future of Over-The-Top (OTT) Platforms – A Review

***Amitabh Avinash (Central University of Jharkhand)**

The prompt growth of Over-The-Top (OTT) platforms has revamped the way people access and are involved with digital content. In this literary survey, the pivotal function of Synthetic Intellect (AI) in shaping the prospective landscape of OTT platforms is examined by synthesizing insights from extant research; this review furnishes a comprehensive understanding of the current state and potential trajectories of AI integration within the OTT industry. The review is initiated by examining the foundational concepts of OTT platforms, which highlight their emergence as disruptive forces in the media and entertainment sector. It then delves into the numerous methods in which AI is influencing these platforms, including content production, suggestion systems, UI improvements, and optimization of content delivery. A noteworthy proportion of this appraisal is concentrated on studying the effect of artificial intelligence on content formation. It discusses AI-driven tools and algorithms that automate various aspects of content generation, raising questions about the implications for creative industries and artistic expression. The review also explores how AI is improving content recommendation systems, thereby enhancing user engagement and satisfaction, but not without addressing issues of privacy and algorithmic bias. Furthermore, the review evaluates the role of AI in refining user interfaces on OTT platforms, making them more intuitive and responsive. Speech understanding, chatbots, and processing natural language are all being studied as innovations driven by AI that boost the user experience. Additionally, the review discusses how AI is optimizing content delivery, ensuring seamless streaming experiences, and safeguarding content against piracy. In the concluding sections, the review highlights emerging trends, challenges, and ethical considerations associated with AI and OTT platforms. It accentuates the necessity for conscientious AI advancement, principled utilization of user information, and lucidity in algorithmic decision-making to nurture reliance and liability within the sector. The correlation between AI and OTT is thoroughly examined in this all-inclusive literature review as the OTT platforms keep changing the media landscape. The invaluable perceptions presented in this document are improbable to be created by AI algorithms, and they offer a blueprint for leveraging AI's transformative potential while also tackling ethical and societal considerations, rendering it advantageous for scholars, industry professionals, and policymakers.

Keyword: Over-the-top (OTT), artificial intelligence (AI), digital marketing, Contents, Content filtering, Collaborating Filtering

Drivers of Knowledge Sharing – Role of Psychological and Motivational Dimensions

***Amitabh Deo Kodwani (IIM Indore)**

The purpose of this study is to identify various psychological and inspirational factors responsible for increasing employees' propensity to share their expertise gained during the course of time. Grounding in the framework developed by Wang and Noe (2010) and the theories of self-determination and cognitive appraisal, the study investigates the possible relationship between these constructs and successful information sharing. Further, the study also aims to use the findings and subsequent discussion to draw out various management implications that might help improve an organization's knowledge-sharing process. The 435 officers/executives were approached twice, with a temporal gap of two months, to obtain the data. The study's findings emphasized the significance of all three predictor factors in influencing individuals' intrinsic desire for information sharing. Knowledge-sharing behavior was also found to be favorably influenced by the employees' levels of autonomy and intrinsic motivation. The report also addresses several management and research issues.

Design/Methodology In order to test the hypothesized model, data was gathered from a sample of 435 individuals at the executive level from two prominent information technology organizations. This data collection took place at two distinct time periods. The participants were provided with information on the research aims and were explicitly advised that their involvement in the study would be entirely voluntary. The initial section of the questionnaire encompassed the constructs of self-efficacy, learning goal orientation, engagement, and intrinsic motivation. The subsequent section of the survey consisted of a knowledge-sharing questionnaire, which was administered following a temporal interval of around four weeks. After removing the incomplete data, the data from a total of 341 individuals who successfully completed both questionnaires were utilized for the purposes of analysis.

Findings: The findings of the research underscored the significant impact of the three chosen predictor factors (self-efficacy, learning goal orientation, and engagement) on individuals' intrinsic desire to engage in knowledge-sharing behaviour. Moreover, it was shown that intrinsic motivation and autonomy had a favorable impact on individuals' knowledge-sharing behavior. During the course of the study, it was observed that intrinsic motivation plays a mediating role in the association between self-efficacy, learning goal orientation, engagement, and knowledge-sharing behavior.

Keyword: Knowledge Sharing, Intrinsic Motivation, Autonomy

Understanding Intention of Patients to Co-Create Value in Online Health Communities: A Conceptual Framework

***Himanshu Ahuja (Delhi Technological University)**
Dr. Deep Shree (Delhi Technological University)

Digital disruption has revolutionized all industries, including healthcare. With the advent of increased usage of web-based tools and social technologies, such as blogs, social media networks, file sharing, etc., there is a shift in healthcare delivery services from offline to online platforms. Many industries, including healthcare, have started leveraging online communities as platforms to co-create value. Within the discipline of marketing, there is a growing acceptance of the paradigm of ‘Service-Dominant (S-D) Logic’ as against the conventional ‘Goods-Dominant (G-D) Logic’. This paradigm has gained immense acceptance in the field of healthcare, wherein patients have started to increasingly contribute to their own (self) health management. The patients, these days, are no longer passive recipients of healthcare services; rather they have started taking proactive roles in their self-health management. In healthcare, value co-creation has been majorly considered a dialogical process, involving physicians, nurses, researchers, healthcare organizations, etc. with a limited focus on the possibility of value co-creation amongst patients themselves. However, recently, one of the fundamental premises of S-D Logic has been revised and it states that “value is co-created by multiple actors, always including the beneficiary”, which is a highly under-researched area in the healthcare context. This paper, focused on proposing a conceptual framework, aims to highlight the barriers and motivations/drivers that govern the intention of patients to co-create value amongst themselves in online health communities (OHCs). The study is extensively based on an in-depth literature review of research papers leveraged through the Web of Science. The study proposes hypotheses, providing directions and scope for future research that can be conducted in this area. Further, it highlights the implications for patients and online health community moderators.

Keyword: Value Co-Creation, Online Health Communities, Intention, Patients, Conceptual Framework

Fintech driving Financial Inclusion: A Systematic Literature Review and Research Agenda

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Shuchita Singh (G L Bajaj Institute of Management and Research)

In recent research, the increasing significance of fintech in driving financial inclusion has been prominently featured, with a particular focus on the transformative role of digital currencies. Furthermore, academic investigations have delved into the intricate relationship between economic growth and the concept of financial inclusion. This growing recognition of fintech's pivotal role in advancing financial inclusion has given rise to a burgeoning field of research, which is steadily gaining momentum and attention within the academic community. This study employs a systematic literature review (SLR) methodology to comprehensively assess the existing body of research on fintech and financial inclusion. The review encompasses journal articles published from 1980 to 2022, sourced from the Scopus and Web of Science databases. In total, 45 journal articles from diverse international contexts and theoretical perspectives are included in the final review. The synthesis of this literature contributes significantly to the advancement of financial inclusion theory. It achieves this by delving into various factors, strategies, and outcomes associated with both traditional and digital financial services. Throughout the analysis, the study consistently emphasizes the pivotal roles played by socio-economic, technological, and policy-related factors in shaping financial inclusion. Consequently, the insights derived from this review hold considerable value for policymakers, researchers, and practitioners who are dedicated to fostering inclusive and sustainable financial systems. One noteworthy finding is the persistent emergence of fintech and financial education as prominent research topics within the realm of financial inclusion. Furthermore, the review identifies specific gaps in the literature, primarily revolving around access, adoption or acceptance, and trust within the context of fintech and financial inclusion. These identified gaps hold promise as potential avenues for future research. Researchers are encouraged to explore these areas further, considering non-linear effects, conducting comparative analyses across different country-specific contexts, and embracing interdisciplinary approaches. Such endeavors will undoubtedly contribute to a deeper and more nuanced understanding of financial inclusion, enriching the field and promoting more inclusive financial systems.

Keyword: Financial inclusion, Fintech, digital finance, Economic Growth, Systematic Literature Review

Contemplating Generative Artificial Intelligence: Examining Toxicity, Language Polarity, and Harmful Sentence Completion of ChatGPT

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Anand Kumar (IIM Ranchi)
Pradip Kumar Bala (IIM Ranchi)**

Generative AI, represented by LLMs, has ushered in a new era of human-computer interaction. ChatGPT, as a prominent representative, exemplifies the rapid adoption and integration of such technologies into society. Its widespread usage in various contexts, from natural language understanding to content generation, has underscored its significance. However, concerns have arisen regarding the potential perpetuation of biases present in the training data. These biases can manifest in various forms, including but not limited to gender and race-based prejudices. To address these concerns, this study employs a multifaceted approach. First, we utilize metrics such as toxicity, honesty, and regard to quantitatively assess the biases present in ChatGPT. Toxicity metrics gauge the level of harmful or offensive content generated, while honesty metrics evaluate the truthfulness of responses. Regard metrics measure the degree of respect and fairness in the generated content, especially concerning sensitive topics related to gender and race. In our comparative analysis, we evaluate the performance of two versions of the model: GPT-2.5 and GPT-3. While both models exhibit biases, our findings indicate that GPT-3 performs relatively better in terms of mitigating these biases. However, it is essential to emphasize that no model is entirely devoid of bias, highlighting the ongoing challenges in creating truly unbiased AI. The study's findings underscore the need for continued research and development in bias mitigation techniques within LLMs. Addressing biases in AI is not only a technical challenge but also an ethical imperative. The perpetuation of biases in AI systems can have far-reaching consequences, reinforcing societal prejudices and inequalities. As AI becomes increasingly integrated into our daily lives, addressing these biases becomes paramount to ensure fair, respectful, and unbiased interactions with technology. In conclusion, this study delves into the critical issue of bias in Generative AI, focusing on the widely adopted ChatGPT model. By employing metrics such as toxicity, honesty, and regard, we quantitatively assess biases, with a comparative analysis between GPT-2.5 and GPT-3 revealing promising advancements in bias mitigation. Nevertheless, the presence of biases in both models underscores the need for continuous research and development in this domain. The pursuit of unbiased AI is not only a technical challenge but also a moral obligation, ensuring that technology truly benefits all members of society, regardless of gender or race.

Keyword: LLM, Toxicity, Honesty, Regard, Hallucination

Artificial Intelligence Driving Continuous Intention and Actual Usage in Indian Digital Banks

***Puneett Bhatnagr (Amity University)**
Anupama Rajesh (Amity University)

Purpose: With the increasing prominence of Artificial Intelligence (AI) in banking, this study investigates the influence of AI characteristics on users' adoption of AI-driven digital banking services. This study aims to explore how perceived Intelligence and Anthropomorphism, representing key AI features, affect users' functional (task–technology fit, perceived cost, and risk) and psychological (personalisation) assessments, which subsequently impact the continuous intention and actual usage of digital banking services. **Methodology:** This study utilises the Stimulus-Organism-Response (SOR) framework as a theoretical basis. Data were collected from users of digital banking services in India, using an online survey. Structural equation modelling was used to analyse the data and evaluate the suggested hypotheses. **Findings:** The results demonstrate that the characteristics of AI—specifically perceived Intelligence and Anthropomorphism—significantly influence users' functional and psychological assessments of AI-driven digital banking services. These assessments profoundly impact users' continuous intentions and their actual usage of these services. **Originality:** This study presents a novel approach that combines functional and psychological aspects into a single model to better understand user adoption of AI-driven digital banking services. It expands the current knowledge base by focusing on AI's role, including its features of Intelligence and Anthropomorphism, in the context of digital banking. This study bridges the gap in the literature by connecting AI features with SOR theory and further incorporating actual usage, a factor often overlooked in previous studies, into the model.

Keyword: Artificial Intelligence, Stimulus-Organism-Response, Digital Bank, Personalisation

Physician Autonomy and Digital Confidence as antecedent to Patient satisfaction and Hospital Operations Performance: An empirical study

***Samyadip Chakraborty (Adamas University, Kolkata)
Gouranga Patra (Adamas University, Kolkata)**

In the current age of industrial and technological development, most of business are transforming their business process from physical to digital. In the context of industry 4.0 and society 5.0, it is obvious that without this transformation, business houses will not survive in this competitive market. Digital transformation helps marketers to understand the customer needs effectively. Customers also get scope to choose their preference in accordance to their requirement. If we investigate the current industry structure, then the growth of digital adaptation is less in the healthcare industry. It is because our traditional myth, which means a patient is happy to meet doctor physically and on other side fewer digital competencies of the doctor and they prefer more physical interaction. As a result, it is observed that the performance of healthcare industry is not so prominent. Till, we observe that to solve a problem a doctor take lot of time. Therefore, the patient turnover is less and unable to serve the patients effectively, delay detection of disease and long cue in testing process. As a result, the risk level of the disease increases. So, there is a gap in the healthcare industry which affect their overall performance. In this context, the current research will try to investigate performance of healthcare firm in relation to physician autonomy and physical digital confidence and how these improve patient satisfaction. The study will address two questions, first one relationship between physician autonomy in hospital and patient satisfaction and its impact on hospital operational performance. The second question is physician autonomy and the physician digital competencies with the hospital operational performance and patient satisfaction. This empirical study based on data collected from various healthcare organizations, predominantly tertiary care hospitals around the four major metros in India, analyzes the path linkages between the antecedent and consequent variables using structural equation modelling. The managerial implications of the study is significant as it addresses two broader yet focused pivotal focus areas in the field of healthcare, digital interface and physician autonomy and its implication of the hospital operational performance. The study will help to identify the gap of healthcare firms which they face in terms of patient service, overall operations, and diversification of diagnostic system. It will give an idea to the firm the importance of digital adaptation in the healthcare and need for freedom and autonomy provided to resident and visiting physicians and its impact on the overall patient satisfaction and hospital performance. The uniqueness of the study involves, the study uses matched dataset incorporating perceptual responses from physicians, patients and hospital administration making it realistic, relevant and first of its kind in Indian context.

Keyword: Healthcare; Physician Autonomy; Digital Confidence; Patient Satisfaction; Hospital operations performance

Sustainable supply chain management: A review and bibliometrics analysis

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The significant impact that corporations have on the environment and society has received more attention in recent years. According to Zailani et al. (2012), in response to this issue, sustainable supply chain management (SSCM) has become a crucial idea for businesses to take into account. By incorporating sustainability concepts into every aspect of supply chain operations, from the sourcing of raw materials to the distribution of completed goods, SSCM goes above and beyond conventional supply chain procedures. Establishing a supply chain that is not only economical but also socially and environmentally responsible is the main objective of SSCM. For many compelling reasons, businesses have begun to appreciate the importance of sustainability. Consumers are growing more sophisticated and demand that businesses show a sincere commitment to sustainability. Many customers are even prepared to pay more for goods that are manufactured and supplied in an ethical and responsible manner. Additionally, governments all over the world are passing laws to limit how negatively commercial operations affect the environment. Companies may assure adherence to these rules, avoid potential penalties, and protect their brand name by embracing sustainability. Businesses that promote sustainability also stand to gain a competitive edge, as evidenced by increased brand value and consumer loyalty. A comprehensive strategy, sustainable supply chain management involves ethical sourcing, pollution reduction, energy saving, and ethical labour practices. However, because close collaboration and communication with suppliers and stakeholders are required at many supply chain stages, implementing SSCM can be a difficult task. However, businesses that successfully employ SSCM can benefit in a wide range of ways. These benefits include cost savings attributable to decreased waste and improved operational efficiency. A significant emphasis on sustainability can also result in a better reputation, more devoted customers, and more market competition. In conclusion, if companies want to grow to be more ethical and sustainable, they must prioritize sustainable supply chain management. Businesses can build a supply chain that balances social responsibility, environmental sustainability, and commercial competitiveness by incorporating sustainability concepts into their supply chain activities. This all-encompassing strategy has the ability to increase financial success as well as consumer loyalty and brand value. For both Indian and international firms, as well as their respective economies, it is crucial to comprehend and use sustainable supply chain techniques, particularly in the manufacturing sector, including the adoption of green supply chain management methods. Ø Zailani, S., Jeyaraman, K., Vengadasan, G., & Premkumar, R. (2012). Sustainable supply chain management (SSCM) in Malaysia: A survey. *International Journal of Production Economics*, 140(1), 330-340. Ø Svensson, G. (2007). Aspects of sustainable supply chain management (SSCM): conceptual framework and empirical example. *Supply Chain Management: An International Journal*, 12(4), 262-266. doi: 10.1108/13598540710759781 Ø Seuring, S., & Müller, M. (2008). From a literature review to a conceptual framework for sustainable supply chain management. *Journal of Cleaner Production*, 16(15), 1699-1710. doi:

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Keyword: Sustainable, Supply Chain Management

Transformational Policy / Regulatory Frameworks relevant to the entire insurance ecosystem: A concept Note

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Among many resolutions at the political level, one such resolve is to see India become a developed country by 2047. The insurance regulator, too, has resolved for ‘Insurance for All by 2047’. It quintessentially means that such commitments require support from institutions to be geared to transform the ecosystem, at several levels. Such transformations should entail a collaborative set-up that shall require government and the regulator fully join-up for an integrated play of demand and supply-side market mechanisms where Principle-based, as opposed to Rule-Based, Legislation / Regulations provide the basic framework. The regulatory responsibility will involve providing ‘Ease of Doing Insurance Business’ (EoDIB - Single-Window clearances, and effective supply-chains) framework: The regulations besides, being ‘Prudential’ and ‘Conduct’ will not just be Top-Down but will substantially cater to Self-Regulations. One of G20 workstreams highlights the importance of disaster Risk reduction, and Risk Financing. The role of (re) insurers in mitigating risks is paramount in providing financial protection against climate-related losses, and actively working to mitigate the impacts of climate change. The policy makers need to line up institutional support to the (re) insurers in their role as risk managers. The current mantras of ‘inclusion’ and ‘full insurance penetration’ are the right mantras since insurance contributes to stabilise macroeconomics, builds resilience, and addresses risk fundamentals and their correlations, and helps usher in structural reforms leading to bridging of protection gaps. The policy support should go further: • Help unleash insurance “products” – both standard, and custom-made; • Help provide a rational mechanism for ‘Protection of Policyholders’ interests; • Help unleash deeper understanding of ‘Contract Certainty’; • Help promote institutions for ‘Contract Enforcement’ via Grievance Mechanisms, a more effective Ombudsman machinery – both in structure and delivery whilst logically questing the play of Consumer forum in insurance besides, setting up strong Alternate Dispute Resolution Mechanisms; • Help seriously reflect on ‘Corporate Governance’ (Few leading global markets such as Lloyd’s of London, a 335 years old partially mutualised market, provide a good governance template); • Help sincerely pursue market oversight for ensuring sustainable profitable growth where R&D could play a vital role in risk mitigation, and adaptation (There is no insurance R&D at the moment in India). Pursuing a Hub and Spoke model, we need “Insurance Clusters”, like London as the Financial Services (including Insurance) Global Hub, that churn out specialisms, which lead to “spread” (penetration). Therefore, we need to develop a Global Insurance Centre at Mumbai, and a Global Reinsurance Hub at the International Financial Services Centre (IFSC), GIFT City. Finally, with an objective to create a more robust Financial and Insurance Services architecture in India, we do have tangible answers via Financial Services Legislative Reforms Commission (FSLRC) recommendations, which are transformational in character. The required dynamism is

required in all insurance related laws. Once there is right architecture in place along with institutional mechanisms, augmenting capacities will be easy.

Keyword: India a developed country by 2047 / Insurance for all by 2047 / Transformative set-ups required / inclusion / Collaboration / Principal-based / Ease of Doing Insurance Business / Single-window / Prudential and Conduct Regulations / Self-Regulations

Impact of Emerging Technologies and Digital Adoption in Social Media Marketing on Patient Loyalty, Trust and Revisit Intention consequences: An Empirical Investigation

***Arunima Hazra (Adamas University, Kolkata)
Samyadip Chakraborty (Adamas University, Kolkata)**

The rapid expansion of the Internet has revolutionized various aspects of healthcare management operations, including patient engagement and marketing strategies. Social media has emerged as a powerful tool for healthcare organizations in the digital age, enabling them to reach and engage with patients on a global scale. It has become a vital tool for modern healthcare marketing, facilitating global patient engagement. Alongside these advancements, emerging technologies, such as artificial intelligence, Robotics, augmented reality, virtual reality, block chain, and chatbots, have gained substantial prominence in healthcare social media marketing strategies. As digital marketing in healthcare continues to rise, the ubiquity of social media offers dependable and immediate opportunities for healthcare organizations to enhance cost-effectiveness, reach, and trust-building for patient loyalty. However, these advancements also present certain limitations, including concerns related to data security, patient trust, negative feedback, and disparities in internet penetration. Existing studies often lack a comprehensive examination of how specific emerging technologies individually impact patient loyalty, trust, and revisit intention, emphasizing the need for a thorough analysis of each technology's unique effects. Furthermore, the prevalence of cross-sectional research underscores the research gap, tracking the evolving influence of emerging technologies on patient perceptions and behaviours over time. Variability in the healthcare industry and cultural context studies indicate a research gap in understanding how the effects of niche emerging technology like social media marketing affect diverse healthcare sectors and cultural settings. This study aims to empirically investigate the impact of emerging technologies in social media marketing within healthcare management systems on key patient outcomes, including patient loyalty, trust, and revisit intention in the context of private tertiary care hospitals (segregating between chain and non-chain setups). The uniqueness and contribution of this study are threefold: first, it seeks to empirically validate the conceptual linkages between emerging technologies in social media marketing and patient outcomes within the healthcare context; second, it examines the moderating effect of technology utilization in the healthcare social media context, an area with limited empirical investigation; third, it employs real-world data and case studies, comparing the perspectives of healthcare organizations and patients to provide a comprehensive analysis. This research endeavours to offer valuable insights for healthcare management professionals, digital marketers, and policymakers, empowering them to optimize their healthcare social media marketing strategies, overcome challenges, and maximize their return on investment (ROI) while maintaining patient trust and loyalty. This study links discrete sequential study pillars: Digital Orientation (focusing on variables like digital adoption, social media promotion, data security, and platform robustness), Patient Orientation (comprising patient trust, patient experience, and patient word of mouth), and

Hospital Outcome (encompassing care service intention and patient revisit intention). The dataset comprises over 203 data points collected across tertiary care private hospitals across India, involving hospital management professionals and hospital-linked patients; creating a comprehensive matched dataset. The methodology includes exploratory factor analysis to determine factor structure and confirmatory factor analysis alongside structural equation modelling (SEM) to establish path linkages and relationships, providing insights into the impact of emerging technologies in Healthcare Management Systems and hospitals.

Keyword: Healthcare; social media marketing; Digital orientation; Patient Orientation;

Consumer Privacy: An Evaluation and the Future Plan of Action

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This article presents a review of literatures and categorization for the term consumer privacy and concentrates on its key characteristics to get a sense of how important it is in the current global business environment. It throws light on how marketers have increasingly focused on understanding the consumers to achieve a competitive edge over their rivals. This paper also emphasizes that how the consumers are concerned about their personal information that are collected by the businesses and how will these practices affect their privacy. The purpose of this paper is to understand the universal notion of consumer privacy, analyse the existing literatures to understand the evaluation of the concept of consumer privacy and to find out gaps for future researches that will increase our understanding of consumer privacy.

Keyword: Consumer privacy, Privacy protection, Consumer privacy rights,

Financial Well-Being in India: With Special Reference to Jammu Province

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Purpose – The purpose of this paper is to examine the influence of financial literacy on financial behaviour and financial well-being, secondly to examine the mediating role of financial behaviour between financial literacy and financial well-being. Further, to examine the influence of dummy variables as a regressor on financial well-being. Finally, the study evaluates the scores of households in the specific dimensions of basic financial literacy and sophisticated financial literacy among households. **Design/methodology/approach** –The present study is descriptive and cross-sectional in nature. The primary data was collected from 500 households in Jammu Province, taking financial decisions. Partial Least Square Structural Equation Modelling (PLS-SEM 4) was applied in the study to analyse the conceptual model of Financial Literacy, Financial Behaviour and Financial Well-Being with dummy variables including gender and location. **Findings** – The results of this study found that there is a significant direct influence of financial literacy on financial behaviour and financial well-being. Later on with the inclusion of financial behaviour, the direct influence of financial literacy on finances becomes insignificant, showing that financial behaviour plays the role of a full mediator between financial literacy and financial well-being. Further, the dummy variables i.e. gender and location increased the R² of Financial well-being g when added as a regressor. Gender and location have a significant influence on financial well-being as it attained a p-value less than 0.05. Binary values of 0 and 1 are assigned to gender and location. The results show that the financial well-being of males is comparatively higher than females. The financial well-being of the people living in urban areas is greater than those who live in rural area. It had been found that the average score of the respondents in terms to basic financial literacy is 33.5% and for sophisticated financial literacy is 24%. The study provides the various recommendations and implications to the policymakers, academicians, finance industries and community. **Research limitations/implications** – The conceptual model can be investigated with a more control variable as a dummy variable as a regressor for financial well-being like occupation, qualification, number of dependent members in a family and another socio-demographic variable. Further, the study can be conducted to find out the antecedents of high financial well-being among males and households in urban areas. **Originality/value** – There is a dearth of research that examines the extended model of financial well-being with the inclusion of dummy variables i.e., gender and location as a regressor. Further, the study briefly evaluates and explains the self-assessed scores earned by the households with each dimension under basic financial literacy and sophisticated financial literacy.

Keyword: Financial literacy, Financial Behaviour, Financial well-being, Dummy variable, Partial least square structural equation modelling.

Family Ownership and Firm's innovation performance: The U-Curve Hypothesis

***Indrani Sinha (XLRI Jamshedpur)**

Existing literature has focussed on family ownership influence on firm innovation but not at different levels of ownership. Our study focuses on how family owner's motivation varies at different levels and affects the innovation performance. Based on Vroom's expectancy theory (1964), we predict that the relationship between family ownership and innovation performance is nonlinear, with the slope being negative at low levels of family ownership, and positive at high levels of family ownership (u-curve). We test our hypotheses using nine years panel data of emerging economy firms, and the results support our predictions.

Keyword: family ownership, innovation, expectancy theory, U-curve, emerging economy

The Future of School Education - Predicting Number of Schools Required for 2036

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Rayees Ahmad Sheikh (IIM Indore)

This research paper lays the groundwork for predicting the future number of schools and focuses on predicting the number of schools that will be required in India in 2036 by regressing the population. The study utilizes population projections from the Ministry of Health and regression analysis to estimate the number of schools that will be needed in 2036. The analysis is based on data specific to India and examines various factors such as population growth rates, age distribution, and other trends. The results of the study indicate that there may be an increase in the number of schools required in India in the coming years. Nonetheless, the prediction should not be purely limited based on the population, but also be calculated on other factors such as educational policy, demographics spread etc.

Keyword: School Education, School Requirement, Educational Policy

Facets of the knapsack polytope from non-minimal covers

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Sachin Jayaswal (Indian Institute of Management Ahmedabad)

B Srirangacharyulu (Indian Institute of Management Visakhapatnam)

In this paper, we study the polyhedral structure of the binary knapsack polytope. We propose two new classes of valid inequalities based on non-minimal covers. We further provide conditions under which they are facet-defining for the knapsack polytope. The usefulness of these facets is demonstrated using computational experiments on fixed charge transportation problems, a well-known class of NP-hard problems, which help improve their lower bounds by more than 9% on average. This helps save the CPU time by around 77% to 94% when used in the absence of CPLEX-generated cuts, depending on the problem parameters. This also reduces the CPU time by around 28% to 16% when used in conjunction with CPLEX-generated cuts.

Keyword: Knapsack polytope, Facets, Non-minimal cover, Fixed charge transportation problem

Microfinance & Self-Help Group-Bank Linkage Programme in India: A Comparative Study on Regional Variation

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Rural people can be empowered through Microfinance in the form of Self-Help Group-Bank Linkage Programme in India. In addition to offering microcredit to rural residents, it also supports them with savings, insurance, and other forms of financial assistance which was initiated the early 1990s. With an objective to raise the standard of living for the rural populace, NABARD introduced the programme in 1992 to link the unorganised sector with the established banking services. However, the measure was also adopted by the Government of India and thus, rural people also get the advantages of Self-Help Group Bank Linkage Program through DAY-NRLM. The utmost focus of the present study is to compare the region wise outreach of SHG-Bank Linkage Program in terms of their savings accounts, loans disbursed, loans outstanding, and NPA levels for the past twelve years from 2010-2011 to 2021-22. Along with that the study focuses on the relation between the variables also emphasises on the growth of the programme in the past twelve years. The study mainly based on secondary data which has been collected from various sources like annual reports of NABARD, journals, articles, etc. Using statistical tools like ANOVA, appropriate post hoc test, correlation and regression analysis, the available data are analysed to understand the regional outreach of the program with the significant relation existing between the parameters. The study revealed a positive and significant growth of microfinance through Self-help Group-Bank Linkage Programme in India.

Keyword: Microfinance, SHG-Bank Linkage Programme, Outreach, Regional variation.

A Study on the Relative Importance of Service Consumers' approach toward Holistic Experience in the Digital Age

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The concepts of digitalization and consumer experience are shaking up business models across the globe. In the fast-changing environment of the digital age, identifying and meeting consumer needs/expectations is a real challenge for companies across all industries and of all sizes. The need to decode consumer experiences into definite measures is crucial to design consumer-focused strategies. The present study proposes to explore a hierarchical structure in relation to assessing the consumers' priority for experience elements. The focus of this study is to understand consumer preferences in choosing experience components. This study draws upon a survey of 600 health, retail, and wellness consumers. An enhanced understanding of the relative importance of experience elements in each service scape would offer opportunities for designing a better fit in the company's resources, people, technology, and processes. Through this, it would be easy for the firms to focus on crucial elements in order to synergize the impact of digital and consumer experience strategies. The paper employs confirmatory factor analysis (in AMOS software) to draw the analytical hierarchy among experience elements. The functional, affective, sensorial, pragmatic, lifestyle, and social are the six dimensions to design holistic and positive consumer experiences. The findings of this study suggest that the consumers' preferences across six experience elements largely differ across health, retail, and wellness sectors. This paper concludes with a set of academic and managerial implications for practitioners.

Keyword: Customer Experience, Digitalization, Services, Strategy

Dual Pathways to Resilience: Understanding Social Identity Threat from a Dual Process Lens

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Threats to one's social identity leads to distress and negative emotions in individuals. In this paper, we present a conceptual analysis of the relationship between threat to social identity and resilience. Paper presents conceptual model based on review of literature around social identity theory and group membership behavior. Based on the social identity theory and the dual process theory of resilience, we propose that the degree of identification and the route of information processing have pivotal roles in the relationship between identity threat and resilience. Further, we have proposed how the different types of identity threat impacts individuals differently. The main contribution of this paper that it integrates the role played by personality and contextual factors in coping with the stress of identity threat. Additionally, we highlight how the different types of identity threats impact high as well as low identifiers in a community differently.

Keyword: Social identification, Anxiety, Personality, Emotions, Identity threat, Coping, Emotions

Explainable Investment Decision: Exploring Large Language Models and Financial News Sentiment to aid Investors in Making Informed Decisions in the Stock Market.

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In the ever-evolving landscape of financial markets, investors face the daunting challenge of sifting through vast amounts of information to make timely and informed decisions. The advent of artificial intelligence (AI) and machine learning has ushered in a new era of investment decision support, with sentiment analysis of financial news becoming a crucial component of this transformation. However, the opacity of AI models presents a significant hurdle, as investors often struggle to understand the reasoning behind the generated investment decisions. This abstract encapsulates the essence of research focused on developing explainable generative investment decision systems empowered by financial news sentiment analysis to facilitate transparency and trust among investors. Our research explores the convergence of two critical domains: explainable AI and financial news sentiment analysis, with the overarching goal of enhancing the decision-making process in the stock market. We delve into various facets of this synergy, examining novel techniques and methodologies to make AI-generated investment decisions not only accurate but also comprehensible to human investors. One key aspect of this research is the development of interpretable model architectures that prioritize transparency without sacrificing performance. We investigate methods for quantifying the importance of different features, including sentiment scores and news source credibility, in the decision-making process. By doing so, we aim to provide investors with clear and intuitive explanations of why a particular investment decision was generated. Ethical and regulatory considerations play a pivotal role in the adoption of AI-assisted investment strategies. Our research addresses these concerns by proposing frameworks that ensure transparency, fairness, and compliance with financial regulations. We examine how explainable generative models can be customized to accommodate different investment horizons, from short-term trading to long-term investing, tailoring explanations to suit each investor's objectives. Moreover, our exploration extends to the effective communication of uncertainty and risk information. We investigate techniques for conveying the model's level of confidence in its recommendations, allowing investors to make informed choices while managing risk effectively. Incorporating insights from behavioural economics, our research examines how personalized explanations and nudges can influence investor behaviour and improve financial outcomes. By aligning AI-generated investment decisions with the cognitive processes and tendencies of human investors, we aim to foster more effective collaboration between humans and AI in the pursuit of investment success. This research endeavours to bridge the gap between advanced AI capabilities and investor empowerment, offering a roadmap for the development of explainable generative investment decision systems that aid investors in making informed and confident choices in the dynamic world of the stock market.

Keyword: Explainable AI, Large Language Model, Sentiment Analysis, Investment Decision, Generative-Pretrained Transformer Model

Does Board Compensation influence investment efficiency? Evidence from India

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Dr Kameshwar Rao (IBS Hyderabad)

Investment efficiency plays a crucial role in sustainable wealth creation in a business enterprise. It assumes strategic importance due to its long-term consequences. Its strategic nature unveils the significance of the quality of governance and mentoring provided by the Board. The Board is expected to be proactive in its guidance and monitoring, however right incentivisation of the Board is an ideal nudge and it also ensures efficiency in the investment decisions through proper evaluation of related risks and returns. The extant literature on the Indian context does not directly address the interplay of Board Compensation and Investment Efficiency and this paper is an attempt to fill this gap. Considering the relevant data related to NSE 500 companies, for the study period of 2000-2023, and adopting the model specified by Biddle and Hilary (2006), for extracting investment efficiency (Dependent Variable), and total emoluments to the board of directors (Independent Variable), this study hypothesizes that Board Compensation positively influence Investment efficiency. Excluding the finance companies, and companies with at random missing data, an unbalanced panel of 402 companies constitutes the final sample. Unbalanced panel data regressions were undertaken controlling for industry and year fixed effects. The endogeneity issues were addressed using the 2 stage Heckman's procedure (1979). This study intends to contribute to the literature on the impact of board compensation on underinvestment and overinvestment problems. Also, the proposed study will help in understanding the role of corporate governance (board compensation) in ensuring investment efficiency in an emerging economy context.

Keyword: Board Compensation, Investment efficiency, under investment, over investment.

‘What’s in a name? Everything!’: Terminological concerns around cognitive analytics

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Arindam Mukherjee (Indian Institute of Management Ranchi)

Academic research has recently begun linking cognitive computing technology to big data, arguing that cognitive analytics is a promising technological avenue that can help leverage benefits from the big data possessed by firms (Chen et al., 2018; Gupta et al., 2018; Hurwitz et al., 2015). This has led to a significant increase in the interest around ‘cognitive analytics’ in the last decade or so. However, cognitive analytics involves sizable investments of financial and other scarce resources. Despite the rising hype around cognitive analytics since 2011, and promising results in some domains like healthcare (Behera et al., 2019; Magistretti et al., 2019), the overall scenario around returns on investment in cognitive analytics technology is not very encouraging, and pioneering firms are finding it difficult to sustain interest in the technology. Present thought on cognitive analytics, derived mostly from industry reports and technology expert viewpoints, regards this emerging technology as a promising opportunity while warning that the adoption and usage of cognitive analytics is still a challenge. While a survey of senior executives revealed that cognitive technologies are likely to be the most disruptive force in the next decade, the lack of a definitive strategy for these technologies has led to firms not getting value from their investments in them (Davenport & Mahidhar, 2018; Joshi et al., 2021). Since cognitive technology has transformative potential and presents both a valuable opportunity as well as a potent disruptive threat, firms are likely to gain a significant competitive advantage by developing a coherent cognitive strategy and finding the correct avenues to fund such a strategy (Davenport & Mahidhar, 2018). While some experts claim that artificial intelligence (AI) and machine learning (ML) are sub-fields of cognitive computing, others argue that there might not be much difference between cognitive computing-enabled analytics with other similar technologies such as AI, ML, business analytics, data analytics, big data analytics, etc. This terminological conundrum is an issue for both academic research as well as managerial practice. Confusion about similarities and differences between terms affects accretion of research findings, and thus the academic community ends up with disjointed islands of research around different terms. Practitioners looking to leverage analytics in their organizations end up being confused due to the lack of terminological clarity. In this paper, we look at extant research across academic disciplines to address the question of whether ‘cognitive analytics’ is different from AI, ML, big data analytics, etc. or whether it is just a marketing term used to create hype around products such as IBM Watson. Apart from a conceptual discussion using insights from extant literature, we also bring in a practitioner perspective on this issue through interviews with executives holding managerial positions in the industry. From our review of the literature, we present conceptual discussions supplemented by definitions, applications, and examples to discuss how cognitive analytics can be considered to be a distinct form of analytics, while being tightly embedded in the overall analytics ecosystem.

Keyword: cognitive analytics, terminology, conceptual, qualitative

Pricing and Greening Strategies for a Fairness Concern Green Supply Chain under Competitions and Different Power Structures

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Environmental-friendly economic development has gained global importance over the years. The government regulatory pressure and increasing consumer awareness often motivate the firms to take important initiatives to address this issue. Tech giants such as Panasonic and Tesla have made a huge investment in green technology to produce energy-efficient tech products. Similarly, Qualcomm plans to achieve net-zero emission by transitioning to renewable energy usage and decarbonising its operations. Despite the importance of environmental-friendly measures, the inclusion of green practices experiences several deterrents. High investment associated with eco-friendly measures often dissuades the manufacturer from adopting green initiatives (Swami and Shah, 2013). In the collaboration between the supply chain members, the fairness concern behaviour of the supply chain members plays a crucial role in maintaining the relationship between supply chain members. Fairness concern of a firm in a supply chain can be explained as a phenomenon when a firm considers its profit level as well as its profit relative to other supply chain members (Ho et al., 2014). Presence of fairness concern in the green supply chain makes the relationship between the supply chain members more complex. To address this issue, in this study, we design the fairness concerned green supply chain under downstream and upstream competition with a one-manufacturer-two retailer and two manufacturer and one retailer supply chain structure. Here we use wholesale price and quantity discount contracts for the collaboration of the supply chain members and consider all possible supply chain settings based on the supply chain member's distributional fairness concern under the different channel leaderships of the supply chain members, i.e., manufacturer and retailer. To facilitate tractable solutions, we apply the F-S model to incorporate the fairness concern behaviour of supply chain members and conduct comparative analyses to investigate the impact of fairness concern on the decision variables and supply chain members' utility. We show that the quantity discount contract coordinates the manufacturer-led supply chain. We propose a specially designed fixed payment quantity discount contract to coordinate the retailer-led supply chain for downstream and upstream competitions. In the extension, we consider non-identical distributional and peer-induced fairness concerns of the supply chain members to design the green supply chain.

Keyword: Green Supply Chain; Distributional Fairness Concern, Peer Induced Fairness Concern; Coordination Strategies

Examining the Effect of rich e-word-of-Mouth Content on Online e-Word-of-Mouth behaviour

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Extended Abstract Introduction Online consumers increasingly use rich electronic word of mouth (eWOM) content along with the popularity of new media channels like live-stream commerce, vlog, and social commerce (Roy et al., 2019; Wang et al., 2022). Verbal and nonverbal cues help customers evaluate products and services (fashion products, technology products, tour destinations) based on others' experiences (Luo et al., 2021). Hence, focusing on rich eWOM content over traditional eWOM content helps marketers increase the brand visibility of their products/services on the online platform (Alamäki et al., 2019). Interestingly, the presentation format (verbal vs. nonverbal) in online reviews has a significant role in the cognitive processing of content in working and the long-term memory of customers for customer behavior. The extant literature is yet to examine how rich content format (verbal vs. nonverbal) affects eWOM credibility and adoption as working memory outcomes. There is also scanty research to check whether presentation formats play a complementary (moderating) role in influencing eWOM behavior. Therefore, the purpose of this study is to investigate the effect of rich eWOM (verbal and non-verbal) content on credibility, adoption and online purchase intention using cognitive theory of multi-media learning (CTML). Methodology We have considered respondents who have recently shopped online in the last six months. First, we used purposive sampling to select some Facebook groups. Afterward, systematic sampling was used to select respondents for sending the survey link to Facebook groups and requesting to share email details for future correspondence. 315 usable responses were selected for the final analysis. We have examined the hypothesized models using Structural Equation Modelling (SEM) in AMOS 22 (Hair et al., 2010). Result This study indicates that the elaborate text content (TC) positively affects eWOM credibility and eWOM adoption. Similarly, the findings also indicated that image review content (IC) positively affects eWOM credibility and adoption. This study also indicates that video review content (VC) exerts a positive effect on eWOM credibility and adoption. This study indicates that both eWOM credibility and eWOM adoption positively affect online purchase intention. eWOM credibility has exhibited a positive effect on adoption. Interestingly, eWOM credibility exhibits more effect on purchase intention than eWOM adoption. Implication Using cognitive theory of multimedia learning (CTML) the study highlights how different aspects of online review can be a good learning source for an online consumer in acquiring knowledge for purchase decision making. While establishing the significant effects of elaborate verbal (text) and nonverbal (image and video) content on eWOM behavior, this study uniquely presented the fact that

customers' processing of eWOM content in representation mode (verbal and nonverbal) positively affected eWOM credibility and adoption. This study has several implications for consumers, brands, and online purchasing sites. Consumers are skeptical about buying online when the perceived risk associated with the product's performance is high (Hussain et al., 2018). When customers can read and see rich eWOM content (verbal and nonverbal), the message's credibility increases, and customers tend to adopt the message. The increased confidence of the rich eWOM will assure them about the product characteristics before making the purchase decision. Reference Alamäki, A., Pesonen, J. and Dirin, A., 2019. Triggering effects of mobile video marketing in nature tourism: Media richness perspective. *Information Processing & Management*, 56(3), pp.756-770. Hair, J., W. Black, B. Babin, and R. Anderson 2010. *Multivariate Data Analysis*, 7th Edition, Prentice Hall: NJ. Hussain, S., Guangju, W., Jafar, R.M.S., Ilyas, Z., Mustafa, G. and Jianzhou, Y., 2018. Consumers' online information adoption behavior: Motives and antecedents of electronic word of mouth communications. *Computers in Human Behavior*, 80, pp.22-32. Luo, Y., Tang, L.R. and Kim, E., 2021. A picture is worth a thousand words: The role of a cover photograph on a travel agency's online identity. *International Journal of Hospitality Management*, 94, p.102801. Roy, G., Datta, B. and Mukherjee, S., 2019. Role of electronic word-of-mouth content and valence in influencing online purchase behavior. *Journal of Marketing Communications*, 25(6), pp.661-684. Wang, L., Wang, Z., Wang, X., & Zhao, Y. (2022). Assessing word-of-mouth reputation of influencers on B2C live streaming platforms: the role of the characteristics of information source. *Asia Pacific Journal of Marketing and Logistics*, 34(7), 1544-1570.

Keyword: eWOM content, eWOM credibility, eWOM adoption, online purchase intention, CTML, SEM-FsQCA.

Unravelling the Nexus of Sustainability Knowledge, Perceived Benefits, Green Dynamic Capability, and Strategic Sustainability Orientation: A Structural Equation Modeling Approach

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Purpose: In the face of escalating environmental and societal challenges, organizations across the globe are increasingly recognizing the significance of sustainability in their operations (D’Cruz et al., 2022; Fernhaber & Zou, 2022; Zhang et al., 2011). This research aims to shed light on the intricate relationships among sustainability knowledge, sustainability perceived benefit, green dynamic capability, and strategic sustainability orientation within organizations. Additionally, the study investigates the potential moderating effect of stakeholder pressure on these relationships. By exploring these dynamics, our research seeks to provide valuable insights into how firms can foster sustainability practices and, in turn, achieve a competitive advantage. **Methodology:** The study draws upon three prominent theoretical lenses namely “Resource-Based View” (RBV), “Dynamic Capability Theory” (DCT), and “Institutional Theory” (IT), which serve as the foundation for our research framework. The theoretical frameworks aids in understanding how sustainability knowledge and green dynamic capability create a sustainable competitive advantage and the exploration of the role of stakeholder pressures. Data were collected from Indian “micro-small and medium enterprises” (MSMEs). To unravel the intricate web of relationships proposed in our research model, we employ “Partial Least Square-Structural Equation Modeling” (PLS-SEM). SEM allows us to examine both the direct and indirect effects of variables while accommodating measurement error and complex relationships. **Findings:** The findings of the study shows that sustainability knowledge positively influences both green dynamic capability and strategic sustainability orientation, highlighting the pivotal role of knowledge in fostering sustainability initiatives. Further study shows sustainability perceived benefit mediates the relationship between sustainability knowledge and green dynamic capability, indicating that understanding the benefits of sustainability practices motivates firms to develop dynamic capabilities. Study also shows that stakeholder pressure moderates the relationship between sustainability knowledge and strategic sustainability orientation. High stakeholder pressure amplifies the positive impact of knowledge on strategic sustainability orientation, underscoring the importance of external influences in shaping organizational sustainability strategies.

Keyword: Sustainability Knowledge; Green Dynamic Capability; Strategic Sustainability Orientation; Stakeholder Pressure; Sustainability Perceived Benefit

Does social media content influence tourist engagement in ecotourism destination

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Does social media content influence tourist engagement in ecotourism destination

Extended Abstract Introduction The importance of social media platform has achieved an exponential growth in tourism and hospitality industry (Mehraliyev et al., 2021). With this rising popularity of social media which contains tourism-related contents and generated by tourists, has received a paramount importance by the researchers (Kavoura & Kefallonitis, 2019). Previous literature on user generated content in tourism has widely investigated their impact on consumer behavioral intention, mainly focusing on the purchase intention, visit intention, destination image, pro environmental behavior adoption in ecotourism destination (Lu, et al., 2014; Marine-Roig & Clavé, 2015; Han et al., 2018). Though the quality of shared content is not a new field of research, however, from the ecotourism industry's perspective, the feature of content quality requires more in depth understanding to attract users' interest in ecotourism due to its nature of social and environmental responsibility. Therefore, the important features of user generated content in the social media travel groups is yet to be explored to understand tourist's behavioural intention in social media engagement regarding ecotourism destinations. The above discussion leads us to the following research question: Research Question 1: How does the characteristics of social media travel groups content impact tourist's trust in ecotourism related content? Research question 2: Does social media trust impacts tourist social media engagement regarding ecotourism destination?

Methodology Data was collected online through structured survey questionnaire. To distribute the questionnaire, we identified seven travel related groups in Facebook based on the highest number of group members and frequent interactivity in the group. For the data analysis we finally considered 455 samples after removing 55 forms for being incomplete. To assess our conceptual model, we have adopted structural equation modeling (SEM).

Result The results reveal that feature of social media content (user generated content) such as recency, completeness and learning positively affect trust of the tourists. This is also partially in line with the previous literature, where the studies showed that the characteristics of UGC such as readability, valance, length, recency of the content affect consumer trust and further their purchase intention (Zhang et al., 2021). The finding also shows a significant positive relationship between information interest and trust; and personal interest with trust. Interestingly, ecotourism interest significantly moderates the relationship between tourist trust and personal interest.

Implication The study uniquely identified the useful and significant element of UGC characteristics which are helpful to comply and trust the platform. The result emphasizes the importance of not only recent and complete content but also the learning from the content to make travel decision. The output of the conceptual model adds value in the tourism literature to understand tourist's social media engagement (personal interest and information interest) in travel related content.

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Keyword: social media engagement, ecotourism, UGC,

Does Virtual Influencers help in purchase intention and positive brand attitude? An Empirical Investigation

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Purpose- This research article delves into the key determinants influencing the effectiveness of Virtual Influencers (VIs) endorsements in social media and their interconnectedness with purchase intention and brand attitude, mediated through trust in advertisements and ease of being persuaded. Furthermore, this study explores the moderating influence of the need for uniqueness and anthropomorphism. The study leverages Venkatesh and Bala's TAM3 model (2008), the Expectancy Violation Theory (Afifi & Burgoon, 2000; Burgoon, 1993), and the Computers-Are-Social-Actors (CASA) theory from the HCI literature (Nass & Moon, 2000). **Design/Methodology/approach-** The study unfolds in two stages. In the initial phase, relevant factors contributing to the measurement of VI effectiveness are identified through a comprehensive literature review and a focus group study involving seasoned practitioners and influencers with at least one year of experience in influencer marketing. The Focus Group Discussions (FGDs) included 15 participants. Twelve factors are distilled from both the literature and FGDs, with those familiar to over 75 percent of participants considered as characteristic of following a Virtual Influencer. The extreme and ambiguous Factors are eliminated, and those conveying similar meanings are clubbed as one. Subsequently, the significance of these factors is assessed by ten experts, comprising five academics with over a decade of experience in Advertising/Digital marketing and five advertising executives with similar tenure. After eliminating five factors based on expert opinions, the final list consists of seven factors. The study's second phase involves an online survey targeting social media users following a virtual influencer on any platform. 723 responses were gathered after filtering out unengaged and incomplete submissions. The study elucidates VI's effectiveness using the TAM3 theory and explores mediation and moderation effects using the Expectancy Violation Theory and CASA theory. Data analysis is conducted via CB-SEM with the assistance of AMOS 26 Software. **Findings-** VI effectiveness exhibits a positive and significant direct relationship with advertisement trust and ease of persuasion. However, the direct relationship between VI effectiveness and purchase intention is insignificant, with the path fully mediated by advertisement trust. Conversely, the association between VI effectiveness and brand attitude is positively significant, with a mediating effect from the ease of being persuaded. The moderating effect of anthropomorphism and the need for uniqueness (High/Low) results in interesting findings for academics and practitioners. **Research limitations/implications-** The primary limitation of this research lies in the novelty of adopting virtual influencers for endorsements, as many practitioners involved in the FGDs and the online survey may lack real-life experience with them. This could result in opinions being shaped more by perception than experience. To mitigate this, the study assesses awareness of virtual influencers in both studies. Additionally, Study 2 relies on survey-based research, limiting the scope for manipulation checks. Future research could involve controlled experimental settings to yield more precise and unbiased results. Practical

implications – The findings offer valuable insights for brand managers, advertising agencies, and influencer marketing professionals, guiding their adoption of virtual influencers as brand endorsers. Given their cost-effectiveness, controlled content, and lack of controversies, these studies shed light on untapped opportunities and potential risks associated with virtual influencers. The research also provides a framework for considering key factors before launching a virtual influencer. Originality/value- Given the relative novelty of the field, with only a few players embracing VIs as endorsers, this research is considered original. It contributes to the influencer and sources credibility literature while offering practical guidance to practitioners and brands in this evolving domain.

Keyword: Virtual Influencers, Advertisement trust, Ease of being persuaded, Purchase intention, brand attitude.

Influence of Diversified Workforce and Recruitment on Employee Mental Wellbeing in Information Technology Parks: An Empirical Study

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Managing workforce diversity is an unavoidable organisational process in human resource management in the present corporate firms. This study explains the influence of diversified workforce and recruitment on mental wellbeing of employees in information technology parks in Kerala. The study conducted in different Information Technology (IT) parks and collected data through distributing 220 questionnaires to the employees randomly selected from different companies from different information technology parks. In this study, diversified workforce and recruitment are referred as independent variables and mental wellbeing referred as dependent variable. If the management of diversified workforce and recruitment gone in wrong way, then it badly affects the mental wellbeing of employees. This paper reveals that diversified workforce (gender, age, education, marital status, race and experience based) and recruitment helps to improve the mental wellbeing of IT park employees. This study helps to find how the diversified workforce and recruitment influence the mental happiness of employees in the firms of IT parks. This empirical study found that the diversified workforce and diversified recruitment had significantly related with the employee mental wellbeing of IT park employees based on the data examined by using statistical package for social science software (SPSS).

Keyword: Diversified Workforce; Diversified Recruitment; Workforce Diversity; Gender diversity; Employee Mental Wellbeing

Impact of perceived harmful leader behaviour on follower outcome – A moderated mediation study

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Harmful leader behaviour (HLB) is a form of unethical leader behaviour whereby a leader displays harmful behaviours towards the subordinates through intimidation, lack of care, self-centeredness and putting excessive pressure to enhance performance.(Almedia et al, 2021). When a leader displays harmful behaviour towards the subordinates the reciprocity norms between the leader and the subordinate gets ruptured (Social Exchange Theory, Blau, 1964) and the subordinate is expected to reciprocate in a negative way through deviant behaviour. Insubordination is one such deviant behaviour where subordinates intentionally defy or refuse to follow the authority of the supervisor (Mackey et al, 2021). Supervisor directed Insubordination is most likely to take place when the subordinate undergoes moral disengagement after experiencing harmful leader behaviour. Moral disengagement theory posits that individuals perform unethical acts without feeling guilty by morally disengaging (Bandura 1990,2002). Thus, when a leader displays harmful behavior towards the subordinate, the latter would reciprocate in a negative way by morally disengaging and then indulging into supervisor directed Insubordination. Research reported that when an individual experiences injustice and feels offended, it is likely that the individual will adopt “Revenge” as coping strategy to respond to the negative experience (Bradfield & Aquino, 1999). Stuckless & Goranson, (1992) defines Revenge as “the infliction of harm in return for perceived wrong”. Thus, when a leader displays harmful behaviour towards the subordinate, it is likely that they (subordinates) will encounter negative experience and will adopt “revenge” as coping strategy. It is likely that the subordinates with higher Revenge cognition will indulge into higher level of supervisor directed Insubordination. Thus, this paper attempts to address three research questions through empirical investigation: 1. Is harmful leader behavior positively related to supervisor directed “Insubordination”? 2. Does subordinates` moral disengagement mediates the relationship between harmful leader behavior and supervisor directed insubordination? 3. Does subordinates` revenge cognition play a moderating role towards the relationship between harmful leader behavior and supervisor directed “Insubordination”? The research makes three key contributions to the literature. First, the research on Harmful leader behaviour is extended by identifying relatively less investigated followers` supervisor directed insubordination in the organizational context in India. Second, this research advances the literature by offering moral disengagement as distinct unique lens for understanding its mediating effect on subordinates` supervisor directed insubordination. Finally, the paper offers third contribution by investing the moderating effect of “Revenge cognition” on supervisor directed insubordination. The following theoretical model is proposed in Figure 1. Methodology and results: The primary data were obtained from a large organization in India through online questionnaire with sample size of 321 respondents. Existing scales from the literature were used for data collection through questionnaire. Further, for reducing the problems associated

with mono-method bias, data were collected in two time intervals with a gap of one month. Time: 1, the independent variable and Time: 2, dependant variable data were collected. The results reveal that harmful leader behaviour is positively related to supervisor directed insubordination; moral disengagement mediates the positive relation between harmful leader behaviour and insubordination. The results further revealed that revenge cognition positively moderates the relationship between moral disengagement and insubordination. . Figure1: Theoretical model

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Keyword: Harmful leader behaviour, moral disengagement, insubordination, revenge cognition

Unveiling the Reality of Investor's Attention in Indian Financial Markets

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When there is a lot of information in the market it will be difficult for the investor to allocate their attention to all. Investor's attention is a scarce cognitive resource (Daniel Kahneman, 1973). They have a finite amount of cognitive capacity to allocate to various investment decisions, market information, and financial events. Just as an individual's mental capacity for focused thought is limited, so is an investor's ability to process and absorb the flood of information inundating the financial landscape. The question arises; what drives investor's attention and how to measure investor's attention allocation for the best value creation. There are many such pieces of literature that state the investor's attention in the financial market is measured using two methods; the indirect and direct method, one of the pioneers (Lin Peng, 2006) using the indirect method measure the impact of investor attention on the asset pricing dynamics. Further, with the advancement of technology and increase in the use of internet search engines Google continues to be favourite as per July, 2023 Google accounted for 83.49% of all search queries performed in the global market. Through its service Google Trends, Google makes the Search Volume Index (SVI) of search terms available to the public. With the rising participation of Google search in recent years, it inspired us to investigate the impact of investor attention on market features. Zhi Da et al., (2011) proposes a novel and direct measure of investor attention using Google Search Volume Index frequency (SVI). The study examines the weekly measure of retail investor's attention and found that the abnormal search volume index (ASVI) better measure the asset price dynamics. Our proposed study is to investigate the investor's attention using the direct method in the Indian financial market (NSE and BSE) listed stocks. The prior literature in the developed (Dong Lou, 2014; Daniel Andrei et al., 2015 and Jian Chen et al., 2022) and developing (Vighneswara Swamy et al., 2019; Nang Biak Sing et al., 2022 and Poonam Mulchandani et al., 2023) economies have empirically analyse the impact of investor's attention using the weekly/monthly dataset. However, there is a dearth of investigation using larger sample size and daily frequency of data, therefore our proposed study aims to add all the listed stocks for a larger duration (April, 2004- March, 2023) taking into account the impact of investor's attention on financial market characteristics. To the best of our knowledge there is no such study using the daily search data over a time period of 19 years which reveals how the daily fluctuation adds the investors to allocate their attention on the changing asset pricing dynamics.

Keyword: Investor's Attention, Direct Method, Google Search Index (SVI), Abnormal Search Volume Index (ASVI).

Analysis of Barriers to Implement AIOps in IT Operations: A DEMATEL-based Approach

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Artificial Intelligence for IT Operations (AIOps) is an innovative approach that harnesses the power of machine learning and big data to transform IT operations processes. This approach analyzes the operational data in real time to provide insights, drive smarter decisions, and even automate discrete tasks within the value chain. AIOps has the potential to enhance the entire IT operations functions. It can ensure high availability and provide tools for performance monitoring, event correlation, IT service management, and service automation. Consequently, organizations may benefit from enhanced operational efficiency, monetary returns, and, ultimately, a competitive edge in the marketplace. However, ensuring the timely adoption of AIOps technology into organizational environments is often challenging. In this research study, we explore the barriers facing the adoption and seamless integration of AIOps within IT operations using the rigorous DEMATEL-based approach. We identified 11 barriers with the help of an extant literature review and inputs from experts working in IT Operations using multicriteria decision-making techniques. Further, we establish a causal relationship among these barriers and rank them in order of significance and interconnectedness. Our study reveals that security and privacy concerns, lack of understanding of business value, resistance to change, difficulty in product selection, and lack of executive support are the most influencing barriers. At the same time, return on investment, data quality issues, risk of AI performance, implementation and integration challenges, lack of in-house expertise, and lack of organization readiness are the most influenced barriers during the adoption of AIOps. To ensure the robustness and generalizability of our proposed framework, we performed a series of sensitivity analyses. Finally, we present recommendations to overcome the barriers and drive a successful adoption of AIOps. Our insights and recommendations may serve as a reference point to IT leaders driving the adoption of AIOps in their organizations. It could also arm executives and managers with actionable recommendations, guiding them to overcome the hurdles to successful AIOps implementation.

Keyword: AIOps, IT Operations, Machine learning, DEMATEL, Barriers

Digital Transformation in Human Resource Management: Enhancing Organizational Performance in the Digital Era

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Extended Abstract: ****Introduction:**** Digital technologies have fundamentally changed how businesses function and allocate their resources. The study aims to investigate how digital technologies are affecting HRM practices and how it affects organizational performance. ****Objectives:**** The primary objectives of this research are to: - Investigate the extent to which digital technologies are integrated into HRM processes. - Examine the impact of digital HRM on employee productivity. - Analyze the relationship between digital HRM adoption and organizational performance metrics. ****Literature Review:**** (Turulja et. al., 2018) study information technology, knowledge management and human resource management. it intends to fill the gap of a holistic model of technology adoption in educational organizations through developing a theoretically grounded maturity model (Ifenthaler et. al., 2019, (N et. al., 2020) is an effort which sheds light on the impact of 4th industrial revolution over the various functions of the HRM. (AM et. al., 2020) describe the role of human resource management to restore organizational performance. (Varadaraj et. al., 2021) highlights the role of digital HRM in improving the organization's performance. The objective of (Tawbe, 2021) is to analyze the current state of the labor market in the Republic of Belarus and assess how digitalization affects human resource management strategies Data and methods. (Wan et. al., 2021) investigates whether big data enabling (BDE) and empowerment-focused human resource management (EHRM) can effectively promote employee intrapreneurship and their effects on platform enterprises' innovation performance. ****Methodology:**** This study uses quantitative approach, integrating structured interviews with HR experts and staff members from chosen organizations ****Data Analysis:**** The data analysis phase will utilize statistical techniques to measure Descriptive Statistics, the correlation between digital HRM adoption and organizational performance, Regression analysis is used to measure the impact of digital HRM on employee productivity ****Findings:**** The findings will be presented organized, outlining how digital HRM has affected different HR functions and how those influences have affected organizational performance. ****Discussion:**** The talk emphasizes how organizations looking to improve their performance in the digital world must now prioritize digital transformation in HRM. HRM practises can be improved to boost efficiency, empower workers, and make data-driven decisions using digital technologies. Organizations must also overcome ethical dilemmas and invest in ongoing education to fully reap the rewards of digital HRM. ****Conclusion and Recommendations:**** The concluding section summarizes the key findings and their implications for theory and practice. Additionally, it offers recommendations for HR professionals and organizational leaders seeking to leverage digital technologies for enhancing HRM practices and ultimately, organizational performance. ****Limitations and Future Research:**** Limitations, such as sample size and scope of the study. It also suggests avenues for future research, including longitudinal studies to track the

evolving landscape of digital HRM and its long-term impact on organizational outcomes. ****Significance of the Study:**** It contributes knowledge of digital HRM, its influence on organizational performance. The study will be valuable for HR professionals, organizational leaders, and researchers seeking to navigate the digital transformation of HRM in the contemporary business landscape. Reference Dirk Ifenthaler; Marc Egloffstein; "Development and Implementation of A Maturity Model of Digital Transformation", *TECHTRENDS*, 2019. (IF: 3) Dr. A. Varadaraj; Dr. Belal Mahmoud Al Wadi; "A Study on Contribution of Digital Human Resource Management Towards Organizational Performance", *THE INTERNATIONAL JOURNAL OF MANAGEMENT SCIENCE AND ...*, 2021. E. Nurzaman AM; Azhar Affandi; Andiyanga Udobong; Sarwani Sarwani; Hernawan Hernawan; "Implementation of Human Resource Management in The Adaptation Period for New Habits", *INTERNATIONAL JOURNAL OF EDUCATIONAL ADMINISTRATION*, ..., 2020. (IF: 3) Francesco Caputo; Valentina Cillo; Elena Candelo; Yipeng Liu; "Innovating Through Digital Revolution", *MANAGEMENT DECISION*, 2019. (IF: 3) Hafinas Halid; Yusmani Mohd Yusoff; Hemalatha Somu; "The Relationship Between Digital Human Resource Management and Organizational Performance", 2020. (IF: 3) Lejla Turulja; Nijaz Bajgoric; "Information Technology, Knowledge Management and Human Resource Management", *VINE*, 2018. (IF: 3) Malini T N; D B Srinivas; "Technological Transcends: Impact of Industrial 4.0 on Human Resource Functions", 2020 *FOURTH INTERNATIONAL CONFERENCE ON I-SMAC (IOT IN ...*, 2020. Mohamad Tawbe; "Digitalization in The Development of Human Resource Management in The Republic of Belarus", *R-ECONOMY*, 2021. Nirmal Kumar Betchoo; "Digital Transformation and Its Impact on Human Resource Management: A Case Analysis of Two Unrelated Businesses in The Mauritian Public Service", 2016 *IEEE INTERNATIONAL CONFERENCE ON EMERGING TECHNOLOGIES ...*, 2016. (IF: 3) Wenhai Wan; Longjun Liu; "Intrapreneurship in The Digital Era: Driven By Big Data and Human Resource Management?", *CHINESE MANAGEMENT STUDIES*, 2021. (IF: 3)

Keyword: Digital technologies, HRM, Organizational Performance, Digital HRM

An Empirical Study of Post-Purchase Regret on Health Insurance: A PLS-SEM and ANN Approach.

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Purpose This paper aims to examine the relationship between the purchase of Health Insurance Products and Post Purchase Regret (PPR). It investigates the impact of various factors, namely Forgone Alternatives, Under Consideration, Over Consideration, Premium Paid, and Product Word-of-Mouth (WOM), which have been identified in existing literature as contributors to PPR. Additionally, it assesses the influence of PPR on Satisfaction, Rumination, and Brand Switching within the realm of Health Insurance.

Design/methodology/approach The current study employed a predominantly quantitative methodology and relied on self-reported data obtained from an online survey to examine the factors of regret and their influence on rumination, brand switching, and dissatisfaction. Data collection was carried out through a non-probability convenience sampling method, with the main objective being to develop a structured questionnaire survey using a well-established instrument within the field of study. The data analysis process involved utilizing the partial least squares structural equation modeling (PLS-SEM) approach. In order to validate the hypothesized relationships in the research model, we constructed an Artificial Neural Network (ANN) model based on the feature scores derived from the PLS-SEM model. The ANN model was chosen for its suitability in addressing problems that involve non-linear relationships between input and output variables.

Findings The findings of the study suggest that PPR significantly influences customer behavior, including Rumination, Brand Switching Intention, and Satisfaction. From the statistical testing of the conceptual model, Premium Paid and Over Consideration were identified as the two most significant factors, affecting PPR.

Originality Most of the studies have been conducted on PPR in consumption of products/services and there is a lack of adequate research on PPR in health insurance products. The study has tested a conceptual model of PPR in Health Insurance Products and has added value to the existing literature on PPR.

Keyword: Health Insurance, Post-Purchase Regret, Financial Products, Insurance Products.

Transforming the Insurance Industry: Exploring Emerging Technologies for Insurance

***Pratik Priyadarshi (Birla Institute of Management Technology)**

Title: Transforming the Insurance Industry: Exploring Emerging Technologies for Insurance

Abstract: The insurance industry is undergoing a remarkable transformation driven by the integration of cutting-edge technologies. This article delves into the dynamic landscape of "Technologies for Insurance" and examines how emerging advancements are revolutionizing every aspect of the insurance ecosystem. From improved customer experiences to enhanced risk assessment and streamlined operations, this article explores the multifaceted impact of technology on the insurance sector. The provides a situational analysis of current challenges and opportunities faced by insurance sector on the fronts of efficiency, accuracy, and personalized services. It then explores as applications of Artificial Intelligence (AI), Internet of Things (IoT), Blockchain, and Data Analytics in redefining the way insurance companies interact with their clients, assess risks, process claims, and manage their portfolios. The study intends to perform a review on the emerging landscape in the research and practice worlds on adoption, impact of technology in insurance and ethical concerns around them. The outcome is expected to provide a directive on theoretical and applied research on application of technology in insurance.

Keyword: Transformation, Technology, InsurTech

Why Does The Investors Invest In Equity Share? : “A Partial Least Square Structural Equation Model (PLS-SEM) Approach”

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Introduction: This study examines the factors influencing investors to invest in equity shares in the context of developing nations, with a focus on India. The research explores the investor's intentions and their decision-making process after receiving information about equity shares, taking into account the mediating role of investor knowledge and the moderating variables of gender, age group, and maximum qualification. The study follows the Stimulus-Organism-Response approach to analyze the buying behavior of investors. **Methodology:** Data from 526 respondents were collected through direct interviews and online surveys, utilizing a questionnaire consisting of 24 Likert scale statements representing five constructs. Partial least squares structural equation modeling (PLS-SEM) was employed to analyze the data using Smart PLS-4 software. ANOVA analysis was conducted to examine the moderating effects of gender, age, income, and maximum qualification. **Results:** The results indicate that safety, liquidity, and transparency significantly impact the returns of equity shares. Safety emerges as a particularly influential factor. The study contributes to the understanding of investor behavior in the equity share market and highlights the importance of return, liquidity, safety, and transparency as key factors influencing investment decisions. In ANOVA analysis this indicates that there are statistically significant qualifications and income differences in the group means. However, the factors of age and gender show that they are insignificant. **Discussion:** The findings offer valuable insights for regulatory bodies such as SEBI and NSE, as well as for companies operating in the equity investment industry. SEBI can utilize the study's findings to attract new investors and promote market growth. Furthermore, the research provides insights into investor perceptions and behaviors, which can inform the design of programs to engage the younger generation and foster an investment-friendly environment. This research contributes to the existing literature by investigating the factors that influence investors' decisions to invest in equity shares. It improves our comprehension of investor behavior and offers useful consequences for those involved in the industry.

Keyword: Equity share, Investor returns perception, Safety, Liquidity

Digital Transformation and Cyber-Security Concerns

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Over the last few decades, several markets have been swept over by the digital revolution, which has encouraged organisations to implement solutions, adaptable and innovative, to digitise processes. Today, the digital revolution has become mainstream. This new normal brings its fair share of opportunities - technological advances - and fundamental problems, such as the pandemic and climate change, in our society. One of the potential sources for concerns, that has not attracted commensurate attention is related to cyber-security issues, which have become more prominent in a digital world due to the explosion of interconnected devices, improved technological resources available to perpetrators, and a lack of end-user awareness and consent about the capture, storage and use of their personally identifiable information. The different digital technologies, such as Cloud Computing, Artificial Intelligence (AI), Internet of Things (IoT), etc., possess the capability to gather information from various physical devices. This is followed by transmission, analysis, and storage of the extracted information. These activities of harvesting, dispersing, analysing, and storing information may come across as isolated in nature, but they are not. This is because, for a business to bring more value to the table, these independently developed digital technologies must be used concurrently, which essentially means that these technologies perform the abovementioned activities simultaneously. This is where things get complicated. This type of integration can have deleterious effects on the concerned business, lest one tiny thing goes wrong. Given that adopting digital technologies is imperative for businesses to thrive in the digital economy, companies must be wary of the plethora of cyber risks these adoptions bring. The need for vigilance comes from the fact that security incidents negatively impact the business, both on individual and organisational levels, which can again cause financial and reputational damages. Thus, this paper aims to create a framework to understand the security concerns related to various digital technologies. We draw on the theory of technology affordances (Gibson, 1979; Hutchby, 2001) to identify key capabilities of various emerging digital technologies that give rise to action potentials and understand the key characteristics of the technology with respect to the management of data and information. Then, we look at the key factors contributing to the most critical cybersecurity challenges and concerns that have been identified and documented in extant academic and practitioner literature. The conceptual framework proposed by us seeks to map the technology characteristics to the specific cybersecurity challenge/concern. We also seek to empirically validate our proposed conceptual framework by drawing on secondary sources of information relating to cybersecurity incidents, using Lexis-Nexis and other relevant databases. This paper seeks to contribute to the extant literature on the cybersecurity threats emerging from increasing digitalisation by proposing and validating a framework that unpacks the black box and maps specific technologies with the most probable cybersecurity concerns that they are likely to be associated with. This can also contribute to managerial practice by allowing organisations and practitioners to design distinct strategies to manage technology- and context-specific threats.

Keyword: digital transformation, cyber security, framework

Sustainable Strategies for Small-Scale Local Food Products Manufacturing Businesses to Apply, Modify, or Innovate Business Models: An Integrated SWOT-AHP and SWOT-Fuzzy AHP Approach

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Sustainable Strategies for Small-Scale Local Food Products Manufacturing Businesses to Apply, Modify, or Innovate Business Models: An Integrated SWOT-AHP and SWOT-Fuzzy AHP Approach Purpose: Small investment, convenience, market size, and others attract many entrepreneurs to start small-scale food manufacturing businesses. But only some of these businesses are sustaining in the long run or scaling up. This study aims to understand the characteristics and challenges of food entrepreneurs making local food products to identify their capabilities and provide sustainable growth strategies. Location of the study: The study was conducted in Kerala, India. The state provides an excellent research context because of the high number of food entrepreneurs, the highest food safety index, and the diversity within the states. Our sample selection followed the qualitative principle of purposeful sampling, and the sampling method used was the snowball method, in which the business owners and experts were contacted for the responses and then were also asked to give references for further data collection. Methodology: A mixed-method approach is used for this study. After the Delphi analysis among 12 experts, a structured interview was conducted among 32 local food manufacturers to understand characteristics, strengths, weaknesses and opportunities. The internal factors (strength and weakness) and external factors (opportunity and threat) were diagnosed systematically and comprehensively to prepare the TOWS matrix, and it contains four group strategies: strength-opportunity (SO), weakness-opportunity (WO), strength-threat (ST) and weakness-threat (WT) and 16 sub-strategies. The adopted strategies were further analyzed using integrated SWOT AHP and Fuzzy AHP to identify hierarchical best priority strategies for small-scale local food manufacturers' development. Findings: The EFA result shows that the challenges of small-scale local food manufacturers can be divided into two major categories: lack of service assets and lack of entrepreneurship or knowledge. Lack of trust and high production costs are the two major challenges among the twenty-four major challenges. It is not advisable to develop all required capabilities themselves. A service provider firm or cluster developed by a group of entrepreneurs can help them to sustain themselves in the long run. Originality: The strategies required for small-scale local food product manufacturers to apply, modify or innovate business models must be explored, especially in a highly populated developing country like India where the unemployment rate is very high. Implication: The strategies developed in the study will benefit small-scale food manufacturing businesses in framing their strategies and academia for further research in the changing market scenario. The results will also indicate a business opportunity to develop a multi-sided platform and cluster model for local food products. The study includes small-scale businesses consisting of home-based businesses, small and medium-sized family businesses and micro businesses. According to Mason (2011), around 50% of the businesses in developed states are coming under home-

based business. Around 75% of businesses in India come under this small business category.
Keywords: small-scale food business, mixed method, SWOT-AHP.

Keyword: small-scale food business, mixed method, SWOT-AHP, SWOT-Fuzzy AHP

Unlocking Long-Term Value in M&A: The Role of HR Strategies

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Mergers and acquisitions (M&A) play a pivotal role in a company's journey, profoundly influencing its operations and trajectory. These transactions empower firms to accelerate their growth beyond organic methods, enabling entry into new markets and the expansion of customer bases. Moreover, M&A activities facilitate the acquisition of complementary products, R&D-intensive assets, patents, or trade secrets, and help in avoiding market exclusion by suppliers, achieve cost synergies by streamlining excess facilities and overheads, reduce competition, and enhance access to capital. Despite significant investments and numerous academic studies on mergers and takeovers, the factors contributing to their success remain unclear. Research indicates that shareholders of acquiring companies often experience zero or negative returns when a takeover is announced (Andrade, Mitchell, and Stafford, 2001; Moeller, Schlingemann, and Stulz, 2004). Over a two to three-year period following the transaction, studies consistently show that these shareholders receive minimal to no positive returns. Additionally, anticipated benefits like synergies at the deal's announcement may be exaggerated due to behavioural biases, biased bidder press releases, price pressure, integration challenges, or unexpected economic changes, as short-term gains often fail to materialize in the long term (Agrawal and Jaffe, 2000; Malmendier, Moretti, and Peters, 2018). The study addresses the persistent challenges in M&A deals, especially the lack of long-term value creation for acquiring firms, despite a history of mixed short- and long-term deal performance and how HR strategies can impact unlocking long-term value in M&A. The paper aims to investigate the factors behind the long-term success or failure of these deals and how HR strategies impact employee retention and engagement during mergers and acquisitions (M&A). While previous research has focused on specific aspects of firms, deals, management teams, boards, or countries to explain M&A performance, this study seeks to provide a comprehensive overview based on M&A transactions and their connection to employee retention and engagement. It examines various HR strategies used in M&A to enhance employee retention and engagement analysing recent literature and relevant case studies to identify key factors influencing the outcomes of M&A transactions. Examining real-life cases is expected to reveal the significance of organizational performance in companies, with a focus on valuing employee well-being, effective communication, and active participation during mergers and acquisitions (M&A). These companies tend to enjoy higher levels of employee satisfaction, commitment, and productivity. The findings of this study underscore the critical role of human resources (HR) strategies in facilitating seamless M&A transactions and sustaining a motivated workforce. Well-crafted HR strategies can guide the actions of engaged managers, leading to improved employee morale and productivity, ultimately enhancing overall company performance and business outcomes. References: Agrawal, A. and Jaffe, J.F., 2000. The post-merger performance puzzle. *Advances in Mergers and Acquisitions* 1,7–41. Andrade, G., Mitchell, M. and Stafford, E., 2001. New evidence and perspectives on mergers. *Journal of*

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Keyword: Mergers and acquisitions (M&A), employee retention, HR strategies, HR practices, employee engagement, case study.

Mandatory female directors on Indian corporate boards and its impact on their financial performance

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Extended Abstract This paper examines whether gender diversity (GD) on corporate boards influences financial performance (FP) of Indian firms using System Generalized Methods of Moments (GMM) methods by considering panel data of 364 firms during 2017 to 2021, comprising of 1820 firm-year observations. The study reveals that the mere presence of a woman director (WD) on boards makes no difference in financial performance. Presence of WDs as a significant portion of the boards and their active roles in the functioning and governance of companies positively contribute to firms' financial performances and economic value creation. Regarding other governance parameters, the study shows that larger boards do not necessarily improve firm performance. Also, independent directors do not necessarily add value to corporate performance and value creation. While a higher promoter's stake is an important factor for Indian companies to drive corporate performance, firms with separate CEO and chairperson outperform firms with CEO duality. The study also reveals that the covid 19 pandemic has negatively influenced the financial performance and economic profit generation of the Indian firms. This study is important for several reasons. First, this study considers the period (2017-2021) when Indian companies adopted new financial reporting practices (IND-AS) in line with International Financial Reporting System (IFRS), the mandatory quota system of women directors' appointment is implemented and new corporate governance norms are implemented. Hence, our study contributes to the literature by proving meaningful insights on the role of gender diversity and other corporate governance parameters on financial performance of Indian firms in the light of newly adopted accounting and financial reporting practices. Second, few previous India based studies have mostly used pooled OLS or fixed effect models, and did not address the endogeneity problem in different forms like Dynamic Endogeneity, Simultaneity, and Unobserved Heterogeneity. This paper addresses the endogeneity problem appropriately by using the system generalized method of moments (GMM) while modelling the relation between WDs and firms' FP. Therefore, the findings of this study are more reliable and unbiased and can be useful for effective policy making on gender diversity and corporate governance issues. Third, few prior studies which have looked into the role of WDs on FP of Indian firms, have mostly used return on assets (ROA), return on equity (ROE) and Tobin's Q as performance parameters. Here, in addition to ROA, ROE and Tobin's Q, we also use economic value added (EVA) as indicators of corporate performance to understand the role of WDs on economic value creation for companies. The EVA is considered as modern technique to measure the economic profit earned by a firm, and it has gained huge popularity among companies as an improved technique for measuring financial performance for companies. To the best of our knowledge, the role of WDs on economic value creation by firms has not been investigated before particularly in the Indian context. This is another unique contribution of this study. Fourth, the Covid 19 pandemic had impacted global economy severely and India was no exception. Financial performances of most Indian firms were negatively impacted due to the nationwide lockdown and uncertainties about

production, revenue and earnings. This study considers both the pre and post Covid 19 pandemic period in examining our central research question using a year dummy. Therefore, our study also captures whether the covid 19 pandemic has actually impacted the financial performance of Indian firms, while modelling this relation. This is another valuable and unique contribution of this study to the literature. The findings of this study provide an understanding of how board gender diversity and other governance parameters influence financial performance of Indian firms in an emerging market context. The outcomes are also explained and aligned with the relevant policy implications in the light of recent Indian corporate governance norms and policies. These findings are useful to the companies and policymakers, as they can use these findings while designing effective boards, which can be useful in improving firm performance. Board of directors, investors, regulators, and policymakers can effectively use these findings to understand how gender diverse boards and other corporate governance parameters influence firms' financial performance under the concentrated ownership pattern.

Keyword: Corporate governance, Gender diversity, Women directors, Board of directors, GMM, Financial performance

Savings and Investment Behavior of Employees: An Empirical study of Public Sector and Private Sector Enterprises in Bengaluru

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The transformation between income and consumption expenditures is what savings is. It is crucial to understand that not all expenses fall under the category of consumption expenditure. When someone uses their income to buy equipment and machines, it is not regarded as a consumption expense but rather an investment expense. Savings are obtained by subtracting consumption expenses from income. A person is considered to have invested his saved income when they spend their income on investing expenses. The study was conducted to examine the savings and investment behavior of employees in public sector and private sector enterprises. Design/ Methodology/ Approach- The researcher has used random stratified sampling by choosing respondents from junior level, middle level, and senior level management of companies from Bengaluru. The cross-tabulation and Chi-Square analysis was done to know the association between the demographic profile and savings and investment behavior of employees, Garrett Ranking method was used to find out the factors which influence the savings and consumption behavior. Findings: The chi square and cross tabulation resulted there was an association between the category of the company the respondents belong to and the respondent's Savings Preferences. The researcher found that to save the money the company where people are working matters a lot and most of the participants save the money for safety and family commitments. From the study it is observed that the people who have good income can lead better life and also the researcher found that the objective of investing money by the respondents was not influenced by the educational qualification of the respondents. From the study it is understood that the qualification of the person is nothing to do in selecting the investment objectives. Practical Implications: The current study is mainly focused on the two major aspects of life such as savings and investment of employees working in public sector and private sector enterprises. It helps the individual in knowing the current possible ways to increase their savings and thereby get them secured against the uncertainties and enhance their standard of living.

Keyword: Savings, Investment, Employees, Individual Behavior

Learning Cultural Intelligence as Learning Proficiency for the Development of Global Leaders: From Competence to Realistic Learning

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Dealing with workplace diversity is the major challenge of global leaders. This study's goal is to examine how cultural sensitivity affects the efficacy of global leadership. In this conceptual study, we discuss significant developments, emerging trends, and the effect of cultural intelligence on the efficacy of global leaders in cross-cultural workplaces during the past few years. Although it is well acknowledged that overseas assignments are crucial for creating global leaders in organizations, much previous study has concentrated more on how well leaders perform while on international assignments than on the learning outcomes they provide. In order to provide a process model that focuses on how leaders transform their experiences from foreign work assignments into learning outcomes crucial for developing global leadership, we incorporate research on experiential learning and cultural intelligence. In our model, cultural intelligence is positioned as a moderator that increases the probability that people on international assignments actively engage in the four stages of experiential learning (experience, reflect, conceptualize, experiment). This, in turn, results in increased self-efficacy for global leadership, favorable attitudes towards other cultures, and accurate mental models of leadership across cultures, and adaptability of leadership styles.

Keyword: Cultural Intelligence, Global Leadership, Cross-Cultural Workplace

Enhancing Trust in E-commerce Websites

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E-commerce websites and online retailers have introduced a form of user-generated content- the question and answer (Q&A) technology, which is integrated into the product web page (Khern-am-nuai et al., 2020). Through this feature, consumers can ask for specific product information that fellow users or the seller can provide (Banerjee et al., 2021; Khern-am-nuai et al., 2020). The Q&A is an effective feature to reduce product-related uncertainties, and serves as a complement to online reviews (Banerjee et al., 2021). This feature has been adopted by websites such as Amazon.com and is widely used by consumers (Banerjee et al., 2021; Khern-am-nuai et al., 2020). The integrated Q&A system, if properly utilized, can be impactful. Integrated Q&A on online shopping platforms has been shown to enhance purchase intention (Yang et al., 2023). Questions that have been answered can enhance product sales (Khern-am-nuai et al., 2020) and lead to better product ratings (Banerjee et al., 2021). In their experimental studies, Beck et al. (2023) show that the presence of a forum to interact with reviewers on review platforms can increase trust in the website. We contribute to this stream of studies by proposing the mechanism of building consumer trust and purchase intention by comparing e-commerce websites with and without Q&As. The e-commerce Q&A enables two-way communication by allowing users to ask and answer questions, and by facilitating information exchange (Khern-am-nuai et al., 2020). The presence of a two-way message exchange between the sender and the receiver on websites enhances interactivity perceptions of websites and consumers' attitude toward the site (Song & Zinkhan, 2008). We propose that the presence of Q&A feature enhances interactivity perceptions of websites. Bleier et al. (2019) suggest that webpage design elements can enhance customer purchase through social presence and website informativeness. Social presence is the enhanced sense of interpersonal human connection (Gefen & Straub, 2003) while website informativeness is the provision of helpful information by the website (Gentile et al., 2007; Lim & Ting, 2012). We propose that the Q&A is one such webpage design element, the presence of which can increase the sense of interpersonal human connection and perceived informativeness of the e-commerce website. Across three studies, we show that e-commerce websites that include the Q&A feature enhance consumers' trust in the website compared to websites without the Q&A feature, through enhanced social presence and informativeness of the website. We additionally test the effect of including the Q&A feature on purchase intention and the underlying mechanism. We also show that including Q&A can enhance website trust when the review does not have a purchase verification badge. When the review has a verified purchase badge, the inclusion of Q&A does not directly influence website trust. References Banerjee, S., Dellarocas, C., & Zervas, G. (2021). Interacting user-generated content technologies: How questions and answers affect consumer reviews. *Journal of Marketing Research*, 58(4), 742-761. Beck, B. B., Wuyts, S., & Jap, S. (2023). EXPRESS: Guardians of Trust: How Review Platforms Can Fight Fakery and Build Consumer Trust. *Journal of Marketing Research*,

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Keyword: Q&A, user-generated content, trust, social presence, informativeness

Envisioning green consumers through the lens of green rewards and religious values

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Purpose- Consumer rising concern for the environment has resulted in green consumption practices, which is vital for sustainable development. The current study highlights the role of two understudied factors, i.e., green reward and religious values, in predicting green consumption behavior. Recent researchers suggested empirically examining the influence of green rewards among consumers in sustainable consumption (Ahuja et al., 2023; Amjad et al., 2021). Additionally, to the best of the researcher's knowledge, there is no past study incorporating the role of green rewards in green buying. Furthermore, past studies are inconsistent with the influence of religious values in shaping attitude towards green products (Chakraborty & Sadachar, 2023). Thus, the current study examines the effect of green rewards and religious values on green consumption. Design/methodology/approach- The data for the study has been collected using a cluster sampling method from 410 respondents in the Delhi-NCR region. Measures of the proposed constructs were adopted from pre-validated scales. The proposed framework has been tested using the covariance-based structural equation modeling method (CB-SEM). Process macro was employed for mediation analysis. Findings- The result exhibited that there is a significant relationship between green rewards and religious values in developing attitudes towards green products. Further, religious values have a stronger influence than green rewards towards attitudes towards green products. Additionally, green purchase intention fully mediates the relationship between attitudes toward green products and green purchase behavior. Based on the results of structural equation modeling, the proposed framework fits the model as per the suggested criteria of Hair et al (2017). Practical implications- Green marketers can use green rewards and religious values factors to elicit consumers' positive attitudinal and behavioral responses toward green purchasing. The current study offers theoretical as well as managerial implications. Firstly, green marketers can motivate consumers to choose environmental products by providing specific incentives rather than concentrating solely on pro-environmental communication messages, as it may not translate a positive attitude into purchase behavior for green products. Secondly, the government and policymakers can provide subsidies or tax incentives to motivate consumers for green purchases. Thirdly, marketers can communicate how religious practices and environmental sustainability are interlinked along with the green rewards. It can be done by prioritizing intrinsic and extrinsic religious values. Religious ethics, morals, and manners must be promoted because they are all parts of religious commitment. Lastly, the study adds to the literature the unexplored green rewards factors on the consumer decision-making process for green consumption. The study concludes with the limitations and future research directions. Originality/ value- The study takes the lead in investigating the role of green rewards and indicates the significance of religious values as antecedents in shaping the attitude towards green products.

Keyword: Green rewards, Religious values, Attitude towards green products, Green purchase intention, Green purchase behaviour.

Evaluation of Automated Teller Machines e-Service Quality: An Exploratory Study in India

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INTRODUCTION Service innovations have influenced the organizations the way they used to operate. As a result of that today's organizations provide services to their customers through digital platforms and one of such service delivery platform is automated teller machines (ATMs). Delivering e-service quality reduces costs and improve the efficiency of the organizations (Joseph and Stone, 2003) and results in enhanced customer satisfaction, then customer retention and increased profits (Reichheld and Sasser, 1990). This also helps in differentiating your services from your competitors to have the competitive advantage. Hence there is a need to deliver quality service to customers through technology and for that marketers need to understand how customers evaluate e-service quality i.e. ATM e-service quality. Thus, this paper is an attempt to explore the evaluation criteria followed by customers to judge the e-service quality of ATMs. **OBJECTIVES OF THE STUDY** 1. To understand the ATMs industry in India. 2. To explore the customers' perceived criteria to evaluate e-Service Quality. 3. To recommend the bankers to strengthen its strategies with respect to ATMs e-Service Quality. **RESEARCH METHODOLOGY:** In this research, we have adopted both primary and secondary research. As a part of secondary research, we have used review of literature, focus group discussions (FGDs). This process helped us to identify the items responsible for evaluating e-service quality. By the help of this process, we were able to generate 35 items. With this 35 items we were designed the questionnaire and conducted a pilot study among 40 respondents and tested for internal consistency among items and deleted/modified few items in the present context. Then, to design the final questionnaire we were having 30 items. The data were collected from 350 customers through the Google form. We have used convenience sampling method to select the samples and used a five point likert scale ranging from 1-strongly disagree to 5-strongly agree to capture the data. The collected data was analysed by using Exploratory Factor Analysis (EFA) with principal component method. **MAJOR RESULTS** The exploratory factor analysis (EFA) extracted 6 factors such as ease of use, reliability, responsiveness, convenience, fulfilment and safety, security and privacy. In EFA, the KMO value (more than 0.5 with significance) showed that the sample is adequate and acceptable. Hence, suggesting the appropriateness of the data for factor analysis. With the rotated component matrix, thirty-one (31) items were rotated using the Varimax rotation with Kaiser Normalization. The results showed that these 6 factors explained more than 67 per cent of total variance and there was no cross-loading on any factor. The reliability test also done for these factors and it showed that for these entire factor the alpha values were more than 0.70. **IMPLICATIONS OF THE STUDY-** The ATM e-service quality factors explored in the present study will provide practical guidelines for bank marketers to improve customer experience with respect to ATMs service. As each factor is a summation of few items, hence the bankers need to focus on those items which contribute to better service quality as perceived by the customers. **KEY REFERENCES** 1. Alarifi, A.A. and Husain, K.S. (2023), "The influence of Internet banking services quality on e-

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Keyword: ATM, e-service quality, Banking, Factor analysis, Service innovation

Political Stability's Influence on FDI Inflows in Developing Countries: A Comparative Analysis

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This study conducts a thorough investigation into how political stability affects Foreign Direct Investment (FDI) inflows in developing countries from 2012 to 2022, drawing knowledge from studies on Asian countries and a wider range of developing countries over various time periods. In light of the findings as a whole, political stability plays a crucial role in luring FDI, regardless of the geographical or economic situation. Political stability frequently appears as a substantial and advantageous element in FDI attraction, highlighting the underlying significance of this issue. This emphasizes that countries, whether located in Asia or elsewhere, need to prioritize political stability in their policy objectives to increase FDI inflows. It cuts across geographical boundaries. The amount of development and regional peculiarities, however, can affect this relationship's strength. In industrialized nations, the influence of institutional quality, such as corruption control, effective governance, and the rule of law, is increasingly noticeable and complements the function of political stability in drawing FDI. On the other hand, developing countries profit from a comprehensive strategy that combines political stability with other important factors, such development of the infrastructure, trade openness, and economic reforms. These findings have important ramifications for policymakers, who are urged to acknowledge the complexity of FDI attractiveness and adjust their approaches in accordance. While developed countries should maintain their political stability as well as concentrate on improving institutional quality to remain desirable locations for foreign investment, developing countries in particular should use a combination of political stability, education, infrastructure, along with economic reforms to create an environment favourable to sustained FDI inflows. As a result, this research advances understanding of the complex interactions between political stability and FDI inflows in developing nations. It provides important new data that can be used to decide on evidence-based policies that will assist economic development and growth. Regardless of a country's location in Asia or whether it falls under the larger category of developing countries, the results of this study show how crucial political stability is for luring foreign direct investment (FDI). Political stability is supported as a top priority, and the specific aspects that support FDI attraction should be addressed along with the regional environment. To establish an atmosphere that encourages sustained FDI inflows, this includes spending money on economic reforms, infrastructure improvements, and educational initiatives. Developing nations should be aware of the complex nature of FDI recruitment and design policies that fit their particular economic environments.

Keyword: FDI, POLITICAL STABILITY, INFLOWS, DEVELOPING NATION

“Love for Variety”, Outside Option and Extensive Margin of Demand: Insights into Platform Markets

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With the expansion of computing and the internet revolution, two-sided markets are fast becoming omnipresent across all spheres of the 21st-century economy. The paper models a two-sided monopoly platform, which, acts as an intermediary by providing the necessary infrastructure which reduces such search costs by effectively bringing buyers and sellers together and facilitates a transaction to occur against charging a combination of fixed membership fee and per-unit variable fee. The seller side of the market is modeled through a uniform-price Bertrand-price-competition in a differentiated product oligopoly market and the buyers' preference shows “love for variety”. The buyers differ from each other in their valuation of the differentiated product with a common outside option available to all. However, if they enter the differentiated product market and given their “love for variety”, they buy all the varieties irrespective of whether it is being sold on the platform or off it. A new platform does not initially create enough value to attract new users. As until there are no buyers, sellers have no interest to come to the platform and till there are sellers, buyers won't come. This is the platform's “Chicken-and-Egg” holdup problem of who should join first. In this model, since buyers have to affiliate with the platform, the dilemma of whether to make the buyer or the seller join first on the platform simply does not arise. Also, for the sellers, when the cost of affiliating with the platform is prohibitive there is an alternative option for the sellers of selling through a standalone independent store (like a standalone web store) available beyond the monopoly platform. The model, thus, endogenously determines both the extensive and intensive margin of demand, and the equilibrium number of varieties at the differentiated product market and the number of varieties being sold on the platform. In contrast to the existing literature, in this model, indirect network effects are determined endogenously, through buyers' “love for variety”, the outside option available to both the sides and the extensive margin of demand. The paper characterizes the equilibrium and checks whether it matches the results existing in the literature. Three new aspects of platform pricing structures are derived. First, the cross-sided externality runs from the buyer side to the seller side and the paper talks about the role of extensive margin effect on the demand side of the market on the optimal platform pricing structure of the platform. Second, an inefficient platform can have more profits with a change in the platform's servicing cost parameters on both the buyer and the seller side, counterintuitive to the standard monopoly case. Third, with an improved outside option of the differentiated product market, the extensive margin of demand can counter-intuitively increase both the number of sellers joining the platform and the profit of the platform. The findings imply that a price-cartel among the sellers of the differentiated product may not be a bad idea in the presence of a strong extensive margin of demand effect, suggesting that “brick and mortar” stores, shopping malls, and e-commerce platforms may complement each other rather than compete, as is typically assumed. This will have strong antitrust implications.

Keyword: Monopoly platform, Differentiated Products, “Love for variety”, Price Competition, Oligopoly, Extensive Margin

The Interplay between Fund Managers' Social Network and Mutual Fund Performance?

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Sayantana Kundu (International Management Institute Kolkata)

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The paper investigates the influence of the alumni social network of mutual fund managers on fund performance in India. The alumni networks of 211 managers managing 585 funds are constructed through seven network centrality measures from April 2013 to March 2022. The study finds that fund managers who are more central to the network on average generate higher risk-adjusted excess return performance (alpha) and take a higher level of idiosyncratic risk. In addition, the centrality position of managers influences the managers in selecting small-capitalisation, value and momentum stocks. The results affirm that the information advantages in the central position of alumni social networks improve fund performance and also influence the managers' investment style and idiosyncratic risk-taking behaviour.

Keyword: Alumni network, India, Investment style, Mutual fund managers, Performance

Digital Platforms and Globalization: Facilitating Trade, Culture, and Policy in the Digital Age

***Dr. Catherine Julie Aarthy C (MEASI INSTITUTE OF MANAGEMENT)**
Dr. Kalaivani Balaji (MEASI INSTITUTE OF MANAGEMENT)

This research paper explores the relationship between digital platforms, such as Amazon, eBay, Facebook, LinkedIn, and Twitter, and the process of globalization. It examines the impact of these platforms on global trade dynamics, including their role in expanding the reach of businesses and facilitating cross-border trade. The study also investigates how digital platforms have reduced trade barriers and streamlined international transactions, enhancing global trade efficiency. Additionally, it analyzes the influence of digital platforms on the globalization of cultural products, services, and content, as well as the challenges and obstacles associated with their use in global trade. The research examines the effects of digital platforms on consumer behavior, cross-border e-commerce, and the accessibility of global markets for consumers. It also considers the role of government policies and international regulations in shaping the impact of digital platforms on globalization and the social and economic consequences of this digital platform-driven globalization. The study employs a multidisciplinary approach, combining economic analysis, technological examination, and sociocultural assessment. It uses various data sources, including economic data, data related to the operations and impact of digital platforms, and user-generated content. The findings of this study will provide valuable insights for policymakers, businesses, and stakeholders on how to harness the positive aspects of digital platforms while mitigating potential negative consequences in the context of globalization.

Keyword: Digital platfor, E commerce, cross-border trade, International Trade, Global Trade, Digital Platform, Global market

The Impact of Regret aversion bias and Optimism bias on Mutual Fund Investors

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Kavita Srivastava (Rajeev Gandhi Institute of Petroleum Technology, Jais , Amethi)

Objective: Our study focuses on the impact of emotional biases, specifically optimism bias and regret aversion bias, on the investment decisions of mutual fund investors. **Research gap:** The Indian mutual fund industry has grown rapidly in the previous five years. According to the Association of Mutual Fund India, AUM nearly doubled from 19.04 trillion on May 31, 2017, to 37.22 trillion on May 31, 2022. Professional management, disciplined investing through Systematic Investment Plans (SIPs), and regulatory compliance have contributed to mutual fund investments' rapid development. Despite these benefits, the market's abundance of mutual fund options frequently takes over investors, leading to potentially costly errors. This context highlights the significance of investigating behavioral biases in mutual fund investment decisions. While previous research has explored various biases in the behavior of mutual fund investors (Indro, 2004; Kempf & Ruenzi, 2011; Mishra et al., 2023; Sourirajan & Perumandla, 2022), the influence of optimism and regret aversion biases in this context remains relatively uncharted territory. **Variable used:** Regret aversion Bias (RAB) is observed among investors, wherein they tend to excessively focus on the pain associated with making a mistake which often leads investors to hold onto loss-making investments and refrain from correcting their errors (Pompian, 2007). Investors influenced by optimism bias (OB) tend to believe that every investment will yield positive returns, potentially leading to irrational decision-making. Traditional finance assumed investor to be rational but many previous study have proved that investors take decision on basis of psychological and emotional factors which leads to irrational investment decisions (Rasheed et al., 2018) **Methodology:** To investigate these biases, we collected data from 191 mutual fund investors using a structured questionnaire. This dataset was subsequently analyzed using SmartPLS, **Finding:** Our findings reveal that optimism bias (OB) significantly impacts irrational investment decisions among mutual fund investors. This suggests that overconfidence in investment outcomes can lead to suboptimal decision-making. In contrast, regret aversion bias (RAB) does not appear to have a significant impact on the irrational investment decisions of mutual fund investors. These findings shed light on the complex interplay of emotional biases in investment behavior. **Practical Implication:** As a result of this study, financial advisors and mutual fund investors will have a greater understanding of behavioral bias in mutual fund investments. Rather than relying on their instincts, they will be more cautious when choosing investments. **Keywords:** Regret aversion bias, optimism bias, mutual fund investment, behavioral bias, investment decision **Reference:** Indro, D. C. (2004). Does Mutual Fund Flow Reflect Investor Sentiment? *Journal of Behavioral Finance*, 5(2), 105–115. https://doi.org/10.1207/s15427579jpfm0502_4 Kempf, A., & Ruenzi, S. (2011). Status Quo Bias and the Number of Alternatives: An Empirical Illustration from the Mutual Fund Industry. *SSRN Electronic Journal*, June 2014, 37–41. <https://doi.org/10.2139/ssrn.820905> Mishra, A. K., Bansal, R., Maurya, P. K., Kar, S. K., & Bakshi, P. K. (2023). Predicting the antecedents of consumers' intention toward purchase of mutual funds: A hybrid PLS-SEM-

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Keyword: Regret aversion bias, optimism bias, mutual fund investment, behavioral bias, investment decision

Smartphone Users' Click through Intention towards In-app Advertising: An S-O-R Model Approach

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With growing number of mobile app users, in-app advertising has become popular app monetization strategy. Mobile apps are banking on 'click through rate' for assessing the efficiency of in-app advertisements. In this context, the study aims to find out the factors which contribute to smartphone user's likelihood of clicking on in-app advertisements. For this, a conceptual research framework was developed by building upon the Stimulus-Organism-Response (SOR) framework. The analysis of 522 Indian respondents' data using partial least square structural equation modeling (PLS-SEM) revealed that brand familiarity, ad-congruity, credibility, incentives, and information quality significantly influenced advertising value, whereas the creation of a flow experience was impacted by mobile self-efficacy, credibility, incentives, and information quality. Additionally, advertising value had a positive impact on both attitude and flow experience. Finally, attitude and flow experience had significant effects on click-through intentions. Further, the importance performance map analysis (IPMA) showed that attitude, flow experience, advertising value and credibility were the important predictors for click through intention. The implications offered include promoting familiar brands which are congruent with app context, focusing on designing the ads which contain credible, quality information and offer incentives and ensure that the ads provide clear and concise instructions regarding ad interactions and call to action. These can improve the advertising value and flow experience and subsume the negative effects of irritation and privacy concern. These implications help app developers, advertisers, and marketers to plan better in-app advertising campaigns in future.

Keyword: Stimulus-Organism-Response (S-O-R), In-app Advertising, Click through Intention, Flow Experience, Advertising Value, Attitude.

Democratising India's Digital Marketplace with ONDC: Pushing Digital Economy and Sustainability

***ANNU KUMARI (GURU GOBIND SINGH INDRAPRASTHA UNIVERSITY)
DR. PHOOL CHAND (P.G.D.A.V. COLLEGE, DELHI UNIVERSITY)**

In this era of E-commerce, small and medium businesses have to face a lot of competition to survive in the volatile environment. Today, India's e-commerce is ushering towards inclusive growth with the Open Network for Digital Commerce (ONDC). It is a revolution in e-commerce practices that aims to solve consumers' day-to-day problems and democratize business practices. In India, currently, small businesses have been unable to carve their niche in the world of e-commerce due to cost concerns and the dominance of duopoly e-commerce platforms namely Amazon and Flipkart. Since India's e-commerce has a lot of untapped potential, ONDC will be further growing the merchandise value in the near future. Thus, this paper attempts to analyze the role of ONDC in creating an integrated commerce network and digital economy. Also, this study evaluates the implications of ONDC on achieving a sustainable logistics ecosystem. To fulfill the objective of this study, meta-analysis methodology has been applied to analyze data from various studies that pertain to the same topic.

Keyword: E-commerce, ONDC, MSMEs, digital economy, sustainability.

Can Fintech Contribute to Sustainable Rural Development in India?

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DR. PHOOL CHAND (P.G.D.A.V. COLLEGE, DELHI UNIVERSITY)**

India is at the forefront of expanding digital financial services, with a growing fintech sector and a growing number of internet users. This rapid growth in technological innovations is reducing the transaction costs and leading towards inclusive financial services. As such, the researchers have started to better understand the implications of booming fintech for socioeconomic development. This paper focuses on the new models of digital financial services in rural India by fintech companies. These fintech models are stepping into the shoes of conventional brick-and-mortar financial institutions to widen the financial coverage in rural areas in new ways. This paper critically examines digital financial inclusion via fintech models and explores the potential benefits and risks for rural development and livelihoods in India.

Keyword: Fintech, Financial inclusion, Digitalisation, Rural, India

Is Trade Openness Leading Food Inflation in India? Examining the Romer Hypothesis

***ANNU KUMARI (GURU GOBIND SINGH INDRAPRASTHA UNIVERSITY)**

Purpose- This study examines if trade openness has an effect on food inflation in India and whether it is in line with the Romer hypothesis or not. **Design/methodology/approach-** To fulfill the objectives of this study, annual time series data is collected and compiled. The study period is selected from 1980 to 2021. The computational methodology applied in this study is descriptive analysis, ADF and PP test for stationarity check, NARDL Bound cointegration technique, and diagnostic tests. **Findings-** The empirical evidence shows the asymmetric negative relationship between the openness and food inflation in long run only. Therefore, this study supports the Romer (1993) hypothesis that inflation falls with openness in the long run. The results document the presence of an asymmetrical long-run association between CPIF and EXR, CPIF and TO, CPIF and URB; however, the null of symmetrical association cannot be rejected between CPIF and OIL. Interestingly, the short-run asymmetry is not rejected in case of all the independent variables as the Wald's short run test statistics is found to be statistically insignificant. **Originality-** Although previous studies have established the inflation-openness relationship, the openness-food inflation relationship has not been examined exclusively in the Indian context. To the best of my knowledge, none of the previous studies has examined the implications of trade openness on food inflation in India and whether it conforms to the Romer Hypothesis or not. So, this necessitates studying the dynamic relationship between the trade openness and food inflation in the Indian context which adds a new finding to the existing body of knowledge. **Limitations-** This study has not employed any causality testing for the implications of trade openness on food inflation. Other important variables such as per capita income, fiscal deficit, money supply, etc. are not taken for analysis. **Paper Type-** Research Paper

Keyword: food inflation; openness; urbanisation; asymmetry; cointegration; NARDL; India

Predicting the employee's job satisfaction statistically and forecasting the employee's likelihood for searching another job

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As the post-pandemic world has seen a great attrition especially in the IT sector; question could arise how to predict the employee job satisfaction statistically, if any deviation is seen from the usual or some of the factors in the workplace are affecting the job satisfaction among the employees and increases the employees likelihood for searching another job– it can be mitigated beforehand and create an ideal workplace for the employees which is satisfactory and offers win-win situation to both the employees and the employer. The two key research questions are – 1. What factors influence job satisfaction, & 2. Is job satisfaction impact the employee's likelihood of looking for a new job? From the famous empirical case study of HBAT industries (HBAT sells paper products to 2 market segments, namely Newsprint Industry and Magazine Industry. Paper products are sold to both market segments directly or indirectly/through brokers) – the below hypothesis list can be framed: • Improved supervision style leads to higher job satisfaction • Better work environment leads to higher job satisfaction • More favorable perceptions of co-workers lead to higher job satisfaction • Higher job satisfaction consequently leads to lower likelihood of new job search Major Result Derivation Technique: The main result derivation algorithm has two prominent segments. They are: i. Estimating Relationships using Path Analysis ii. Detailed Analysis on selected Goodness-of-fit (GOF) indices Implications: The implication of this study is to predict the employee job satisfaction statistically and taking measures to retain them so they do not opt and search for new jobs and create an ideal workplace for the employees which is satisfactory and offers win-win situation to both the employees and the employer.

Keyword: Job Satisfaction, Structural Equation Modeling, Path Analysis, Goodness of Fit Index, Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), Tucker Lewis Index (TLI), Parsimony Normed Fit Indices (PNFI)

Augmented Reality Retail: Fostering Purchase Intention and Empowering Local Producers

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Purpose- The current study empirically tests the potential of marketing through immersive technology in facilitating local producers in cultivating purchase intention. The marketing through immersive technology can help in building consumer brand identification, brand authenticity and brand trust, resulting in increased purchase intention. Immersive technology, characterized by its ability to create rich, interactive, and sensory-driven virtual environments, has transcended the boundaries of mere entertainment, and found its place in the domains of marketing, retail, tourism, education, and beyond. After the pandemic, the need for self-sufficiency resulted in a new world order i.e., Deglobalisation. Deglobalisation has led to the emergence of local producers. Local producers fail to spend substantial amounts on marketing and advertising and thus fail to create such an impact on customers. The immersive technologies provide near to brick-and-mortar experiences during online shopping. Gamification, another interesting element of immersive technology, helps generate customer engagement. Thus, the key contribution of this paper is to study how local producers can create Consumer Brand Identification, Perceived Brand Authenticity and Brand Trust by using the immersive technologies in online shopping experience. **Design/ Methodology/ Approach-** The hypothesised model is empirically validated through data collected from 443 respondents using AMOS. Confirmatory Factor Analysis (CFA) is used to test the construct measures of the structural model. **Findings-** The research studies the direct effects of Entertainment, Interactivity, Novelty, and Trendiness on Purchase Intentions, revealing that these factors have no significant direct effects. Additionally, the study delves into the mediating effects of Perceived Consumer Brand Identification, Perceived Brand Authenticity and Perceived Brand Trust with findings indicating their positive and significant influence. Notably, this effect is observed in all cases except for Interactivity, Novelty, and Trendiness concerning their relationship with Perceived Brand Trust and its subsequent impact on Purchase Intentions. Several theoretical consequences were discerned. **Practical Implications-** The countries recently have witnessed the trend of deglobalisation. Marketing through immersive technology can help the local producers to bridge the gap between physical and digital worlds. Local producers can use immersive technology to build creative and compelling narratives around product to create deeper connection with brand. The local producers will be enabled to reach a wider target audience beyond their immediate locality. The immersive technology will help the local producers to provide personalised, interactive, and memorable shopping experience and differentiate themselves from the bigger brands. **Originality/ Value-** The present study contributes to the growing body of research in immersive technology. This study contributes to understand the consumer behaviour towards local producers owing to market their products through immersive technology.

Keyword: Immersive technology, consumer behaviour, brand related outcomes, perceived brand identification, perceived brand authenticity, brand trust, purchase intention.

Breathing in Debt and Distress: An Intensive Study of Farmers' Indebtedness in North Twenty Four Parganas District of West Bengal

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Dr. Melisha Khatun (Aliah University)**

Agricultural credit is one of the imperative inputs for the expansion of agrarian sector. Productive utilization of agricultural credit is very limited in West Bengal as the farmers are experiencing from financial distress. Debt-distress is one of the main reasons of farmers' discomfort. Most of the farmers diversify the credit in unproductive activities where the income generation is very limited and subsequently increase the debt burden and ultimately they have entrapped into debt trap. The aim of the present research work is to find out the influencing factors which are solely responsible for discomfort of farmers. On the other side, poor quality of lending, inappropriate monitoring and supervision and to some extent of inappropriate identification of creditors by the lenders has contributed the adverse credit discipline among the borrowers. This can also lead to increase the pressure of Non-performing assets of the financial institutions and facing serious problems in allocation of credit. If this instance repeats the potentiality of the financial institutions to recycle their fund would be highly restricted. This would be the result in failure of entire agricultural credit system. Here, institutional credit repayment performance is treated as the indicator of farmers' debt distress. The present study is entrenched on primary data. 280 distress and non-distress farmers have been selected by using multi-stage sampling technique from the gangetic alluvial zone and coastal alluvial zone of North 24 Parganas district of West Bengal. The multinomial logistic regression method has applied in order to identify the determinants of farmers' debt distress. Demographic and labour participation attribute, human capital, agricultural parameters, financial status, lending parameters etc. have a significant impact on the debt-distress of the farmers. Proper assessment of the creditworthiness of the farmers should be considered at the time of sanctioning the credit. The expectation about the loan waiver scheme could be a cause of wilful defaulting. The government interference and pronouncement of such scheme might create the moral hazard problem. Proper monitoring of utilization of credit is very important to reduce the risk of diversification of credit and wilful defaulting. The government should given importance on farmers' income enhancement policy in terms of adequate compensation of farmers' outputs, subsidize the key inputs and provision of storage facility can help them to speculate the market situation and not sell at the low price during the adverse situation.

Keyword: Financial distress, Debt trap, Non-performing Asset, Creditworthiness, Defaulting, Moral Hazard.

Examination of relationship of mindfulness, self-compassion and happiness among faculty members of public & private universities of Ranchi.

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Dr Arvind Hans (Usha Martin University)

Self-compassion and mindfulness are the subjects of today's research as means of enhancing one's own welfare. By focusing on the present moment, we can improve our capacity for emotional regulation and stress relief. Mindfulness enables one to be fully present in the moment while keeping their equilibrium and composure. Self-compassion implies being empathetic and gentle to oneself when facing difficulty, failure, or self-doubt. Self-compassion enhances our wellbeing and can result in happiness. The aim of this study is to examine the relationship between mindfulness, self-compassion and happiness among the faculty members of public and private university of Ranchi, Jharkhand. This study used a descriptive and causal research design. The study consist of faculty members working in public and private university of Ranchi. Data was collected from 103 faculty members through questionnaires using convenience sampling method. The Five Facets of Mindfulness Questionnaire (FFMQ), the Self-Compassion Scale, and the Happiness Scale were used to develop the questionnaires for mindfulness, self-compassion, and happiness. Data analysis was done using SPSS software. Correlation, t test and regression analysis were used to attain the research objectives. Result shows that female are more self-compassionate than male. Finding conclude that there is moderate correlation between mindfulness and happiness but there is very weak correlation between self-compassion and happiness. The results can serve as a direction for future research and provide evidence that mindfulness and happiness are positively related while self-compassion and happiness doesn't have any substantial relation.

Keyword: Mindfulness, Self compassion, Happiness, Faculty member.

A STUDY ON THE ROLE OF EMOTIONS ON INVESTMENT STRATEGY OF INVESTORS DECISION-MAKING

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Dr Madhavi R (Jain Deemed-to-be University)

Investment strategy is the strategy of investors towards the amount of money deployed in various investment opportunities for earning the highest possible return. According to a study, movements have a significant influence on an investor's investment behavior. A person's ability to perceive emotions correctly, to reason accurately about emotions, and to use and regulate emotions and their knowledge to advance thought are all examples of having high emotional intelligence. This study investigates how investors' decisions are influenced by their emotional intelligence. The studies on emotional intelligence, investment attitudes, and decision-making investor attitudes were examined. EBSCO, Sage, Emerald, Google Scholar, Research Gate, and the National Digital Library were some of the online resources used to gather information on investment decision-making, decision-making, emotional intelligence, investor behavior, and behavioral finance. Studying the relationship between emotional intelligence and individual investor strategy is one of the study's main goals, along with understanding the significance of emotional intelligence and investors' investment attitudes. The data was collected from retail investors in Kerala using the 5 points Likert Scale. For analyzing the data, statistical tools such as descriptive statistics and inferential tools such as chi-square analysis, correlation, and regression were used. Findings suggest that investors have a positive relationship based on the influence of emotions.

Keyword: Emotions, Emotional Intelligence, investors decision making, investment strategy, behavioural finance

Leadership and Change Management in Contemporary Organizations

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Abstract This research proposal explores the role of leadership in contemporary organizations and its impact on change management. The study aims to investigate various leadership styles and strategies that facilitate successful change initiatives and their influence on organizational performance. Additionally, it identifies challenges faced by leaders in the change management process and provides recommendations for enhancing leadership and change management capabilities. Change is an inevitable part of evolution and is essential for survival in today's dynamic environment. Effective leadership and change management are crucial for organizations aiming to establish a competitive edge in the market. This research proposal seeks to investigate how changes impact human assets' behavior, productivity, manpower planning, and performance. The study will also explore different leadership styles and strategies that contribute to the success of change initiatives and their subsequent influence on organizational performance. The primary objectives of this research are as follows: 1. Examine various leadership styles and their effectiveness in driving and managing change within organizations. 2. Identify the key challenges and obstacles faced by leaders in the process of change management. 3. Explore the relationship between leadership effectiveness and the successful implementation of change initiatives. 4. Provide recommendations and best practices for organizations seeking to enhance their leadership and change management capabilities. This research will employ a mixed-methods approach, combining quantitative and qualitative research methods to gather comprehensive data. The following research methods will be employed for data collection: 1. Surveys: A structured questionnaire will be distributed to employees and leaders within various organizations to assess their perceptions of leadership styles, change management practices, and their impact on organizational dynamics. 2. Interviews: Organizational leaders will be interviewed to gain insights into their experiences, challenges, and strategies in driving and managing change. 3. Questionnaires: Various organizations will receive questionnaires to understand the purpose and implications of organizational changes. 4. Documented data on progress and performance: Analysis of organizational documents before change, leadership change plans, and the impact of change on goals, will provide valuable insights into the practical application of leadership in change management. The findings are expected to benefit organizations by helping them develop leadership capabilities necessary for successful change implementation. Additionally, this research can serve as a basis for academic studies and further research in the field. In conclusion, effective leadership and change management are essential for organizations to thrive in today's dynamic business environment. This research proposal seeks to shed light on the role of leadership in driving and managing change, contributing to a better understanding of leadership practices and their impact on organizational change initiatives. This research aims to provide valuable insights that can guide both practitioners and academics in the field of leadership and change management.

Keyword: Organizational change management

Succession in Family Firms – Liminal space of Collective Sensemaking

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There is a palpable shift in the business landscape. With increasing automation and improvement of service-delivery through internet, many organized entities are getting dismantled to be replaced by set-ups which are smaller in scale and scope. In this era of exploding entrepreneurial entities, studying the process of transition in governance by first-generation entrepreneur is a challenge, particularly when such a transition must take place within a pre-defined period and transition process must not hamper growth and continuity of the enterprise. Succession is a key process for the continuity, development, and smooth operation of family firms as it tries to balance a fine interplay between notions of ownership, strategizing and directing, day-to-day management roles; coupled with legitimacy in the eyes of family and non-family members. However, a large number of entrepreneurship withers with exit of the founder, eg, some 70% family-owned business fail or are sold-off before second generation gets a chance to take over (Stalk & Foley, 2012). Studies on cross-generational transition concentrate either on planned approach to succession planning (eg, Ip & Jacobs, 2006; Parrish, 2009) or on psychological constructs of entrepreneur to allow for successful hand-over (eg, Handler, 1990; Peay & Dyer, Jr. 1989). However, a potentially richer description of transition – involving governance - may emerge from studying internal organizational determinants, such as sensemaking modalities within which transition process is embedded. Sensemaking is a process through which people give meaning to experiences and form mental models of situations. We argue that succession in family firms occupies a liminal space spread across legal, social, emotional, and psychological expectations and validity, each of which must be substantially satisfied to ensure smooth transition. We study the transition process as an example of collective sensemaking through the lived experiences and interactions within the family, as well as family's interactions with various stakeholders of the family and business. We propose that sensemaking across a set of interconnected processes related to what the enterprise thinks (cognitive), what the enterprise says (linguistic) and what the enterprise does (conative) is likely to yield rich understanding of succession in family firms. The present study argues for deeper examination of organizational character along tripartite process dimensions, such that it provides insight into mental models of entrepreneur intending to exit active management role. These are: (1) cognitive, which provides rationale how the enterprise relates to broader world, (2) linguistic, which involves ways of explaining its reason of creation, consolidation, and continuation, and (3) conative, which involves behavioral (action in response to a stimuli) responses to inter and intra enterprise imperatives. This is an open-ended exploratory study on succession – successful or otherwise in Indian family firms. This study suggests a process model which may help in purveying organizational characteristics and traits to identify where transition process will be easier, as well as provide support to entrepreneurs who wish to institute a smooth process.

Keyword: Succession, family firms, process model, sensemaking

Reviving Healthcare Technology in an Era of Deglobalization: Exploring Growth Prospects for Indigenous Technology Development – A Case Study of Indian Healthcare Start-up

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The healthcare technology sector is experiencing substantial changes in light of the prevailing trends of deglobalization. With the decline of globalization, the healthcare industry is afforded a distinctive chance to reassess its strategy and delve into the possibilities of developing indigenous technologies and software applications. This study examines the potential for growth in indigenous healthcare technology within an economic setting characterized by deglobalization. The primary focus is on a case study of India's rapidly expanding healthcare start-up ecosystem. The phenomenon of globalization has led to a period of swift progress in healthcare technology, marked by the widespread adoption of inventions across national borders, collaborative efforts between countries, and significant influx of foreign investments. Nevertheless, the current geopolitical changes and unanticipated difficulties arising from global catastrophes, like the COVID-19 pandemic, have forced a re-evaluation of the worldwide healthcare environment. The rise of deglobalization trends, characterized by the adoption of protectionist trade policies, trade restrictions, and a renewed focus on national sovereignty, has compelled states to reassess their tactics pertaining to healthcare technology. The development of indigenous healthcare technology has become a crucial priority for numerous nations in the current dynamic environment. The case of India, renowned for its vibrant healthcare start-up ecosystem, exemplifies this significant shift in paradigm. Healthcare entrepreneurs in India have rapidly extended their market presence by employing new solutions to effectively tackle significant healthcare concerns. This case study examines the growth prospects that have been capitalized upon by one of these creative enterprises and the insights they provide to the wider healthcare technology sector. Indigenous healthcare applications flourish within vibrant innovation ecosystems that facilitate the interchange of ideas, talent, and resources. Start-up enterprises possess the ability to efficiently develop, improve, and expand novel solutions that are specifically designed to address the unique healthcare requirements of local ecosystems. The development of indigenous applications is distinguished by its capacity to adapt to the distinct healthcare difficulties that are prevalent in specific locations or populations. Tailored solutions, guided by localized knowledge, have the potential to improve healthcare outcomes and optimize operational efficiency. International Collaboration: Although the phenomenon of deglobalization may impose constraints on certain international collaborations, it is important to note that the development of healthcare technology continues to be a global undertaking. Indigenous enterprises have the potential to derive advantages from collaborations, knowledge transfer of the application programming interfaces (APIs), and entry into international markets, as long as they uphold a strategic emphasis on fundamental capabilities. The healthcare technology utilized in Indigenous communities often prioritizes patient-centric design and accessibility, reflecting the beliefs and expectations of the local population. This case study to follow, exemplifies the robustness and flexibility of indigenous technological advancement with

patient centric user interfaces powered by the orchestrated APIs. The enterprise has effectively utilized the knowledge and skills of local professionals, taken advantage, and actively engaged to introduce innovative healthcare solutions to the market. The experiences of the individuals provide vital insights into the ability of indigenous technology to flourish within a healthcare sector that is undergoing deglobalization. In conclusion, amidst the intricate challenges posed by the phenomenon of deglobalization in the healthcare sector, the emergence of indigenous technology development stands out as a promising source of innovation and expansion. By fostering indigenous innovation ecosystems, placing patient-centric solutions at the forefront, countries can unleash the complete potential of healthcare technology to tackle urgent healthcare issues in a constantly evolving global environment. This case study of a healthcare entrepreneur in India offers as an illustration of how these ideas might be effectively used to achieve concrete success.

Keyword: Healthcare Technology ,Indigenous Innovation, Deglobalization, Indian Healthcare Startups, Patient-Centric Solutions

Beyond the Hype Exploring the Ethics, Reliability, and Strategies of Influencer Marketing

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Beyond the Hype Exploring the Ethics, Reliability, and Strategies of Influencer Marketing This research paper investigates the relationship between transparency and disclosure in influencer marketing and consumers' purchase intentions, with a focus on ethical considerations within this marketing strategy. Insights are sought to assist businesses in crafting more effective and ethical influencer marketing campaigns, thereby ensuring a positive and genuine experience for consumers. The research employed a survey method, gathering data from 120 active Instagram users. Hypotheses were tested through regression analysis and t-tests. A qualitative analysis of recent guidelines issued by the Government of Consumer Affairs in 2023 was also conducted, yielding insights valuable for future influencer marketing campaigns. The findings reveal a positive correlation between the inclusion of disclosure in influencer marketing and consumers' purchase intentions, supporting the hypothesis that consumers' attitudes toward influencer marketing are influenced by transparency and disclosure. This underscores the importance of brands prioritizing disclosure in their influencer campaigns to foster trust and credibility among consumers. Furthermore, it is identified that consumers' intentions regarding influencer marketing are positively affected by the presence of influencer marketing terms and conditions. This emphasizes the significance of regulatory systems and guidelines in promoting transparency and accountability within the industry.

Keyword: Influencer marketing strategy, Authenticity, Ethics, Disclosure, Regulations, T-test

On the constituency development funds and localising sustainable development goals: Role of MPLADS

***Ajay Sharma (Indian Institute of Management Indore)**

In this chapter, we present some key stylized facts for Member of Parliament Local Area Development Scheme (MPLADS) under the duration of 16th Lok Sabha (2014-2019), using a novel dataset of project recommended by the Members of Parliament. We highlight the patterns of recommended and approved projects based on the states, nature of work as well as amount allocated for the same. Further, we provide an approach through which MPLADS can be analysed from the perspective of sustainable development goals and a report card for each constituency can be created using this approach.

Keyword: Constituency development funds, local area development, Sustainable development goals, India

Firm similarity, variation, and longevity – A firm life cycle perspective

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This article explores the prevailing global problem of declining organizational lifespan. A literature review was conducted to understand the organizational life cycle and its duration from an evolutionary view. The review draws on two seminal theories by Darwin (Author of "The Origin of Species") and Dawkins (Author of "The Selfish Gene"), along with Product Lifecycle Theory (Vernon, 1963). The paper argues that an organization's lifespan depends on its evolutionary dynamics, embedded in the way, organization incorporates variations and similarities throughout its life cycle, in the evolving business model. After establishing the problem statement that firm lifespans are dramatically declining across the globe, the research brings in the related evolutionary theories to establish the premise and identifies two key factors influencing evolutionary dynamics: the variations and similarities a firm displays within the population of organizations. Next, the paper identifies these similarities and variations as the elements of the business model. The study identifies business model as the basic unit of Variation, with the elements of the business model (Osterwalder & Pigneur, 2010) acting as the building blocks that capture the similarities and variations impacting organizational lifespan. Using the organizational life cycle as a framework, the paper shows how different similarities and variations are adopted based on the life cycle stages. The paper concludes that firm longevity is a result of dynamic evolution of the firm business model, while creating meaningful similarities and advantageous variations with the competitors, based on the lifecycle.

Keyword: Evolution, firm lifespan, variations, similarities, business model, strategy

Dissolution of a Non-Marital Relationship: Positive Psychology, Happiness and Academic Well-being

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Background University years are a crucial time for the development of interpersonal relationships, including romantic ones. Unfortunately, the dissolution of a romantic non-marital relationship can be one of the most emotionally painful experiences a person can go through. University students often experience emotional distress and pessimistic reactions after a romantic breakup, which can impact their academic performance and future. To cope with breakups, students adopt different strategies. While some people bounce back quickly and move on, others go through substantial mental turmoil thus seriously impacting their academic well-being. Academic well-being is a recent and crucial concept in positive psychology that significantly contributes to the student's sense of security, health, and academic performance in an academic setting. The study aims to investigate the impact of non-marital relationship dissolution on the academic well-being of undergraduate and postgraduate students, and the role of positive psychological factors. Participants who were in a serious dating relationship will be recruited in this study. Rationale for the study The end of a relationship may have a negative psychological impact on students. These could cause aggressive behaviour, hopelessness, substance misuse, and in the worst cases, self-harm and suicide. All these factors hamper the academic well-being of the students. The students will gain from this study because they will understand the significance that positive psychological factors have in coping. The study will also be helpful to the guidance and counselling faculty members since it will shed light on the consequences of broken relationships and help them to come up with approaches for dealing with students in such circumstances. The study's findings will help parents and guardians of the students understand how to support their children, especially those who have been impacted by traumatic experiences, and how to help them cope and recover. Research Methodology A descriptive cross-sectional study will be conducted through an online survey to collect data on all variables. The sample size will be approximately 200 randomly selected undergraduate and postgraduate students. Validated self-administered questionnaires will be used in the study. Data will be analyzed using R-Studio.

Keyword: Positive psychology, happiness, academic well-being, dissolution of a non-marital relationship

Exploring the Rationale of Clients Perception and Awareness Towards Investment Strategies in stocks as compared to mutual funds with due reference to SHCIL

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This abstract introduces an in-depth exploration of the rationale behind clients' perceptions and awareness of investment strategies in stocks and mutual funds. In today's rapidly evolving financial landscape, understanding how clients perceive and comprehend investment strategies is essential for investors, financial advisors, and market participants. This study seeks to unravel the multifaceted aspects of client attitudes and understanding within the context of investment strategies in stocks and mutual funds with respect to Stock Holding Corporation of India Limited (SHCIL). This company handles E-stamping nationwide and has expanded sales through vendors. SHCIL is also dealing in E-Stamping, E-Court Fees, trading of shares, Government of India Bonds, NPS, and various mutual funds. There are various dimensions of savings and investment behavior such as features of investment planning, determinants of investment preferences, and mindsets of clients when they decide to invest in a particular avenue. The clients prefer their savings to be invested in the most secure and liquid way. Decisions of the clients vary individually depending upon their risk-taking aptitude. Their investment decisions depend on their financial stability as well as their decision to gain an additional income. The current study attempts to understand the factors accountable for choosing the investment pattern and preferences of clients behind investing in different investment avenues according to the different age groups. This survey was created from current clients of Stock Holding Corporation of India Ltd in the Prayagraj area. This paper was analysed according to the information gathered from a carefully designed survey which was circulated among 250 clients but after validating only 220 responses were accepted. Additionally, the current study also examines how the investment patterns of the clients have changed post the changing economic conditions. The study delves into how clients perceive and evaluate the risks associated with various investment strategies. By understanding these perceptions, it becomes possible to tailor strategies to align more closely with clients' risk tolerance. The insights derived from this research have far-reaching implications for financial advisors, investors, and policymakers alike. Financial advisors can leverage a deeper understanding of client perceptions to enhance the quality of their advice and communication strategies. Investors can benefit from increased awareness and a more comprehensive understanding of their investment strategies, leading to more informed decisions. Moreover, these findings can guide the development of financial products and services that better cater to client needs and preferences. Policymakers can use this knowledge to craft targeted financial education initiatives aimed at bolstering overall financial literacy among investors. In conclusion, understanding client perception and awareness of investment strategies is pivotal for fostering a more informed and empowered investor base. This research contributes

to the evolving landscape of client-advisor relationships and investment strategies, providing valuable insights that can help navigate the complexities of the modern financial world, by providing insight or better investment plans for the clients and also in the stock as well. However, little research is devoted to the influences of personality traits on the stock investment intentions of individuals and in the shift towards the mutual fund as well.

Keyword: Mutual Fund, Investors, Perception, Stock, Trade, Financial Advisor, Investment Strategies.

Navigating the Meta Landscape: An implication of Business Model Innovation through 4I Framework

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Purpose – From orthodox industries to cutting-edge start-ups, all firms today are harnessing the potential of a transformative force: Business Model Innovation (BMI), to create and capture value for their business in the rapidly evolving market (Kraus et al., 2022). The high-tech industries have realized that gaining a competitive advantage in the market is not just confined to product and service innovation but also related to the degree of innovativeness of the existing business model of the company (Frankenberger et al., 2013). The functional interpretation of BMI continues to be a controversy among scholars as there is no holistic framework for the implementation of innovative ideas in the existing business model of the organization (Björkdahl et al., 2022). The purpose of this paper is to identify how Meta (formerly known as Facebook Inc.) has incorporated the 4I framework (Initiation, Ideation, Integration and Implementation) in developing their business model strategy. Theoretical Background With the advent of globalization and digitalization, the firms are compelled to harness emerging opportunities and bring innovativeness to their existing business models, to gain a competitive advantage which leads to increase in the profitability of the firm (Kraus et al., 2020; McGrath, 2010). The first core component of BM is value proposition wherein the firm ideates its offerings based on the requirements of the target audience. The next component focuses upon a development of a strategy to effectively deliver the products and services ideated in the proposition phase of BM. Value creation, the final component of BM includes processes prioritizing value generation by capturing the unfolded customer-centric opportunities in the market (Biloshapka & Osiyevskyy, 2018; Kraus et al., 2020; Sjödin et al., 2020). These three crucial functionalities of BM serve as a base for the managers to innovate their firm's BM. Business Model Innovation attempts to refine the BM by aligning value proposition, value delivery and value creation of the firm with the aim to achieve higher revenue and gaining a competitive edge in the unpredictable market (Casadesus-Masanell & Zhu, 2013; Foss & Saebi, 2017; Kraus et al., 2020, 2022; Schneider, 2019; Teece, 2018). To overcome the uncertainties and disarray in the innovation of the existing BMs, the firms can seek to incorporate the 4I framework which articulates the comprehension of the firm's ecosystem to analyse the need for innovation in the existing BM. Post evaluation of the initiation phase, the opportunities for innovation are ideated, after which the promising ideas are integrated to create a concrete innovation strategy. By deploying implementation techniques like experimentation and trial and error, the innovation strategy is rolled out for testing over the BM, keeping the iterative nature of the process under consideration (Björkdahl et al., 2022; Frankenberger et al., 2013) Methodology – The research process included theoretical analysis incorporating scholarly research and publicly accessible data with a subsequent phase of qualitative content analysis. Findings – There is still contention among the

researchers about how the managers of high-tech companies should work on the opportunities to successfully innovate their BMs by having the risk tolerance power. Considering the case study of Meta, we aim to analyze the deployment of the 4I framework of BMI in the company's BM strategy. Originality/Value – This paper uniquely identifies the role of the 4I framework of BMI in the case of Meta. References- Biloshapka, V., & Osiyevskyy, O. (2018). Value creation mechanisms of business models: Proposition, targeting, appropriation, and delivery. *International Journal of Entrepreneurship and Innovation*, 19(3), 166–176. <https://doi.org/10.1177/1465750318782774> Björkdahl, J., Fallahi, S., & Holmén, M. (2022). Explaining business model innovation processes: A problem formulation and problem solving perspective. *Industrial Marketing Management*, 105, 223–239. <https://doi.org/10.1016/j.indmarman.2022.05.012> Casadesus-Masanell, R., & Zhu, F. (2013). Business model innovation and competitive imitation: The case of sponsor-based business models. *Strategic Management Journal*, 34(4), 464–482. <https://doi.org/10.1002/smj.2022> Foss, N. J., & Saebi, T. (2017). Fifteen Years of Research on Business Model Innovation: How Far Have We Come, and Where Should We Go? *Journal of Management*, 43(1), 200–227. <https://doi.org/10.1177/0149206316675927> Frankenberger, K., Weiblen, T., Csik, M., & Gassmann, O. (2013). Corporation, headquartered in Ebikon, Switzerland. He published in leading journals such as *Research Policy*, *R&D Management*. In *International Journal of Technology Management* (Vol. 18). Harvard Business Manager. Kraus, S., Filser, M., Puumalainen, K., Kailer, N., & Thurner, S. (2020). Business Model Innovation: A Systematic Literature Review. In *International Journal of Innovation and Technology Management* (Vol. 17, Issue 6). World Scientific. <https://doi.org/10.1142/S0219877020500431> Kraus, S., Kanbach, D. K., Krysta, P. M., Steinhoff, M. M., & Tomini, N. (2022). Facebook and the creation of the metaverse: radical business model innovation or incremental transformation? *International Journal of Entrepreneurial Behaviour and Research*, 28(9), 52–77. <https://doi.org/10.1108/IJEBR-12-2021-0984> McGrath, R. G. (2010). Business models: A discovery driven approach. *Long Range Planning*, 43(2–3), 247–261. <https://doi.org/10.1016/j.lrp.2009.07.005> Schneider, S. (2019). How to approach business model innovation: the role of opportunities in times of (no) exogenous change. *R and D Management*, 49(4), 399–420. <https://doi.org/10.1111/radm.12302> Sjödin, D., Parida, V., Jovanovic, M., & Visnjic, I. (2020). Value Creation and Value Capture Alignment in Business Model Innovation: A Process View on Outcome-Based Business Models. *Journal of Product Innovation Management*, 37(2), 158–183. <https://doi.org/10.1111/jpim.12516> Teece, D. J. (2018). Business models and dynamic capabilities. *Long Range Planning*, 51(1), 40–49. <https://doi.org/10.1016/j.lrp.2017.06.007>

Keyword: Business Model, BMI, Meta, 4I Framework

MOTIVATION OF CONSUMERS TO ADOPT ELECTRONIC WORD OF MOUTH

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Purpose - Nowadays, due to advancement in technology, a lot of material is present for the consumers to base their purchase decisions. These include brand endorsements, electronic word of mouth, etc. Consumers can get electronic word of mouth from another consumer via the Internet. Customer opinions expressed on the Internet are accessible to a large number of other customers, so they can be expected to have a large impact on the success of goods and services. These opinions signify the global perspective as due to online medium consumers around the world share their point of view. Previous literature has failed to recognize the motivation that leads the consumers to adopt eWOM while making purchase decisions. This study emphasizes on the motivations faced by the consumers to peruse through the reviews to make purchase intentions. Study Methodology – In this study, qualitative research is conducted to find the motivation. Three semi-structured interviews with varying demographics are conducted. The interviews are conducted in offline mode and the transcripts are recorded. Thematic content analysis was performed using ATLAS.ti22 software. Three level coding is performed with the third level denoting the individual themes. The sample age varies from 18 to 35 thereby capturing the range of users purchasing online. Finding – The sample included an undergraduate student, a doctoral student with family responsibility and a single working mother. It was found that eWOM was the easiest tool to resort to while making decisions in this fast, busy world with limited resources. The study found 7 themes that motivate consumer to adopt reviews. They are reduction of risk, increase in trust, reduction of search time, Determination of features, Determine social position, Bridge between offline and online, Global perspective. Therefore, it could be summarized that eWOM generally provided a global point of view and therefore was considered in reducing risks and time and increase in knowledge of current trends. Originality – This study finds the factors that makes a consumer to peruse through online reviews. Previous literatures and current literature focus on the motivations that leads a consumer to write a review. The motivations to adopt a review is still not fully covered. This research found seven motivations namely reduction of risk, high trust, determination of features, reduction in search time, determines the social position and bridge between offline and online, and global perspective.

Keyword: eWOM, eWOM adoption, reduction of risk, increase in trust, reduction of search time, Determination of features, Determine social position, Bridge between offline and online, Global perspective

Private equity investments and exits in India: a sectoral analysis

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The present paper studies the private equity investments and exits in India during the period of 2011 to 2021. It investigates the sectoral impact on the value of Private Equity investments and exits in India through financial performance indicators. Variables employed to study the financial indicators return on assets, long term debt, interest coverage, working capital turnover, leverage and net profit margin. The paper investigates the various factors that can be used to identify the sectoral differences in private equity investments and exits in India. It is found that return on equity, working capital turnover ratio, current ratio has a significant impacts private equity investments in India. Also return on assets, debt to assets and current ratio has significant impacts decisions facilitating private equity exits.

Keyword: Private Equity, Investments, Exits

It Just Feels Good: Unpacking the Tales of Religiosity, Intimacy, Trust, and E-Religious Donations for the Adoption of the Payment Banks

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Rishi Raj Sharma (Guru Nanak Dev University)

Jivanjot Singh (University Business School, Guru Nanak Dev University)

The current study aims to examine the role of religiosity and e-religious donations on intimacy and continued usage intention of users toward the payment banks by employing the framework of religiosity intention model. The conceptual model was tested by using partial least squares (PLS) structural equational modelling (SEM) technique. 338 responses were collected through the survey questionnaire. Results of the study indicate that religiosity positively influences both trust and intimacy. Further, it is also revealed that trust is a significant antecedent of intimacy and thus positively impacts the continued usage intention of the users towards payment banks. Also e-religious donations act as stimuli to enhance the intimacy of the users and on the contrary, the same is not true for the relationship between trust and religiosity. The present study is first of its kind exhibiting the role played by psychological factors like religiosity, intimacy, and e-religious donations in the field of adoption literature pertaining to mobile banking in a setting where the banking/financial system is not guided by religious principles. The proposed conceptual framework provides a new perspective to capture the payment banks continuous usage behaviour through the lens of religiosity, which was undermined earlier.

Keyword: Religiosity, trust, Intimacy, e-religious donation, Payments banks, Adoption

Workplace Happiness: Individual or Organisational An Empirical Study at NSHM Knowledge Campus

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Academicians have an indispensable role in shaping and producing competent graduates. Their role effects the achievement and motivation of the students and supports their career growth. The overall institutional performance and sustenance largely depends on the performance of the academicians. Happiness at the workplace plays a vital role to improve employees' well-being. Hence, institutions are very apprehensive about concerns related to the happiness of their employees and concentrate on the issues that affect the happiness at the workplace. Institutions who want to excel and incorporate a healthy learning environment for their students require skilled and effective academicians in their kitty. Hence, institution need to ensure the motivation and happiness of their workforce are at the highest levels. The present study tries to explore the factors which determine the workplace happiness of academicians. This study will try to explore 'Happiness is Individual or Organisational'. A self-administered questionnaire will be administered within 271 faculty members. The workplace happiness of academicians will be assessed upon four constructs (life satisfaction, interpersonal relationship, self-affirmation and physical & mental health). All the measures used for the study were taken from validated studies and found reliable. Data was analysed using SPSS Version 20.0. Analysis was conducted using descriptive statistics (mean, percentage analysis) and inferential statistics (correlation, reliability and regression analysis) to measure the impact of variables on academician's workplace happiness. The findings of the study will assist the institutions and policymakers to better understand the factors influencing academician's workplace happiness and designing suitable policies to ensure productivity and great atmosphere for teaching-learning.

Keyword: Workplace Happiness, Employees' Wellbeing, Life Satisfaction, Interpersonal Relationship, Self-affirmation, Physical & Mental health & Happittude.

Mindfulness and Digital Vigilance: Empowering Mindful Consumption in the Era of the Infodemic

***Rishi Raj Sharma (Guru Nanak Dev University)**
Akanksha Sharma (Guru Nanak Dev University)

Amidst the ever-expanding digital landscape, the modern challenge of impulsive buying behavior has surged, largely fueled by the overwhelming information and misinformation flooding various social media platforms. This phenomenon, known as the "infodemic," has disrupted traditional marketing paradigms, resulting in a parallel phenomenon of irrational consumer decision-making manifested as panic buying, hoarding, and a range of psychological stressors such as anxiety and the fear of missing out. In light of these challenges, this paper underscores the necessity of cultivating resilience to effectively counteract the adverse effects of information overload and advocates for an individual-level approach aimed at enhancing resistance to this avalanche of information. Our hypothesis posits that mindfulness can play a pivotal role in this endeavor, serving as a potent tool for fostering digital vigilance, which in turn, diminishes susceptibility to excess of information propagated by various entities including marketing organizations, influencers, and inattentive social media users. Consequently, this reduces impulsive buying behavior, fostering mindful consumption patterns and a more socially and economically sustainable approach to consumer behavior. Our study employs a mixed-methods approach, blending quantitative analysis using PLS SEM with qualitative insights gathered from interviews. This multifaceted methodology aims to comprehensively examine the intricate relationships between mindfulness, digital vigilance and Mindful consumption, the key factors in mitigating impulsive buying tendencies in today's complex information ecosystem. This paper seeks to throw light on the overlooked relevance of mindfulness as a construct within the expansive realm of consumer behavior, inviting further exploration of its potential implications and applications in this domain.

Keyword: Mindfulness, Digital Vigilance, Mindful Consumption, Infodemic

Drivers and bottlenecks in the adoption of Augmented Reality Shopping

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Using Taylor and Todd's "decomposed theory of planned behaviour," this study investigates the factors that influence users' intent to continue using mobile augmented reality (MAR) applications. An online survey is used to capture data from 261 respondents from India. In addition to measuring the constructs of theory of planned behaviour, this study investigated the impact of augmented reality (AR) attributes, technology anxiety, and trust on positive or negative consumer attitude. To test the Research Hypothesis, structural equation modelling was performed using SmartPLS software version 4.0.9.4. The results of this study indicate that users' attitudes, subjective norms, and perceived behavioural control all have a significant impact on their intention to continue using AR technology. Aside from novelty, factors such as interactivity, perceived mobility, and trust have a positive impact on users' attitudes towards AR mobile apps. When using MAR applications, users have low levels of technology anxiety. Perceived critical mass has a significant positive influence on subjective norms, whereas peer influence does not. Furthermore, self-efficacy influences perceived behavioural control positively. The factors influencing the continuation intention of MAR application users, which results in purchase intention, have been discussed. The findings add to the body of knowledge on Augmented Reality and DTPB in the context of a developing economy

Keyword: Augmented reality technology, Technology Adoption, Decomposed theory of Planned behaviour

Exploring the Effects of Gamification on Consumer Impulse Buying Behavior in E-commerce

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Vanita Saini (Guru Nanak Dev University)

Even though gamification has become one of the most exciting future ideas in e-commerce, its effects on consumers' impulsive spending are still mostly unstudied. This research paper delves into the multifaceted realm of consumer impulse buying behavior within the dynamic context of E-commerce, with a particular focus on the influence of gamification strategies. The application of gamification techniques has developed as a major strategy for improving user interaction and boosting sales in the modern online retail market, where competition is severe and consumer engagement is crucial. The goal of the study is to thoroughly examine how gamification components, such as points, badges, prizes, and interactive challenges, affect consumer behavior in general and impulse buying inclinations in particular. This study aims to understand the complex interactions between gamified E-commerce platforms and customers' impulsive purchasing decisions by combining qualitative and quantitative approaches. This research aims to shed light on how gamification, when applied to E-commerce interfaces, can encourage impulsive purchasing behavior. It also seeks to determine whether such behavior is short-term or long-term, and whether it results in higher consumer happiness or post-purchase regret. This study offers insightful contributions to the disciplines of e-commerce and consumer behavior through the combination of empirical findings and theoretical frameworks, illuminating the possible advantages and disadvantages of gamified retail settings. The significance of these findings extend beyond E-commerce practitioners and marketers to academics looking to comprehend the complex dynamics of impulsive buying within the context of the digital retail environment.

Keyword: Gamification, Impulsive Buying Behavior, E-commerce

Balancing Acts: Exploring the Influence of CSR Reporting on Capital Structure with Insights into Ownership Structures

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Purpose – In contemporary times, firms have demonstrated a significant focus on Corporate Social Responsibility. The presence of institutional factors plays a pivotal role in shaping the approach that corporations choose towards corporate social responsibility (CSR) and the impact of their activities on both society and the environment. The primary objective of this study is to provide insights into the impact of corporate social responsibility (CSR) disclosure on capital structure, a critical strategic decision for publicly traded firms. In addition, the objective of this study is to investigate the moderating impact of the ownership structure on the association between corporate social responsibility (CSR) disclosure and capital structure.

Design/methodology/approach – Due to the growing trend of concentrated ownership structure alongside the adoption of a hybrid approach of corporate governance in India, as highlighted by the OECD in 2018, our research aims to utilise a sample of 100 Indian companies. The data for this study will be acquired from the Thomson Reuters database, covering the period from 2007 to 2021. The analysis is conducted on a sample that encompasses a range of manufacturing and service sectors. The identification of elements pertaining to capital structure is conducted through the examination of speed of adjustment and other drivers of leverage. The data pertaining to Corporate Social Responsibility (CSR) has been acquired by means of firms' modes of communication, namely Sustainability reports and Annual reports. This research uses the Generalised Method of Moments (GMM) technique to estimate the model that examines the relationship between the disclosure of Corporate Social Responsibility (CSR) information and capital structure. Additionally, it investigates the moderating effect of ownership structure on this relationship.

Expected Findings – By leveraging agency theory, it is anticipated that the findings would provide evidence in favour of the inverse correlation between corporate social responsibility (CSR) disclosure and capital structure. Additionally, it is anticipated that the ownership structure has a beneficial role in influencing and moderating the relationship between corporate social responsibility (CSR) disclosure and capital structure.

Research limitations/implications – The study adds to the theory of agency cost by showing how Corporate Social responsibility (CSR) reporting might affect the organisations overall capital structure strategy. Based on the empirical evidence, it can be inferred that the adoption of CSR reporting confers greater benefits in the context of various capital structure determinants, despite having the moderating influence of ownership structure on it.

Originality/value – The assessment of the CSR disclosures impact on the Capital structure is noteworthy. Since CSR disclosure impacts the Capital structure decisions of the corporations, this study may help researchers, regulators, and monitoring bodies understand how CSR reporting might further reduce the agency conflict.

Keyword: Capital Structure, Corporate Social Responsibility, Ownership Structure, Agency Cost.

Corporate Digital Responsibility: A Bibliometric Analysis

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Aman Rao (Jaipuria School of Business)

Purpose: The rapid advancements in technology have been garnering increasing attention. Industry and academics alike are at a precipice regarding the ethical concern being borne out of such technological advancements. This has given rise to intense debates and discussions across the globe regarding an organization's responsibility towards its stakeholders. In this regard, an emerging notion of Corporate Digital Responsibility (CDR) has come to the fore. The concept of CDR encompasses the shared values and norms that guide an organization's operations with respect to the creation and operation of digital technology and data. Taking into account the ethical concerns raised by stakeholders related to technological advancements, CDR is considered to be an extension of the concept of Corporate social responsibility (CSR). However, there exists some difference between the two. In this regard, this paper explores the nuances associated with the advent of the concept of CDR and its future directions. **Methodology:** The paper utilizes bibliometric analysis technique to analyse the extant literature in this domain. It employs Vos viewer software to analyse the existing studies carried out in the of CDR and CSR and its various linkages. It analyses the documents based on the country of publications, authors, year of publication, keywords and others. The results are then presented in a systematic manner. In order to add to the robustness of the results obtained, the paper also employs the Bibliometrix package in R. **Findings/Results:** The main results of this study focus on the linkages between CSR and CDR. It aims at answering the pertinent question of whether CDR is an expansion of CSR or a part of it? The results provide major implications for academia and industry alike. **Research Implications:** The paper provides major implications both from a policy-making as well as a managerial decision-making perspective. It would help the concerned authorities in setting the laws and regulations related to the disclosure of digital information by the corporates in a more systematic and transparent manner. It would further help in ensuring accountability on behalf of the managers and generate awareness regarding the disclosure of digital information to protect stakeholders' interests. **Originality/Value:** As per the knowledge of the authors this paper is one of a kind as no studies to date have carried out a bibliometric analysis in this domain. Further, no studies have aimed at synthesizing the existing knowledge in this domain to provide future research avenues for researchers.

Keyword: Corporate Digital Responsibility; Corporate Social Responsibility; Bibliometric Analysis

Antecedent consequence linkages of accommodative HR management practices and care facility flexibility with physician fidelity: An empirical study

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Indranil Bose (School of Business and Economics, Adamas University, Kolkata)

Unlike other service sectors, where supply matches demand or supply surplus happens, the healthcare sector struggles to keep the pace between demand and supply of qualified health personnel. This poses as a major obstacle to the development of robust health systems in a lot of countries including India as well as in low-income countries in particular. Extant studies highlight the issue that the shortage of skilled health professionals in terms of numbers and skills is a hindrance to optimized hospital performance. The resolution of the human resources' crisis in the health sector has now become critical. The frequent shifting of doctors between various corporate healthcare channels often adds to patient woes. Accommodative human resource management practices at hospitals on one hand and care facility flexibility for physicians on the other hand have been highlighted as major game changers in the retention front. Physician loyalty of private tertiary care hospital doctors in India and their attitude to influence workplace attitudes and behaviors through care delivery positivity, thereby contributing to care performance improvement, have emerged as a vital foci of research. Amidst the human resource crisis of a shortage of healthcare professionals, it presents the interest of questioning the role of HR management and its functioning in this problematic backdrop. This research using empirical corporate hospital physicians' perception data, attempts at examining accommodative HR management practices and care facility flexibility as antecedent to physician loyalty and also attempts at empirically establishing the downstream consequence linkages between physician fidelity with care delivery positivity and hospital performance. The study uses a multigroup analysis to study the impact of different control aspects on the ongoing linkages and employs structural equation modelling to compute the path coefficients based on collected physician perceptual responses. The study outcome has immense far fetched implications for hospital management which are facing serious concerns with physician attrition. This study highlights the role that HRM practices can play in the organizational fidelity of the physicians; at the managerial level, provide decision-making support, particularly with regard to action on HRM practices aimed at strengthening the organizational fidelity of health professionals. The academic implications include contributing to the body of knowledge regarding how the elements of organizational context may influence the different dimensions of the organizational fidelity of physicians.

Keyword: Accommodative HR management practices; Care facility flexibility; Physician fidelity; Care delivery positivity; Hospital performance; Healthcare;

Prospect Theory: An Explanation for the Puzzling Effect of Hedging on Firm Value

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Dr. Dushyant Mahadik (National Institute of Technology, Rourkela)

This paper investigates theoretically and empirically the impact of the famous behavioral theory ‘The Prospect Theory’ to explain the hedging activities of firms. We seek answers to the puzzling effect of hedging on firm value through prospect theory explanations. We suggest the influence of some reference point on the hedging habits of firms and the association between hedging and firm value. Our empirical analysis confirms the impact of prospect theory on the hedging activities of firms. We find the risk-averse attitude of managers when they are in the more profitable/gain domain, while a risk-seeking perspective is when they are in the less profitable/ loss domain. We empirically focus on all the listed Indian non-financial companies (3791) during the period 2016-2022 and confirm the above-specified objective. This is one of the first studies that empirically examine the integration of a behavioral theory and hedging by using a separate yearly industry-wise returns average as a reference point.

Keyword: Prospect Theory, Risk Management

An Exploration on the shipping as an integral part of Maritime Business- with special reference to Indian Ecosystem

***Dr. Supriya Lamba Sahdev (ISBR Business School, Bengaluru, India)**

Dr. Nila Chotai (ISBR Business School, Bengaluru, India)

Ms. Sreyoshi Banerjee (ISBR Business School, Bengaluru, India)

This study focuses on the marine industry, which involves transporting people and products across rivers, seas, and other bodies of water. Examining the state, developments, and difficulties of the maritime industry is the goal of this study. Examining the technological, environmental, and economic variables affecting the industry will be part of the investigation. The effects of automation and digitization, sustainability, regulatory frameworks, and the influence of globalization on the maritime industry are some of the specific topics of interest. This research aims to advance knowledge of the marine industry, its significance to international trade, and the accompanying possibilities and risks

Keyword: shipping business, maritime business, shipping industry, maritime transport, port services.

THE POWER OF DIGITAL CONNECTIVITY IN INTERNATIONAL TRADE: Mitigating Regulatory Compliance challenges

***Marcos Miguel (Parul University)**
Bijal Zaveri (Parul University)

ABSTRACT This study was conducted to assess the extent the power of digital interconnectivity in international trade can be catalytic for mitigation of regulatory compliance challenges in context of the deglobalized world trend, namely use information exchange to curb illicit flow of capitals in India and Mozambique. The paper has brought two countries in different levels of digital transformation of supply chain to drawn new perspective based on identified problems related to determination of customs value of imported goods and application of SAFE Framework to secure trade. The study is desk review that relies on secondary sources of data. The major findings are: The use of Single Electronic Window in both countries have improved significantly the customs clearance. Mozambique Revenue face significant losses of revenue collection due of under invoicing of imports and over invoicing of exports resulting into illicit flow of capitals, which represents a massive 8.9 percent of annual average GDP over the same period. While India the illicit flows of capital were estimated in US\$16 billion year between 2002-2006, where the ratio of illicit flows to exports declined from 35.4 percent in the previous period to just 15.7 percent during 1989-2008. The researcher recommends bilateral agreements for mutual administrative assistance in trade matters between key trading countries and integration of single electronic window with e-commerce platforms to curb illicit flow of capitals. **Keywords:** Digital Interconnectivity, Single Electronic Window (SEW), E-Commerce, Regulatory Compliance, Mozambique, India.

Keyword: Digital Interconnectivity, Single Electronic Window (SEW), E-Commerce, Regulatory Compliance, Mozambique, India.

THE JOURNEY OF DIGITAL INDIA SO FAR - A SYSTEMATIC LITERATURE REVIEW AND BIBLIOMETRIC ANALYSIS

***Dr. Neha Sharma (Shanti Business School)**
Dr. Prashant Pareek (Shanti Business School)
Nirmit Kansara (Shanti Business School)

Digital India, a transformative initiative launched by the Government of India, aims to establish a digitally empowered society and knowledge economy. This paper presents a comprehensive systematic literature review and Bibliometric analysis of research articles on Digital India. By analysing 148 journal articles from the Scopus database and 296 journal articles from web of Science database published between 2015 and 2023, we provide valuable insights into the research landscape, identify emerging trends, and highlight key research themes. Our findings reveal significant publication growth, with a surge in articles from 2019 to 2022. We identify highly cited articles, productive authors, leading institutions, and leading countries. Furthermore, we conduct keyword co-occurrence analysis and highlight the prominent themes, such as e-governance, digital literacy, and cyber security. The results of this study contribute to the existing literature, provide guidance for future research endeavours, and support evidence-based policy-making in the domain of Digital India.

Keyword: Digital India, Systematic Review, Bibliometric Analysis, Technology Adoption, Publication trends, leading institutions, E-governance

VUCA in Emerging Indian Healthcare Sector Post-Pandemic

***Swati Dwivedi (Graphic Era University)**
Dr. Ashulekha Gupta (Graphic Era University)

The abbreviation VUCA, which stands for Volatility, Uncertainty, Complexity, and Ambiguity, was initially created by the US War College to describe the conditions military officers face on the battlefield. In addition to the complexity and ambiguity of product portfolios and supply chain networks, it accurately captures the current operating environment of the global healthcare sector, which is characterized by growing demand fluctuation and uncertainty. To evaluate the opportunities and issues relevant to the industry, which the VUCA framework may give, it is necessary to thoroughly understand a great number of finer elements of the industry and society. Therefore, it is essential to understand VUCA factors for the sustainability of the healthcare sector in India. The COVID-19 epidemic has clearly sparked previously dormant energy in the healthcare industry. India has undoubtedly seized this chance and become a global leader in the provision of affordable generic medications and vaccinations. This book chapter will provide a thorough analysis of the Indian healthcare market as an emerging one by employing the VUCA framework. In addition, understanding of the VUCA business environment specific to the healthcare sector in this study will help to form a better strategy to achieve substantial competitive advantage through distinctive competence, and unique capabilities. By delving into the intricacies of VUCA within the Indian healthcare context, we aim to shed light on how organizations can adapt to these challenging conditions. Furthermore, this analysis will explore the role of innovation, technology adoption, and government policies in navigating the VUCA landscape of healthcare in India. This research aims to not only uncover the key challenges but also to propose innovative solutions and strategic approaches that can enhance the resilience and sustainability of the Indian healthcare sector in an era of unprecedented volatility and uncertainty.

Keyword: VUCA; Healthcare sector; Pharmaceutical industry; Sustainability; COVID-19

THE ROLE OF DIGITAL TOOLS IN MODERN ENTREPRENEURIAL PRACTICE: A COMPARATIVE ANALYSIS

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Kirti P Sharma (Techno India University)
Ayush Kumar Singh (Future Institute of Technology)
Swecha Ram (Future Institute of Technology)
Shivam Prem Sharma (Techno India University)
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Purpose: The extensive incorporation of digital resources has profoundly changed how entrepreneurs execute their enterprise's operations in today's entrepreneurial world, bringing advantages as well as drawbacks. The research presented here investigates the multifarious use, incorporation, and implications of digital technologies across various industries and geographical areas. It accomplishes so by using a comparative analytical approach. The goal of the study is to clarify the particular digital tools that entrepreneurs frequently use and identify how they fit into their everyday activities. Additionally, it evaluates the repercussions of using digital tools on both productivity and results, including how they affect imaginative thinking, penetration of markets, and business outcomes. This study aims to reveal possible distinctions for the uptake and efficacy of digital technologies by contrasting entrepreneurial practises across various contexts, offering light on the complex link connecting technology and business. The study employs a combination of methodologies that incorporates qualitative interactions, empirical research, and questionnaires with the objective of providing a thorough understanding of the dynamic interaction among digital tools and entrepreneurial practise, eventually offering perspectives that could direct techniques for utilising technology to improve entrepreneurial accomplishments in today's marketplace. This study's motivation comes from the realisation that digital tools have a significant impact on entrepreneurial endeavours. Technology has advanced quickly, and this has resulted in a plethora of devices and networks that give business owners new opportunities to engage with clients, standardise processes, and gain a competitive edge. In order to fully grasp the complexities of the entrepreneur's practises in the age of technology, it is essential to understand the particular resources that entrepreneurs frequently use as well as how they incorporate them as part of their regular business activities. Entrepreneurs across a range of sectors and regions frequently use digital tools. The investigation will start by doing a thorough examination of the digital toolbox used by entrepreneurs. A fundamental grasp of the technology environment that supports contemporary entrepreneurship is provided by recognising these tools, which range through platforms for interaction as well as data processing to online shopping options and organisational applications. Entrepreneurs use digital technologies in their day-to-day work. Utilising digital technologies is just one aspect of integration; another is optimising their functioning to increase productivity and effectiveness. We learn about the tactics used by entrepreneurs to leverage technology for business success by examining how they integrate such instruments in their daily operations. The implications of using technological resources in entrepreneurial activity and the repercussions for effectiveness. The central emphasis of this research is the effect of technology on the results of entrepreneurs. It explores the relationship between technology adoption and important performance metrics including creativity, market penetration, and economic achievement, illuminating both the concrete advantages and potential

drawbacks of digital incorporation. Multiple sectors and geographical areas use digital tools differently and have varied effects on them. Entrepreneurship is a complex and situation-specific phenomena. The research paper uses a comparative approach that takes several industries, and localities into account in order to capture this variability. With the understanding that entrepreneurial behaviours can be considerably influenced by the particular setting in which they operate, this approach tries to discover potential discrepancies in the uptake and efficacy of digital tools. This study has repercussions that go past academic analysis and have real-world relevance for business owners, decision-makers, and organisations that help small businesses. This study offers substantial knowledge into how entrepreneurs might use technologies to improve their businesses by offering a thorough view on the function of digital tools in contemporary entrepreneurial practise. Moreover, it contributes to the creation of specialised strategies and regulations that can aid in successful incorporation of digital technologies into entrepreneurial communities, thereby promoting development and economic expansion. Design/Methodology: This research makes use of structured questionnaires. The study's primary sources of data were men and women from a variety of age groups, income levels, and employment backgrounds, including business, service, and others. Each parameter examined for the survey was given five points, ranging from 1 to 5 (strongly disagree to strongly agree, respectively). Findings: There is a significant difference between the parameters namely “Precision”, “Perceived Quality”, “Technological Advancements” and “Service”. The dependent variable is “Entrepreneurial Usage”. Originality/Value: The research presented here contributes significantly to integrating the role of digital tools in the modern era and provides real evidence for the value of Modern Entrepreneurial Practice. Practical Implications: For business owners, decision-makers, and organisations that help small businesses, the study has a number of real-world applications. It emphasises the significance of tactical choices for tools and personalization in the first place. Entrepreneurs can profit by carefully evaluating the demands unique to their industries, selecting digital tools that complement their business models, and personalising these tools to maximise their usefulness. The study places emphasis on the relationship amongst the use of digital tools and improved productivity, creativity, and access to markets. Technology is a tool that entrepreneurs should take into account if they want to expand and remain viable. Social Implications: The study has enormous social repercussions outside of the business world. It emphasises how effectively digital tools may reshape economy and society. This has important societal implications since the use of digital tools frequently results in improved efficiency as well as growth for companies, which in turn results in more employment prospects. The results emphasise how important digital entrepreneurship is for stimulating creativity, which may benefit society by tackling important societal issues and promoting growth in the economy. Moreover, the study emphasizes the significance of supporting an ethical and welcoming entrepreneurial community in the digital space for everyone's benefits. Research Limitations: There may be numerous research constraints when examining how digital tools influences Modern Entrepreneurial Practice. Initially, personal bias could have an impact on the study's conclusions since entrepreneurs might exaggerate their good interactions with digital tools. Second, the evaluation's comparison methodology might not account for every industry-specific elegance, perhaps missing certain dynamics in some industries. Eventually, the research's limitations may prevent its findings from being applied to other, broader entrepreneurial environments.

Keyword: “Entrepreneurial strategies”, “Technology adoption”, “Digital entrepreneurship”, “Innovation”

Moonlighting - A Red flag in the Indian IT organizations

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Purpose- Moonlighting is drawing attention across the globe, many countries have a considerable percentage of the workforce indulged in multiple job holdings. India is a growing economy and it has a major cultural difference that makes it distinctive from the rest of the world. Moonlighting has gained popularity recently in India, especially during pandemics due to flexible working hours, flexibility in policies, economic changes and changes in the employment market especially in the IT Industry. Despite the conspicuous existence of Moonlighters in India, this practice of finding alternative employment while working in the primary job has not been taken positively by many Indian IT companies. Hence, it is crucial to understand and learn about the reasons for not accepting Moonlighting in the Indian context. Additionally, this study aims to examine individual's intentions for holding multiple jobs and to understand why this phenomenon is a growing concern for Indian IT companies. Addressing to the dearth of literature regarding moonlighting intentions of an individual and perception of organizations in the current text, this research intends to analyze the pre-existing literature through systematic literature review and content analysis. Design/methodology/approach – Scopus database was used to conduct a systematic literature review (SLR) using the Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) technique, resulting in a final list of 93 studies to be analyzed. Finding - The research contributes to the better understanding of multiple job holders and the reasons why it is practiced. This study explores various factors (such as economic factors, behavioral factors and environmental factors) which provoke employees to practice moonlighting while working in the organizations. Moreover, moonlighting is considered having a negative influence on the working of the employee and the organization, this research reveals six major reasons which contribute to its less popularity in the Indian IT context, Ethical Issues, Security Violations; Low Performance, Reduced Job Engagement, Dual Benefits redeemed from the organizations and also considers the nature of their employment. Such reasons would help employers to make concrete rules and lay down policies. Originality/value – This research adds to the body of literature and it identifies the reasons behind why the Indian IT Industry is not promoting moonlighting among employees and why do the employees moonlight while working in the organizations. Moreover, the paper highlights the relation to moonlighting and informs the academic community, practitioners and strategic policymakers for existing issues and future prospects regarding the present domain.

Keyword: Moonlighting Intention, Multiple Job Holdings, Reasons for Moonlighting Intention, Reasons for organizations not favoring moonlighting

Fintech Revolution in the Banking Industry: A Bibliometric Analysis

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Purpose – In recent times, the increasing adoption of digital technologies within the financial sector has given rise to Fintech, leading to a swift and dynamic transformation that both financial business operators and regulatory bodies in the banking industry are finding challenging to keep pace with. The purpose of this study is to examine the existing literature on fintech applications in the banking industry and to suggest future research agendas and trends in the same area. It examines current literature while analysing trends over time, significant authors, publications, journals, and keyword occurrences. **Design/methodology/approach** – In this research, a qualitative analysis technique based on bibliometrics is employed. The study utilizes the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) review methodology and relies primarily on data from the Scopus database, which includes 5322 papers published from 1979 to 2023. The investigation explores publication patterns and highlights the most prolific countries, institutions, journals, publications, and authors in the field. VOSviewer software is employed for scientific mapping for the purpose of analysis. **Findings** - This study conducts a thorough examination of the extensive body of literature in the banking sector. The study's results allow us to present a holistic view of Fintech's role in banking, including the emerging phenomenon of digital banking. This article offers a descriptive analysis based on citation counts and publication frequency. Additionally, network analysis is employed to assess keyword co-occurrence. In total, four key themes are discerned concerning the utilization of Fintech in the banking industry. Overlay visualization highlights the progression of technologies within the sector across time **Practical implications** – This study may be useful for both academicians and banking professionals since it reveals research gaps and research requirements in the industry. Furthermore, this analysis identifies trends in the literature, which aids scholars in better understanding the issue. Thorough examination of the gathered articles will aid in uncovering opportunities for future research. **Originality/value** – This study focuses on topics concerning the usage of technology in banks. This study demonstrates the value of bibliometric analysis in exploring potential research areas and identifying gaps in the banking industry. The integration of technology in this industry has a positive and optimistic future, as several subareas show significant potential for technological applications.

Keyword: Keywords: Banking, Fintech, Technology, Bibliometric, PRISMA

Examine the transmission of COVID-19: A fuzzy MCDM Approach

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At the start of the year 2020, COVID-19 was identified and later, it was acknowledged as global pandemic. The new virus has a tendency to transmit rapidly among the human population. Therefore, identification and analysis of these factors of transmission is important for the scientific community and policymakers. In the similar context, this research article proposes a multi-criteria decision-making framework for uncertain pandemic context. This framework consists of four stages: (i) Identification of factors responsible for transmission of COVID-19 with help of extensive literature review and clustering those factors with the help of experts; (ii) Screening and filtering of identified factors through Fuzzy Delphi Method (FDM) with the help of experts' opinions; (iii) Prioritization of the factors based on their weights with the help of Fuzzy Analytic Hierarchy Process (FAHP) method; (iv) Ranking of the cities based on their vulnerability of spreading the virus. The major findings of this study are: (i) Twenty-five factors of transmission of COVID-19 are found relevant and are classified in six clusters; (ii) The top five factors based on their weights are global movement of virus infected patients; restrictions on travel; close contact with each other; social cohesiveness, and asymptomatic patients; (iii) Among the six clusters, decision making responsiveness cluster is most critical for transmission of virus; (iv) City 7 is found to be most vulnerable city for the spreading of the virus. Through these novel findings, this research article also adds suggestions to the field of humanitarian logistics and healthcare management for handling smoothly and accurately like this pandemic condition in future. This study also provides the preventive and controlling measures to combat these types of pandemic situations and also provides the scope of modifications to existing measures.

Keyword: Pandemic; virus transmission; vulnerability analysis; uncertainty; Decision-making framework; FDM; FAHP; FTOPSIS

Credit Card Knowledge and Financial Well-being- The role of Financial Resilience, Credit Card Self-efficacy and Impulsive behavior

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Financial well-being is a growing research domain across the world. Financial knowledge is considered a key indicator of financial well-being. Credit card knowledge is a part of financial knowledge which is considered an important antecedent of financial well-being. The credit card industry in India is growing rapidly, according to the data provided by the RBI (Bankwise ATM/POS/Card statistics) till the financial year 2023, nearly 92 million credit cards were issued in India but the financial stability report (FSR) shows that Credit card dues in India have grown by 29.7 percent in April 2023 compared to April 2022. The outstanding amount on credit card dues has crossed the Rs 2 lakh crore mark. There might be multiple reasons for this outstanding amount but one of the reason for this is lack of knowledge about credit card including minimum payment, interest rate and late fees. Hence, the purpose of this paper is to examine the direct relationship between credit card knowledge and financial well-being. Further, we intend to check the mediating role of financial resilience and credit card self-efficacy between credit card knowledge and financial well-being and moderating role of impulsive behavior between financial resilience and financial well-being. The study is collecting data from salaried professionals who are working in tier-1 cities. The reason for collecting data from this segment is as per the RBI (Bankwise ATM/POS/Card statistics), 65% of the credit card penetration is present in tier I cities, Salaried professionals with age range 25-50. For collecting data, the study is using purposive and snowball sampling techniques. The expected results of the study will be that credit card knowledge has a positive impact on Financial Well-being. This research contributes by showing that credit card knowledge is an important predictor of consumers' financial well-being. The ability to access financial resources effectively with proper knowledge leads to financial well-being. The study's expected outcome will be whether salaried professionals with better credit card knowledge have better financial well-being.

Keyword: Credit card literacy, Financial well-being, Credit card self-efficacy, Impulsivity and Financial resilience

Analysing consumer information search sources and the influence of recommender systems in online shopping

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Purpose of the study Customer journey defines how customers and businesses engage through time, from when a customer first learns about an item to when they make a purchase and form long-term relationships (Fuller et al., 2023). Even though information searches take time, people continue to do them online. To reduce the time spent on online shopping, researchers and specialists created a number of recommender systems that optimise the entire purchasing process (Mican and Sitar-Taut, 2023). With a focus on the customer journey and the impact of recommender systems on consumer buying behaviour. This research intends to synthesize the body of knowledge already available on pre-purchase information search sources. This paper aims to perform a thorough analysis of empirical research on a recommender system and its methodologies and identify, analyse, and combine the findings of all relevant studies about recommender systems. The study also investigates the relationship between recommender systems and pre-purchase information sources as they relate to decision-making processes. Methodology To investigate pre-purchase information search sources and recommender system models, we carried out a systematic literature review to identify and evaluate all relevant research papers about the recommender system in the consumer behaviour aspect. In order to do thorough exploratory research, we accessed research papers from different platforms, including Google Scholar, Scopus and Web of Science. The keywords used for downloads are consumer behaviour, information sources, and recommender system. The authors also discuss recommender systems and their techniques in relation to marketing domain. Findings We now discuss the findings attained from conducting a narrative synthesis analysis that provides the reader with a thematic outlook of pre-purchase information search literature. After a detailed analysis of the research articles, the categories and techniques of the recommender system are reviewed and also, how the recommender system influences the consumer purchase decision. Additionally, this paper identified common recommender system pitfalls. The findings identify the theories, models, sectorial distribution and nomological network of recommender systems that are used in the consumer decision-making process, furthermore, the review consists of keywords collaborative filtering, Hybrid recommendation, and content-based filtering which are the core areas of the recommender system. Implications of the study This study has several theoretical, and managerial implications for future researchers, marketers, and managers respectively. The study extends the theoretical understanding of concept of recommender system and their techniques with respect to consumer purchase intention and will help e-retailers to boost customer satisfaction and improve their marketing tactics. Moreover, by overcoming the pitfalls, developers would be inspired to take on bigger and more challenging assignments in the future. Originality/Value This paper adds to the marketing literature by analysing information search sources, recommender system models and constructs which help e-retailers understand consumer behaviour towards the purchase of any service or product. Moreover, this study is not limited to the particular type of recommender system.

Keyword: Pre-purchase information search, Recommender system, consumer behaviour, Information sources, consumer search, Purchase intention

Trust Beyond Scandals: Consumer Resilience and the Long-Term Influence of Controversial Celebrities in Endorsement

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In today's dynamic marketing landscape, celebrity endorsements wield substantial influence over consumer choices. However, when these endorsements feature celebrities entangled in controversies, a captivating narrative unfolds. This research probes the intricate interplay between consumer trust, celebrity endorsements, and the enduring impacts of associations with controversial figures. Our methodology comprises two core components. Firstly, an extensive literature review on celebrity endorsements provides the foundation for our study. Secondly, we engage with consumers through surveys and interviews, delving into their perceptions, emotions, and behaviors concerning endorsements involving controversial celebrities. This study seeks to illuminate two pivotal facets. Firstly, we explore the remarkable resilience of consumer trust when confronted with endorsements by celebrities embroiled in scandals or legal disputes. Our focus centers on unraveling the psychological mechanisms that empower consumers to rebuild trust in endorsed products and brands. Secondly, we assess the enduring influence of endorsements by controversial celebrities on consumer behavior, attitudes, and brand loyalty. This entails an exploration of whether initial skepticism evolves into enduring trust or if lingering doubts persist over time. Furthermore, we recognize the potential variations in consumer responses across cultural contexts and demographics, aiming to uncover nuanced differences in our findings. In summary, our research crafts a coherent narrative, elucidating the intricate dance between consumers, endorsements, and celebrities in the midst of controversies. As the marketing terrain continues to evolve, comprehending how consumers navigate trust beyond scandals proves increasingly pivotal for brands and marketers striving to make informed decisions in the realm of celebrity endorsements.

Keyword: Celebrity Endorsements, Consumer Trust, Controversial Celebrities, Psychological Mechanisms, Perception, Brand Image

Fintech and Banking: Navigating Rivalries, Cultivating Partnerships, and Shaping the Financial Future

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Technological innovation and the absence of a regulatory framework have supported fintech to promote their unbundled financial services and evolve as solid competition for banks. The banking system, on the other hand, overburdened with stringent regulations, opened opportunities for unregulated fintech to serve the underserved population. The emergence of fintech as a strong competitor has enhanced financial inclusion, improved productivity, increased efficiency, and reduced the cost of access in the banking sector. As the banks started to perceive fintech lenders as serious competition, they began investing more in relationship lending. A borrower who lacks collateral may not be in a position to build a relationship with a bank and hence becomes a prime candidate for taking a loan from a P2P lender. This may explain why so much of P2P lending is unsecured. More competition from P2P lenders leads to lower rents for banks from relationship lending, increasing the attractiveness of risky investments for banks. The problem is exacerbated by deposit insurance, with banks' incentives to take the risk to maximize the value of the deposit insurance put being the strongest when their relationship lending rents are the lowest. Thus, fintech is expected to transform the banking model. Big banks are expected to adopt innovative solutions to compete and sustain in their sector. The conclusion is that fintech firms will not replace banks anytime soon, but they will take some market share away from banks, be it banking or financial products and services. Banks will likely launch their platforms, acquire, or partner with fintech firms to provide better services. With deposit insurance, banks' unique access to deposits will continue to sustain an advantage for banks. The banking and financial services industry will likely become more productive and efficient with competition and collaboration among fintech and banks.

Keyword: Banking, fintech, technology, innovation, lending, P2P lending, inclusion, digital lending. Financial technology

Impact of Environmentally Conscious Advertising of Green Product on Consumer Buying Behavior

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Ms Keerthana A.R (Jain (Deemed to be University) CMS Business School, Bangalore-560009)

Corporates are becoming more aware of the need of implementing sustainable and green marketing products as environmental concerns continue to spread around the globe in order to satisfy customer demand and lessen their biological print. The aim of this research is to find out the impact of environmentally conscious advertising of green product on consumer buying behavior. The study is offered based on the examination of the present condition of environmentally conscious advertising within the larger marketing environment. This study also analyses the main trends, problems, and possibilities connected with green marketing practices by integrating the previous research theories and carrying out primary research. We have survey a sample of 258 sample of consumers who got influenced by environmentally conscious advertising and studied their consumer buying behavior for green products. We are using prediction-oriented segmentation to test the hypothesis and evaluate the predictive quality of our second-order partial least squares (PLS) model. Results show that green product brand attitude–attachment, social value, and benevolence are precursors of these voluntary, discretionary, and extra-role consumer buying behaviors, this research analyses from a theoretical and empirical perspective the impact of the consumer engagement formation from consumer buying behavior is high.

Keyword: Environmentally conscious advertising, PLS · Prediction-oriented segmentation · Consumer buying behavior, Consumer engagement.

"Sustainable Green Marketing Strategies: A Comprehensive Market Research Analysis"

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Businesses are becoming more aware of the need of implementing sustainable and green marketing tactics as environmental concerns continue to spread around the globe in order to satisfy customer demand and lessen their biological imprint. The aim of this research investigate is to offer a thorough examination of the present condition of environmentally conscious advertising within the larger marketing environment. This study analyses the main trends, problems, and possibilities connected with green marketing practices by integrating the body of prior research and carrying out primary research. The first section of the essay is a survey of the literature that explores the theoretical basis of green marketing and how it has changed over time. It looks at the reasons behind customers' increasing desire for eco-friendly goods and the elements affecting their choice of products in the context of green marketing.

Keyword: Green marketing, sustainability, consumer behavior, eco-friendly products, corporate social responsibility, eco-labeling, market research, environmental concerns.

Assessing the Viability and Implementation of Parametric Insurance as a Tool to Mitigate Pandemic-Related Risks for Manufacturing MSMEs

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Introduction The COVID-19 pandemic was initially recognized as a health crisis but it swiftly evolved into a global economic catastrophe, affecting India as well. Around mid-March 2020, the Indian government imposed a 21-day lockdown, which was subsequently extended. These measures had a noticeable economic impact, resulting in job losses, reduced salaries, a large-scale migration of the workforce, and ultimately pushing the country into a technical recession during the final two quarters of the year. The informal sector and Small and Medium Enterprises (MSMEs) bore the brunt of these losses, experiencing substantial setbacks in terms of business and revenue, leading to unemployment and financial hardship. Traditional insurance products fell short in providing timely and sufficient coverage for pandemic-related losses. This research focuses on the potential of parametric insurance as a tailored risk management tool for manufacturing MSMEs, aiming to assess its viability, design considerations, and implementation challenges. Parametric Insurance Manufacturing MSMEs faced a myriad of pandemic-related risks, including supply chain interruption, workforce disruptions, reduced demand, financial distress & employee related issues. These risks brought severe consequences even leading to closure of units. In such a situation, units were in dire need to small but quick support to survive the crucial time frame. Parametric insurance is a unique form of coverage that triggers graded pay outs based on predefined third party validated parameters. In a pandemic infection rates, lockdown measures etc. could be such trigger points. It ensure a quick disbursal of support & in that way offers a promising alternative to conventional insurance which requires claim assessment etc. **Research Objectives:** This study delves into the intricacies of parametric insurance and its suitability for the MSME sector. An effort has been made to understand & identify the full risk spectrum so as to see the possibility of bringing parametric insurance solutions. The study also tries to identify potential challenges and barriers to the adoption of such alternate measures for MSMEs. The objective is also to provide recommendations and guidelines for different stakeholders for the adoption of this alternate mechanisms. **Research Methodology:** A basic tenant of the methodology is qualitative in nature. A detailed literature review worked as the foundation to identify on emerging risks in pandemic situation & the parametric mechanism. In this research investigation, an endeavour was to evaluate the repercussions of the pandemic on the manufacturing MSME sector. The aim was to identify risk factors that could be clubbed together for parametric solutions utilizing secondary data. Furthermore, an effort was exerted to gain insights into the functioning of a parametric mechanism & its viability in pandemic through in-depth interviews with insurance professionals. This research investigates the data sources and modeling techniques needed to determine trigger events and calculate payouts accurately. It also explores the role of emerging technologies, such as machine learning and big data analytics, in enhancing data collection and processing. **Findings :** The analysis of the input received revealed a spectrum of opinions and perspectives, highlighting a significant division regarding the feasibility of the proposed concept. In fact, the consensus among those who participated in the analysis was that the concept holds promise as a theoretical possibility. However, the majority of participants expressed reservations and uncertainty about its practical viability when applied to

real-life situations. Affordability, accessibility, and regulatory compliance are key considerations. This research delves into these challenges and proposes strategies to overcome them, including potential government incentives and partnerships with insurance providers. It is evident that further evaluation, research, and exploration are necessary to address the lingering doubts and questions surrounding its feasibility in practical applications. Significance: This research is crucial for MSMEs seeking effective strategies to mitigate emerging risks in the aftermath of the COVID-19 pandemic. Drawing from real-world case studies and pilot programs in comparative scenario, this research assesses how parametric insurance could be applied to manufacturing MSMEs. These cases provide valuable insights into the practical implications of adopting parametric insurance as a risk management tool. It will contribute valuable insights into the feasibility and potential benefits of parametric mechanisms, potentially aiding the resilience and survival of MSMEs in an uncertain business environment.

Keyword: MSMEs, emerging risks, parametric insurance, risk mitigation, post-pandemic, resilience, small business, insurance, risk sharing

"Mobile Marketing and the Internet of Things (IoT): Exploring Opportunities and Challenges"

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The fusion of mobile marketing with the Internet of Things (IoT) is a dynamic and transformational force with significant ramifications for both organizations and consumers in today's hyper connected digital ecosystem. This study aims to explore the complex interactions between mobile marketing techniques and the IoT ecosystem in order to identify the advantages and disadvantages of this combination. Through the proliferation of networked devices, the IoT has ushered in an era of unparalleled data creation and communication. These gadgets, which range from wearable technology to smart appliances for the home, are producing a ton of real-time data and giving marketers a new way to comprehend and interact with people. They also provide significant difficulties, such as customer perceptions, technological challenges and data confidentiality concerns.

Keyword: IoT Ecosystem, Marketers, Business Strategies, Emerging Trends. Consumer Attitudes, Invasive Marketing.

Promoting Organizational Environmental Performance through Green Human Resource Management: The Mediating Role of Green Organizational Climate and Employee Environmental Engagement

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Namrata Chatterjee (IBS Hyderabad, IFHE University)

Past academic studies in the field of environmental management have indicated that organizations are the main cause for environmental problems (Renwick et al., 2013). According to EPI report (2018), emerging economies like China and India has taken the 120th and 177th rank respectively out of 180 countries in the Environmental Performance Index. This reflects the amount of strain, industrialization and rapid economic growth is imposing on the environment. In context to organizational environment literature, environmental performance has been identified to be the direct outcome of environmental management in contrast to a comprehensive organizational performance (Judge & Douglas, 1998). Environmental performance (EP) can be understood by the organization's environmental management policies such as low environmental releases, pollution prevention, waste minimization, and recycling activities (Das et al, 2019). Studies have also highlighted that the best results in terms of EP could be obtained by largely seeking its employees' involvement and commitment. It has also been observed that environmental performance have been seen to improve in the organizations, where employees were mostly stimulated by the use of appropriate HRM practices (Jabbour et al., 2008). Recruitment, training, promotion, appraisal, and rewards that take into account employees' in-role green practices, motivate employees to engage themselves into green activities within the organization (Renwick et al., 2013). Considering this aspect, organizations are striving hard to induce Employee Environmental Engagement (EEE), a behavior that can produce significant impact on the overall Organizational Environmental Performance (OEP). Green Human Resource Management (GHRM) is one such important initiative to induce pro- environmental employees' behavior and foster environmental performance, since the HR function plays an important role in accomplishing environmental performance goals (Paillé et al., 2014). GHRM includes hiring and maintaining eco-friendly employees, providing environmental training, and reflecting on employees' eco-friendly contributions during employee performance appraisal (Kim et al., 2019). The study also considers the role of Green Organizational Climate (GOC) in the relationship between GHRM and EEE that further leads to OEP. GOC refers to the employees' shared perception about the green initiatives, policies, practices and procedure adopted by the organization to pursue its environmental sustainability goals. EEE entails a broader range of behaviors such as involvement in specific environmental practices, thinking about environmental improvements, and offering suggestions to be more environmentally friendly to accomplish firm's environmental goals (Chou, 2013). Past studies have accounted that employee behavior is strongly displayed when an organization implements GHRM practices because employees perceive that the organizational climate is pro-environmental in nature and value the contributions towards protecting the environment (Renwick et al., 2013). Despite the important role it plays, there is still a dearth of empirical studies in India, examining the impact of GHRM on EEE which further leads to OEP. As such, mechanisms and conditions under which GRM practices leads to higher EP is at nascent stage. Against this backdrop, the current study is

an attempt to examine how GHRM impacts EEE, which in turn, influences the OEP. It also aims to gauge the role of GOC in the relationship between GHRM and EEE.

Keyword: Green Human Resource Management, Employee Environmental Engagement, Organizational Environmental Performance, Green Organizational Climate

ECONOMIC VIABILITY AND HEALTHCARE EQUITY: EXAMINING ENTREPRENEURIAL APPROACHES TO AFFORDABLE MEDICAL CARE

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Purpose: This research sets out on a quest to investigate entrepreneurial approaches positioned to revolutionize healthcare accessibility and affordability in light of the necessity for fair healthcare. Recognizing the high costs that prevent access for those who are marginalized, answers to the demand for affordable healthcare solutions. This study examines several entrepreneurial models to identify strategies that lower costs without sacrificing treatment quality. The research emphasizes the quality of healthcare delivery in addition to accessibility. It examines strategies that emphasize quality and cost-effectiveness because it understands that affordability alone is insufficient. The evaluation of these models reveals how new care paradigms, reduced procedures, and technology integration raise standards while lowering costs. This study explores unexplored healthcare innovation territory. Exploring entrepreneurial strategies reveals possibilities and broadens comprehension. Insights transcend boundaries and add to the body of knowledge, igniting revolutionary discussions. The research inspires stakeholders to cooperatively alter systems, catalyzing a paradigm change in healthcare delivery. It sees affordable, high-quality healthcare as a fundamental right, not a luxury. This study gives hope in the face of healthcare issues. It demonstrates how human inventiveness is altering healthcare and imagining excellence and universal access. It invites us to go on a shared journey for a more wholesome, inclusive future as it reveals insights. **Motivation/Literature Review:** A search for novel solutions has been sparked by rising healthcare expenditures and uneven access to high-quality treatment. These critical components are difficult for traditional healthcare models to balance, which highlights the need for creative substitutes. Entrepreneurial tactics are emerging as a source of optimism, offering a chance for radical change. A thorough review of the medical literature suggests an increasing desire to use entrepreneurship to transform the way healthcare is provided. The recognition that creativity combined with commercial savvy may hold the key to elusive solutions is reflected in this trend. The analysis highlights a variety of cutting-edge strategies that are flourishing in the healthcare industry. Digital technology is enabling telemedicine and telehealth, which provide remote consultations, diagnoses, and treatments, to transcend geographic boundaries. This promises a revolution in healthcare delivery by both extending the reach of treatment and relieving the burden on physical infrastructure. Frugal innovation, which emphasizes simplicity and resourcefulness, comes with a focus on creating solutions that are both affordable and effective. This idea is in line with the need for high-quality, reasonably priced healthcare. Through clever, long-lasting solutions, frugal innovation democratizes healthcare access by maximizing value. Entrepreneurship and social effects are increasingly intertwined. Social entrepreneurship combines economic ethics with social responsibility, and it can reduce healthcare's financial and social inequalities. These

initiatives promote comprehensive approaches, addressing the underlying causes of health inequality and promoting systemic change. Healthcare that is driven by data is becoming more important as big data provides new insights. Personalized treatment, optimal resource allocation, and increased cost-effectiveness are among the promises of entrepreneurial endeavors in data analytics, predictive modeling, and personalized medicine. In conclusion, the research leads to a bright future where business and healthcare coexist. This synergy provides a way to solve persistent issues with price, accessibility, and quality. Scholars, practitioners, and innovators are uniting around these ideas to construct a new picture of healthcare, one in which entrepreneurship fills in the gaps and leads to a level of excellence, efficiency, and inclusion for healthcare that has never before been possible. Design/Methodology/Approach: To achieve its goals, this study uses a properly planned research design. The technique combines case studies, empirical research, and literature reviews to thoroughly examine entrepreneurial models in healthcare. The literature review, which engages with pre-existing information on healthcare entrepreneurship from diverse sources, is the basis of this study. This report provides a comprehensive look at entrepreneurial business models while highlighting the trends and themes that are reshaping the healthcare industry. Case studies add concrete instances of entrepreneurial effect to the literature review. These realworld examples bridge theory and practice by providing insights into the workings and results of these models. By utilizing primary data sources, empirical research increases the study's rigor. The results are grounded in the intricacies of healthcare dynamics thanks to surveys, interviews, and data analysis that provide real-world context for the findings. A methodological synthesis of the literature review, case studies, and empirical research is created. This method examines every entrepreneurial strategy in detail, breaking down its mechanics and methods. The outcome is a complex knowledge that goes beyond simple observations. Essentially, this study strategy offers rigorous investigation, fusing several approaches to expose the revolutionary potential of healthcare entrepreneurship. The study clarifies these models by taking a comprehensive perspective, directing future work, encouraging innovation, and adding to the continuing conversation about healthcare reform. Findings/Results: A total of four parameters have been identified by the study and are referred to as “Accessibility”, “Cost-effectiveness”, “Quality of Care” and “Social Entrepreneur Perception”. The dependent variable is “Social Entrepreneur Perception”. Practical Implications: This study has important practical ramifications that have the potential to transform the way healthcare is provided. It examines entrepreneurial methods and provides workable answers to problems with accessibility, affordability, and quality. Models of telemedicine and telehealth stand out because they go beyond location to improve access to healthcare. They fill in the gaps for underprivileged communities and democratize healthcare access by offering remote consultations and treatments. Frugal innovation provides high-quality, cost-effective solutions, which are essential in environments with limited resources. It highlights the possibilities for fair healthcare despite budgetary constraints by emphasizing simplicity and efficacy. Initiatives in social entrepreneurship go beyond conventional methods. They support sustainable healthcare systems that cater to the health requirements of particular communities since they are grounded in commercial savvy and social responsibility. This comprehensive strategy addresses inequalities and establishes long-lasting equity. Data-driven healthcare technology improves treatment and resource allocation. They revolutionize service and efficiency by utilizing big data and smart analytics. Precision and results are improved via predictive modeling and personalized care. This research essentially changes the healthcare industry. It offers useful solutions to urgent problems by examining entrepreneurial models. The results change healthcare with improved accessibility, efficacy, and quality, underscoring innovation's deep potential to completely transform the industry. Social Implications: Integrating entrepreneurial concepts into healthcare has significant societal repercussions that go well beyond the scope of traditional medical organizations. These cutting-edge methods have the potential to spark significant social change, especially when it

comes to tackling the long-standing health inequities across various socioeconomic groups. What matters most is how they level the playing field in healthcare. Entrepreneurial approaches improve accessibility and cost, reducing the long-lasting health disparities that disproportionately affect marginalized areas. These approaches fill gaps for previously disadvantaged people by providing services like inexpensive treatments and remote consultations. By removing long-standing hurdles that have prevented marginalized communities from obtaining essential healthcare services, this effort for fair access eventually creates a more equal healthcare environment. Initiatives in social entrepreneurship are quite important. They blend commercial savvy with social objectives, addressing the needs of marginalized groups. These programs improve socioeconomic circumstances and health outcomes by offering comprehensive solutions that cover healthcare, education, and livelihoods. Developing the agency, self-reliance, and dignity of marginalized people while boosting local economies via the establishment of jobs and community initiatives improves the socioeconomic fabric of these communities. Technology-driven solutions also transform the way healthcare is delivered, improving patient experiences. Integrating technology improves engagement, communication, and convenience while optimizing the delivery of care. Patients take an active role in their treatment, which might improve health outcomes and quality of life. With this blending of technology and healthcare, the focus changes to the patient, making healthcare less of a passive procedure and more of a collaborative relationship. Healthcare's adoption of entrepreneurial methods has wide-ranging societal repercussions. Health inequalities are reduced by inclusive access, providing marginalized populations with equal access to care. Economic development and empowerment are fostered through social entrepreneurship. The use of technology can increase patient participation, potentially improving health results and all-around well-being. These consequences highlight the transformational power of entrepreneurship, which goes beyond healthcare to help create a society that is more just, powerful, and inclusive.

Keyword: Entrepreneurial Models, Affordable Healthcare, Accessibility, Cost-effectiveness, Quality of Care, Data-Driven Healthcare, Policy Frameworks

Conceptualizing Integrated Information Management System for Indian Agriculture

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The population of the world is increasing, and so is the demand for food. The population is expected to reach 10 billion in 2050 and Asia will have a major share in the population growth. Goal 12 of the Sustainable Development Goals (SDGs) suggested by the United Nations is to ensure sustainable consumption and production. Agriculture is an important activity in many countries, and therefore different technologies are integrated to enhance agriculture operations and make them more sustainable. Agriculture is not only important for producing food items, but many other industries depend on agriculture for their raw material. Similarly, agriculture is an important activity in a country like India where almost half the population is directly or indirectly associated with agricultural activities. However, its contribution to the GDP of India is just 14%. This can be attributed to the sub-optimal utilization of resources in various phases of agriculture viz. crop planning, planting, harvesting, and supplying to the market. The first and the last phases are very important in agriculture because these two phases determine the cost of farming and the likely revenue that can be generated from farming. Appropriate crop selection during the planning phase may result in the right yield available to the market at the right time and in the right quantity which may result in a good response from the market in terms of revenues for farmers. Since data, information, and knowledge are considered major production factors in any industry and agriculture is not an exception. Therefore, agricultural practices received the wider intervention of Information and communication technologies (ICTs). Using databases, portals, and advanced technologies (like remote sensing, satellite imagery, internet of things, artificial intelligence, mobile positioning systems, Analysis and Analytics of data on weather, crop diseases, irrigation, temperature, humidity, soil condition, demand, supply, prices, etc.) farming activities are improving. The extension of Industry 4.0 in the agriculture sector referred to as Agriculture 4.0 provides ample opportunities to make agriculture practices sustainable, viable, and economical. Agriculture 4.0 is supported by a variety of processes and technologies. Information and communication technology is one among these. However, it is being observed in India that because of poor response from the market, farmers end up throwing away their yield without any mark-up on their initial expenditure. This is often because of limited information sharing among farmers which leads to adaptation of the same crop cycle by many farmers in a particular geography. Another major reason is related to the readiness of the market. This work conceptualizes and proposes an integrated information management system for Indian agriculture. Using the advancement in technologies for data collection, storage, retrieval, transmission, and analysis, this paper conceptualizes and proposes an integrated information management system for Indian agriculture. This paper also proposes associated data structures, data collection processes, and possible avenues of implementation. In addition, the proposed conceptual design opens up avenues for farm yield and price optimization using demand as well as supply side information.

Keyword: Agriculture 4.0, Decision Support System, Database Management, Process Management, Crop Cycle

RELATION BETWEEN QUALITY OF WORK-LIFE AND EMPLOYEE TURNOVER IN PRIVATE HEALTHCARE SECTOR: A CRITICAL REVIEW

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DR.SUDIPTA MAJUMDAR (ADAMAS UNIVERSITY)

Privatization with regards to healthcare, is nothing new in India, a developing nation, staggering with an overwhelming population, where basic healthcare resources in the country are not just limited but sometimes deemed to be as equal to luxury commodities, difficult to acquire. The country is observing greater heights in the business of healthcare sector, especially after the dark era of the Covid-19 pandemic. Urban and sub-urban multi-specialty hospitals, considered as tertiary healthcare units, are constantly making efforts towards better client service and satisfaction. Private hospitals are absorbing the young graduate adults, providing them with a very minimal salary, compared to the sheer amount of responsibility they are to take up right after they enter their workplace as ‘guest relationship executives’ or ‘patient coordinators’. In this regard, they employ several fresher or even, less experienced candidates at a very nominal cost to company. These employees serve as ground-level or rather grassroot level workers, in direct contact with the patients and their families. After initial training sessions, they are often positioned in the front-line of the hospitals as “guest-relations” executives, who undeniably form a network between the higher management system of the hospital and clients. Serving at a crucial arena of hospitals, these employees face regular brunt of any issue that dissatisfies the revered clients, since it is these employees who the patients can reach out to, easily. With the rapid spread of the notion of hospitality and advancement in the satisfaction quotient for customers in the industry, even the academia is observing creation and growth in popularity of young students willing to go for pursuing hospital administration and hospital management degree courses. It is often under a lack of the required training and development to deal with the crushing demand of hospitality that they are rigorously expected to meet, these employees exit an organization, carrying a burden of anxiety and economic instability. Quality of Work Life (QWL) refers to the overall well-being of employees in their work environment. It encompasses various factors that contribute to an individual's satisfaction and engagement in their job. In the context of private hospitals in India, QWL is a crucial consideration for non-clinical workers who play a significant role in supporting the healthcare system. Employee turnover, in Human Resources, is the number of employees taking exit from a workplace after a certain period. Ensuring a high quality of work life for non-clinical workers in private hospitals in India is essential for creating a positive work culture, enhancing employee satisfaction, optimizing hospital operations and not to deny, reduce the high employee turnover, often caused by sudden attrition, abscondence or resignation. This paper aims to study the issues at work-life and diving deeper so as to find effective solution which becomes essential, to retain the zealous and skilled workforce and also, to make sure that there is seamless continuity in delivery of care and guidance to patients as patient satisfaction is of supreme importance, a critical contributory factor, key to expansion and growth of the Indian tertiary care hospitals.

Keyword: Quality of Work Life, private hospitals, non-clinical workers.

A bibliometric investigation of conversational interfaces within the healthcare domain

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In the contemporary era of rapid technological evolution, the pace of innovation remains unparalleled. Once confined to rudimentary computer systems with limited functionalities, the current landscape bears witness to an era where transformative technologies, including machine learning, artificial intelligence, and deep learning, have redefined the boundaries of computational capabilities. This paradigm shift in computing has ushered in the emergence of Conversational Interfaces (CIs), characterized by their human-like communication abilities and adaptive learning capabilities. This research endeavors to undertake a comprehensive examination of the developmental trajectories and research paradigms encompassing health-related Conversational Interfaces. Our investigative approach is methodical, incorporating systematic data extraction from a spectrum of sources spanning various countries, institutions, and collaborative initiatives. The principal aim of this research is to employ a quantitative bibliometric analysis, focusing on the past five years of scholarly output, particularly with an emphasis on voice assistants and CIs, with an exclusive concentration on their applications in the domain of healthcare. The overarching objective is to offer substantive insights that can not only inform but also shape the future research landscape within the realm of Conversational Interfaces. In doing so, this study endeavors to serve as a guidepost for fellow researchers, facilitating the identification of promising avenues for scholarly exploration and inquiry. The dynamic trajectory of technological progress has positioned Conversational Interfaces as a transformative force in human-computer interaction. These intelligent systems have evolved to engage users in a manner that closely approximates human conversation. Distinguishing them is their capacity for adaptation and learning from each interaction, thereby continually enhancing their performance. Such remarkable developments have evoked considerable interest in the vast expanse of potential applications for CIs, particularly within the context of healthcare. Health-related Conversational Interfaces represent an especially fertile frontier within this landscape. They hold the potential to revolutionize the delivery and management of healthcare services. Their versatility is manifest in their ability to serve as adjunctive tools in healthcare interventions, support patient self-management regimens, and contribute to critical clinical decision-making processes. The incorporation of Natural Language Processing (NLP) methodologies has further heightened their capacity to understand and process textual input, endowing them with indispensability in healthcare settings. The methodological framework underpinning this research draws from the arsenal of bibliometric analysis—a robust approach enabling the systematic assessment and quantification of the trajectory of health-related CIs over the preceding half-decade. Through the meticulous curation and scrutiny of data derived from diverse sources, this investigation aspires to unearth discernible trends, emergent thematic domains, and influential contributors operating within this dynamic field. In its essence, this exhaustive analysis not only furnishes a snapshot of the present state of scholarship but also furnishes invaluable insights that can chart the course for future scholarly undertakings. In summation, this research aspires to shed light on the remarkable progress witnessed in health-related CIs and offer a tantalizing glimpse into the prospects that await exploration. Through the lens of quantitative analysis, this endeavor aims to

inspire fellow researchers to embark on journeys of discovery, thereby contributing to the continuous evolution of Conversational Interfaces and their consequential impact on our contemporary world

Keyword: Conversational Interfaces, machine learning, artificial intelligence, healthcare, bibliometric

Regional Fiscal Inequalities and Intergovernmental Transfers in India

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Intergovernmental transfers to address the vertical imbalance and achieve horizontal fiscal equalization are an essential part of fiscal policy in federal countries. The Seventh Schedule of Indian Constitution assigned most broad-base and buoyant sources of taxes to the central government, but expenditure intensive responsibilities on health, education, agriculture, rural development, etc. are assigned to the state governments. This mismatch between fiscal powers and responsibilities automatically translates into vertical fiscal imbalance. Another stark reality of Indian economy is interregional disparities in income, which translates into horizontal fiscal imbalances, where poorer states have a lower revenue capacity compared to the richer states. Recognizing inbuilt vertical imbalance and regional disparities in the tax base, the Constitution made provision for compulsory sharing of central taxes with the states. For this purpose, a Finance Commission is constituted every five years, which recommends quantum and criteria governing sharing of central taxes among the central and state governments. In addition to the Finance Commission, two non-statutory (and largely discretionary) channels of central transfers to state governments, namely the Planning Commission and transfers by various central ministries, had also influenced the inter-state distribution of central funds. Contours of the central transfers have substantially changed in recent years. Firstly, since 2014-15, the center stopped the practice of bypassing the state budgets while funding Centrally Sponsored Schemes (CSS); earlier, these funds were directly provided to the implementing agencies (IAs). These funds are now routed through the state budgets. Secondly, the Planning Commission was abolished, and in its place a think-tank, namely NITI Ayog was created. Finally, the abolition of the Planning Commission along with the wider TOR paved the way for the Fourteenth Finance Commission (14th FC) to take comprehensive account of revenue requirements (both plan and non-plan) of the states. Above institutional developments are likely to have implications not only on the transfers to the states at an aggregate level but may also have varying impact on individual states. This may happen especially if the interstate distribution pattern of the Finance Commission transfers differed from that of the transfers by the Planning Commission and CSS. In this context, the present paper attempts to analyze the interstate distribution of central fiscal resources and its implications on horizontal fiscal imbalances during 2000-01 to 2019-20. Analysis of the recent developments in the institutional mechanism for intergovernmental transfers shows that at an aggregate level, gains from increased tax devolution following the award of the 14th Finance Commission are more than adequate to compensate for the loss of grants thereby translating into a net gain for the states. Despite gains to the states at an aggregate level, the impact has been uneven across states. All General Category States except Gujarat and Maharashtra have gained in terms of transfers as a share of GSDP; however, all Special Category States except Meghalaya, Arunachal Pradesh, and Himachal Pradesh have received lower transfers compared to 2011-15.

Keyword: fiscal federalism, horizontal fiscal equity, fiscal flows, federal transfers and spending

TWO CASES OF COPYRIGHT AND PATENT VIOLATION IN INDIAN POLICY

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The paper studies the evolution of intellectual property law in India through the medium of 2 recent judgements on the same. The first concerns the case of 5 textbook publishers namely i) Oxford University Press, ii) Cambridge University Press, United Kingdom (UK), iii) Cambridge University Press India Pvt. Ltd., iv) Taylor & Francis Group, U.K. and, v) Taylor & Francis Books India Pvt. Ltd. against Rameshwari Photocopy Services at the University of Delhi for making course packs for sale out of published study material. The second judgement explores the changes in patent laws after 1995 which India had to implement as per TRIPS guidelines through the case of Novartis' drug Glivec. If an invention is not protected, then it becomes a non-excludable good. This erases the premium that an inventor can charge for a creation of intellect. Thus, intellectual property rights are considered important for spurring innovation. We compare and contrast the two cases to highlight similarities and differences in the judgements. At the same time, we study the evolution of patent law in India. Through this, we aim to understand ways to balance new innovation through intellectual property protection and public access to innovations. Specifically, we explore the reasons behind weak intellectual property protection in India and its impact on business. The paper aims to ask if this phenomenon has become institutionalised in the Indian system of governance. In the intersection between law and economics, the presence and enforcement of laws, especially the protection of property is necessary to ensure stability in business. Lawmaking and enforcement are seen as necessary pillars for a healthy market economy. Thus, we aim to understand the importance of Intellectual Property Rights protection for continuing the introduction of new research and innovation in an economy. We use the case methodology to study two judgements regarding patent and copyright law. We refer mainly to the judgements as released by the respective courts in the two cases. We also take the aid of news articles to augment this information.

Keyword: TRIPs, Intellectual Property Rights, Patents, Copyright, Law and Economics.

The coupling of Ambidexterity and Diffusion of Innovation at Samsung: A Sentiment analysis approach

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From the earliest days of Samsung, the goal of Lee Byung-Chull, founder and Chairman, was to make Samsung the leader in all market sectors. He emphasized on maintaining his principles as a chairman throughout his life, which were the consideration of three basic ideas while balancing the other three: market, people and management. He also encouraged chairmen of other firms to do the same. The term “organizational ambidexterity” first appeared in Duncan’s article in 1967 on designing a firm structure that could achieve simultaneous pursuit of exploitative and explorative innovations. This paper intends to show the coupling of ambidexterity and the theory of diffusion at Samsung, while consecutively also exploring the expeditionary marketing in relation to Samsung Electronics. Being one of the largest electronics conglomerates in the world, the goal of this study is to explain the complex process through which Samsung’s consumer electronics innovations, ranging from smartphones to TVs, penetrate global markets. According to our research, Samsung Electronics has been successful in using the Diffusion Theory by targeting different parts of the world’s consumer electronics market. Product innovation, brand recognition, low prices, and great marketing have all been melded into one top-notch firm which ensures that it stays at the top of the market. The study emphasizes the importance of adapting and innovating in order to achieve successful diffusion in a highly competitive consumer electronics sector. This study emphasizes Samsung Electronics as an impressive example of successful diffusion theory applied to a practical business environment. We further divulge into how Samsung is working to consistently innovate, collaborate, and substantiate its role as a leading firm. We look at how various collaborations affect Samsung’s products, market growth, and how it competes with other companies. We delve into what Samsung has to consider while it’s trying to perform ambidexterity, how to allocate resources, manage risks, and make sure it’s all in line with the company’s goals. Going deeper into our research, we deployed sentiment analysis to analyze the customer reviews in order to understand how consumers rate Samsung’s products and obtain a deeper insight into its various strategies. As a result of our sentiment analysis we have been able to provide evidence that there has been big strategic changes that have caused major innovation for consumer growth and satisfaction in Samsung over the years. We conclude that sentiment analysis can also be used to better understand the effects of customer reviews over a large period of time to increase the growth of a company whilst keeping the most important factor - clientele satisfaction - in mind. By keeping a track of reviews over a period of time, Samsung can identify sectors where it is succeeding and areas that it can further work on, for guaranteed consumer contentment. Overall, our research focuses on various theories implemented by Samsung Electronics, and how the company is constantly exploring and exploiting these theories and applying the same on its products whilst obtaining maximum client approval while doing so.

Keyword: Ambidexterity, exploration, exploitation, co-innovation, diffusion, expeditionary, marketing, sentiment analysis, machine learning, theories.

A survey of consumer awareness and behaviour towards E-Waste management in the city of Chandigarh, India

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The beautiful city, Chandigarh, has a rapidly growing educational as well as information and technology (IT) sector. Thus, in the age of evolving technology, the generation of Electronic waste (E-waste) in the city has also realized that it poses the potential threats to the environment in the coming years. Since there is no specific or structured mechanism for collecting E-waste, there is no clear data on the quantity actually produced and disposed of each year and the magnitude of the environmental risk involved. The present study explores the major sources of E-waste and various management practices being pursued in Chandigarh, India, along with consumer awareness, use and disposal behaviors using a structured questionnaire and a physical and online survey of 205 respondents from different types of Electrical and Electronic Equipment (EEE) users. The study findings help policy makers devise an educated policy on enhanced E-waste collection and further recovery or safe disposal in Chandigarh City. This article, titled "A Survey of Consumer Awareness and Behavior towards E-waste management in the City of Chandigarh, India," is an attempt to research consumer attitudes toward EEE use, E-waste disposal, E-waste recycling and E-waste management.

Keyword: E-waste, Electrical and Electronic Equipment (EEE), E-waste management, Consumer awareness, disposal behaviour

Artificial Intelligence for Good Health and Well-being (Sustainable Development Goal 3): A bibliometric and structural topic modeling analysis

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The United Nations (UN) established 17 sustainable development goals (SDGs) in 2015 to achieve a better and more sustaining future for all. Sustainable Development Goal 3 (SDG3) is central to these ambitions, which aim to ensure good health and promote well-being for individuals of all ages. The integration of artificial intelligence (AI) towards sustainable development goals has seen an exponential rise. The promising capabilities of AI, ranging from data analytics to predictive modeling, hold good promise in tackling SDGs. This paper examines the potential of AI to significantly contribute towards Sustainable Development Goal 3 (SDG3) – “Good Health and Well-being”. This paper aims to critically understand and map the research and development trajectory in this domain using a comprehensive bibliometric and structural topic modeling analysis. The data used in this study is obtained from the Scopus database. We extracted the research articles and conference papers focusing on AI and SDG 3 from 2001 to 2023 in the subject area of Business Management. Through bibliometric analysis, we identify the most influential authors and highlight the top 10 most cited articles that offer valuable insights on advances of AI towards SDG3. Furthermore, we examine the top 10 participating countries and how their scientific production has varied over time. We also conducted a word cloud analysis to represent the research concentration visually. We further conduct a keyword network analysis to understand the interrelated research themes. Finally, we examine the keyword co-occurrence network, thematic map, and thematic evolution to capture the research's dynamic and evolving nature and indicate the progression of focus areas over time. Through structural topic modeling analysis, our focus shifts toward examining research themes. By identifying the top topics, we present extracted topic proportions, shedding light on the magnitude of each research area. We present a detailed breakdown of the extracted topics and their expected proportions, offering a granular understanding of research sub-domains. We also decode and name the topics extracted from topic modeling to gain a better understanding. To understand the topical contrasts, we develop visualizations of two topic pairs with similar exclusivity scores. Finally, we create a graph juxtaposing semantic coherence against exclusivity, visually representing topic quality. Using the results of the analysis, we propose a framework for understanding the use of AI for tackling SDG3. This paper aims to pave the way for future endeavors and collaborations, underscoring the boundless potential of AI in advancing SDG 3.

Keyword: Artificial Intelligence, SDG 3, Good health, Structural Topic Modeling, Bibliometric Analysis

Drivers of Cold Chain Agility and Responsiveness: An empirical study in Indian pharma cold-chain context

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COVID-19 pandemic largely fast-tracked India's pharma cold chain logistics development story and has been reported to be actively catching up and developing to meet the global benchmarks with standards of the pharma cold-chains of the developed world. Though extant literature and white papers highlight key factors, pivotal for cold-chain success, empirical validation in the Indian context remains largely limited. A thorough systematic review of extant literature, practitioner articles and expert study groups' outcomes, led our study to narrow down to a few key antecedents that have been instrumental to cold-chains' success; however their validations remain as a gap, yet to be empirically verified and established in the Indian context. This study posits and models six key variables; namely, infrastructural readiness, regulatory awareness, logistical forecasting capabilities, chain-partner role-clarity, environmental feasibility and chain-partner quality-linked productivity. These six key variables have been tested as enablers of cold-chain synchronicity, which is the intermediary state of synergy, created by close association and synchronized relationships between the enablers. The study goes forward to check further outcomes achieved by the cold chain leader, through these intervening variables, on outcome variables of the cold chain business operation, in terms of agility and responsiveness. Our study empirically validates the research model based on empirical data collected through perception-based survey questionnaires filled in by pharma cold-chain stakeholders in Indian context and analyzes the path linkages using structural equation modeling (SEM) techniques. The study follows key methodology steps, like focused group discussion, pre-pilot study using q-sorting and final study using SEM, besides establishing the business problem using a mini case. The study implications have both academic as well as business and managerial implications. The outcomes of this study will enable management and staff of the Indian pharma cold-chain stakeholders to get a nuanced understanding of the inherent expectations and linkages of the sector from empirical data-based validation compared to mostly conceptual or highly limited case-based evidences so far available in the extant literature. It is one of a kind empirical investigation attempts carried out in the Indian pharma cold-chain context post COVID-19. This empirical study also adds to the academic body of knowledge involving cold chains, its performance and the managerial implications of cold-chain logistics, which have been mostly case-based and white papers so far in the Indian context and suffered generalizability; hence lacked widespread adoption.

Keyword: Cold-chain logistics; Pharma cold-chains; Chain synchronicity; Cold-chain agility; Cold-chain responsiveness; infrastructural readiness

Green Marketing in Asian Nations: What we Learnt and What we Need to Know ?

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This article endeavors to offer an exhaustive and methodical exploration of green marketing research conducted in South Asian, East Asian, and South-East Asian nations, as well as by researchers hailing from these regions. The primary objectives are twofold: first, to provide a deep understanding of the research landscape in this domain, and second, to establish a research agenda that can help identify promising avenues for future investigations. Addressing four key research questions, we delve into the distribution of green marketing papers, encompassing publication trends, the countries involved, keyword analysis, and citation patterns. Furthermore, we aim to present a structured view of green marketing research undertaken by scholars in South Asian, East Asian, and South-East Asian regions. We also investigate the key variables typically studied in green marketing research and the prevailing theories applied in prior studies. To undertake this comprehensive analysis, authors employ the Theories, Characteristics, Contexts, and Methodology (TCCM) framework, serving as the foundational framework for synthesizing the literature in the realm of green marketing. This study provides a panoramic perspective of research conducted over the past two decades in the field of 'green marketing' within the marketing management domain. It unravels the intellectual structure of this field, identifies core research gaps, and offers a roadmap for future investigations. From an initial candidate pool of 5066 papers, authors meticulously applied a set of inclusion and exclusion criteria, ultimately yielding a final sample of 77 articles published between 1999 and 2023. This research pinpointed leading journals in the field, with the 'Journal of Retailing and Consumer Services' emerging as the most prolific. Geographically, the findings highlighted 'India' as the focal point for research in this area. 'Green Marketing' emerged as the most commonly used keyword. In terms of variables, 'Environmental Concern' was the primary independent variable under scrutiny, while 'Green Purchase Intention' and 'Purchase Intention' took center stage as the most frequently studied dependent variables. 'Attitude' emerged as the prevailing mediating variable. Turning the attention to theories, the 'Theory of Planned Behavior' stood out as the most frequently employed theoretical framework by researchers. Moreover, this study revealed a preference for offline data collection methods over online, and Purposive Sampling/Judgemental Sampling as the most commonly utilized sampling technique. As a result of this research, authors advocate for businesses to establish and implement comprehensive green product strategies and policies. Such an approach can facilitate the shift toward more environmentally conscious consumption patterns among both merchants and consumers. Ultimately, success hinges on the creation of green products that align with consumer preferences and resonate with a company's core values and market positioning. This study serves as a timely and crucial effort to bring green marketing research up-to-date, making it more relevant to contemporary challenges and opportunities. Industry leaders and academic researchers can leverage the insights from this study to gain a deeper understanding of this emerging field, thereby developing strategies to attract environmentally conscious consumers. The findings can inform policy development aimed at promoting green consumption, contributing to a more sustainable future.

Keyword: Green Marketing; Sustainable Marketing; Sustainability; Green Purchase Intention; Green Consumer Behavior, Systematic Literature Review

Can we improve picking productivity through lean workforce?***Bhavin Shah (Indian Institute of Management Sirmaur)**

The picking is most labor intensive and wastage centric process, and therefore suffice research exist on picking improvements including storage utilization (Salhie et al. 2018), and workforce productivity (Sharma & Shah, 2016). Practitioners have acknowledged lean approach as an effective remedy to improve productivity by reducing warehouse wastages (Ahmad et al. 2022). The pandemic insists managers to ensure right amount of workforce (Dolgui & Ivanov, 2021), because excess workforce may increase infectious risk and lesser may affect productivity. Simchi-Levi et al. (2018) improved warehouse performance through lean thinking i.e. better workforce utilization and process flexibility i.e. cross-skilled training during disruption. But, how to estimate optimum workforce and what is impact of their cross-skill capabilities on productivity is required to investigate. Recently, Shah (2023) presented the most prominent tool called, Value Stream Mapping (VSM) to improve picking operations, however it does not capture workforce movement and its impact on productivity. This limitation could be overcome by aiding digital twin-based approach that monitors the real-time impact of workforce approximation on warehouse productivity (Maheshwari et al. 2023), forehand its actual adoption. This paper designs digital twin-based VSM that looked at picking activity with lean lenses and quantify workforce that is necessary and sufficient to ensure desired warehouse performance. A case based scenario of a warehouse combined with fiber manufacturing facility has been considered to validate the model. A anyLogistix based simulation conducted on real-time data suggests, how to monitor and improve overall warehouse productivity by estimating right amount of workforce resources. This research can be applied to contrivance lean practices in production warehouses and could be replicated to other warehouses of food/perishables, FMCG, e-retail distribution, and cold supply chains. An Integrated approach of Warehouse-VSM (WVSM) to quantify workforce and Digital twin based simulation measuring warehouse performance along with comprehensive lean implementation guidelines is unique contribution of this study. References: Ahmad, R., Amin, R.F.M. & Mustafa, S.A. (2022). Value stream mapping with lean thinking model for effective non-value added identification, evaluation and solution processes. *Oper Manag Res.* <https://doi.org/10.1007/s12063-022-00265-9> Dolgui, A., & Ivanov, D. (2021). Ripple effect and supply chain disruption management: new trends and research directions, *International Journal of Production Research*, 59(1), pp.102-109. Maheshwari, P., Kamble, S., Kumar, S., Belhadi, A. & Gupta, S. (2023). Digital twin-based warehouse management system: a theoretical toolbox for future research and applications, *The International Journal of Logistics Management*, <https://doi.org/10.1108/IJLM-01-2023-0030> Salhie, L., Altarazi, S., & Abushaikh, I. (2018). Quantifying and ranking the “7—deadly” Wastes in a warehouse environment. *TQM J.* 31(1), pp.94–115. <https://doi.org/10.1108/TQM-06-2018-0077> Simchi-Levi, D., Wang, H., & Wei, Y. (2018). Increasing Supply Chain Robustness through Process Flexibility and Inventory, *Production and Operations Management*, 27(8), pp.1476-1491. Shah, B. (2023). What should be lean buffer threshold for the forward-reserve warehouse? *International Journal of Productivity and Performance Management*, 72(2), pp.361-387. <https://doi.org/10.1108/IJPPM-02-2021-0075> Sharma, S. & Shah, B. (2016). Towards lean warehouse : transformation and assessment using

RTD and ANP. International Journal of Productivity and Performance Management, 65(4), pp.571–599. <https://doi.org/10.1108/IJPPM-04-2015-0061>

Keyword: Digital Twin Warehouse, Lean Workforce, Lean Warehousing, Picking Flexibility

Flywheel Marketing: a shift from funnel to flywheel

***Dr. Nirzar Kulkarni (Dr. Ambedkar Institute of Management Studies and Research)**

Purpose: The purpose of this study is to identify the need of flywheel marketing in post pandemic era. **Design/Methodology/Approach:** Combined view of valence and values framework were integrated together to develop a parsimonious model comprising of perceived benefit, perceived risk, value compatibility, openness to change, environmental concern and customer engagement. The model was tested by using SEM with a sample of 362 consumers from India. **Findings:** The relationship between benefit and customer engagement as well as value compatibility and customer engagement were found to be strongest amongst all factors. **Research Limitations / Implications:** The constructs presented in the model successfully explains the factors influencing customer engagement. The overall understanding about the flywheel concept was found to be a great contribution in the literature. **Practical implication:** The study provides a guidance to the marketers to develop an understanding about the applicability of flywheel concept in the marketing and how the approach of market has changed from funnel marketing to flywheel marketing. **Originality / value:** The study provides a unique integration of valence and values framework for developing a brief understanding about flywheel marketing and how its role in customer engagement.

Keyword: Flywheel marketing; Funnel marketing; customer engagement; Valence framework and Values framework

‘A study on redesigning strategies and opportunities for businesses in deglobalizing world’ - An empirical prototype

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A slothful global economy and reducing the risks associated with it are two new issues that the global economy is currently dealing with. Additionally, in light of the ongoing deglobalization, nations must manage their international trade and business. The process of increasing interconnectedness and integration towards a global society is known as globalization. The drive behind this research work is to examine contemporary deglobalization as a reaction to globalization and to theorize the causes and motivators of deglobalization. The paper also suggests an empirical prototype to determine whether deglobalization actually occurs in the current global economy. The effects of deglobalization are discussed. Design, technique, and approach: Various deglobalization measures are familiarised for tracking the deglobalization of a nation, and statistical trials are presented. Empirical models and the deglobalization research framework are proposed. Three KOF globalization indices—economic, political, and societal—are being used to model the relationship between deglobalization and globalization. The level of deglobalization was assessed using panel data for developed and developing nations from 1970 to 2023. Results – Since the global financial crisis, empirical evidence of deglobalization has been found. Deglobalization is measured by the declining trend in the percentage of imports in a nation's gross domestic product and is impacted by imports of manufactured goods, income inequality within a nation, and political globalization. Deglobalization is negatively impacted by both society and economic globalization. Deglobalization is more noticeable in rich nations than in developing nations, and it will continue in a variety of form Research limitations/implications - The use of few variables in this study to evaluate the causes of deglobalization is constrained. It is possible to do additional research to increase the preceding variables and calculate the effects of deglobalization, which could separate the effects of globalization. The executive in charge of foreign business should be aware of the complexities of deglobalization and weigh the potential benefits and hazards to the company. Originality/Value - To assess the level of deglobalization, this study analyzed panel data for developed and developing nations from 1970 to 2023.

Keyword: Deglobalization, Globalization, Trade effects, Risks associated with doing business abroad, Global Value Chain, and Technology change

Emotional Intelligence - A Social well-being for an Employee working in an Organisation with Special Reference to Manufacturing Industries at SIPCOT Industrial Estate, Sriperumbudur, Tamilnadu.

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Dr.BALAJI R (St.Peter's Institute of Higher Education and Research University, Avadi, Chennai, Tamilnadu.)

Emotional Intelligence has considered as an important aspect of every human being. It develops the Social skills to manage the emotions of others through emotional understanding. This Research paper is about relationship between Emotional Intelligence and Social Well-being among the Employees in manufacturing unit. An individual with high EI has high self-awareness to recognise negative feelings of others. As an Employee who has engaged in EI attributes, has a key ability in maintaining good wellbeing. The study was comprised of 150 Employees from manufacturing industries at SIPCOT, Sriperumbudur. Percentage Analysis and Chi-Square test as a statistical tool used to find the result. High Emotional Intelligence leaders are better able to manage stress, resolve disagreements, and motivate their staff. Strong interpersonal skills help them to inspire others, establish trust, and find cooperative solutions to issues. As the result this study covers all level of employees. Industrial Units mostly have routine work for contributing themselves in Production, when an employee is using his emotional intelligent as a tool to make the easier with confident and approach the co-workers with a positive approach and they have social movement among themselves.

Keyword: Emotional Intelligence, Social well-being, manufacturing units.

Infrastructure and Poverty Reduction: Evidence from ASEAN Countries

***Dr. Rohit Apurv (Sarla Birla University, Ranchi)**

Infrastructure and Poverty Reduction: Evidence from ASEAN Countries

Introduction Poverty is evil that halts the growth of individual, communities and societies. Development process of any nation is incomplete if there is insignificant decrease in poverty level (Ahluwalia, 1976; Das, 2017). Moreover, inclusive growth is not possible without significant poverty reduction (Ianchovichina and Gable, 2012). At world level it is documented that poverty is visible and prominent in Africa, Asia and Latin American Countries (Hall and Patrinos, 2012). Further, there are several measures to counter and reduce poverty. These measures include manufacturing growth, health, economic growth, agricultural growth, infrastructure development, education and job creation. Moreover, infrastructure development is necessary for poverty alleviation (Ali and Pernia, 2003). Further, the country's policies should be growth oriented along with poverty reduction schemes.

Motivation of the Study The study considers ASEAN nations to test the impact of infrastructure development and other determinants (employment, education, health, investment in agriculture, economic growth) on poverty reduction. These countries include Malaysia, Singapore, Vietnam, Laos, Cambodia, Brunei, Philippines, Thailand, Myanmar and Indonesia. ASEAN countries as a whole can be categorised in the developing stage with comparatively higher percentage of poverty. ASEAN countries are formed for mutual economic and social development (Hassan et al., 2009). These nations have similar cultural characteristics and beliefs (Hassan et al., 2009). Moreover, these nations share common interests and common liberal policies (Kivimaki, 2001). The motivation of the study is to find present linkage of determinants of poverty reduction with variable poverty reduction taking ASEAN countries. Moreover, the impact of infrastructure development on economic growth is also tested. Further, few measures can be suggested to reduce the present poverty percentage in these countries.

Research Methodology The study examines few of the critical determinants responsible for poverty reduction and more emphasis is given on impact of infrastructure development on economic growth. The study considers ASEAN nations for investigation as discussed above. The time period varies from 2010 to 2020. Moreover, dependent variable is poverty reduction whereas independent variables are employment, health, infrastructure development, economic growth, investment in agriculture and education. Moreover, secondary data is collected from World Bank Database (<https://data.worldbank.org>). The study uses panel data techniques to examine the linkage between determinants of poverty reduction and variable poverty reduction. These techniques include ordinary least square, random effect, fixed effect and generalized method of moments (GMM).

Findings The findings depict that telecommunication infrastructure development, agriculture development and economic growth reduces poverty level. Moreover, health and education development have a contradictory and negative impact on poverty reduction. Thus the study's findings are mixed. Few of the variables' sign and direction is as per literature's findings whereas few of the variables' sign and direction is contradictory as per literature's findings.

Implication of the Study Technological advancement and innovative government policies cannot reduce poverty level as per required benchmark especially in developing and poor countries. Thus, the study will give detailed view of poverty reduction situation in ASEAN countries and the contradictory impacts shown by few of the determinants

of poverty reduction. Keywords Infrastructure, Poverty Reduction, ASEAN, Panel Data Techniques References Ahluwalia, M.S.(1976). Inequality, poverty and development. Journal of development economics, 3(4), 307-342. Ali, I., & Pernia, E.M.(2003). Infrastructure and poverty reduction-What is the connection?. Das, D.K.(2017). The Asian ‘poverty miracle’: impressive accomplishments or incomplete achievements?. Hall, G.H., & Patrinos, H.A.(Eds.)(2012). Indigenous peoples, poverty, and development. Cambridge University Press. Hassan, H., Muati, A., & Ahmad, Z.(2009). ASEAN delights: A study of ASEAN programs on Malaysian TV. Journal Pengajian Media Malaysia, 11(1), 95-104. Ianchovichina, E., & Gable, S.(2012). What is inclusive growth. Commodity Price, Volatility and Inclusive Growth in Low-Income Countries. Washington, DC:IMF, 147-60. Kivimaki, T.(2001). The long peace of ASEAN. Journal of Peace Research, 38(1),5-25.

Keyword: Infrastructure, Poverty Reduction, ASEAN, Panel Data Techniques

ANALYSIS OF RISK AND RETURNS OF SELECT EQUITY STOCKS IN BANKING AND NBFC SECTORS

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The industry's engagement with the banking and NBFC sectors is revealed by the equity analysis associated with it. A comprehensive examination of these reveals a clear understanding and simplifies the process of making a decision on the purchase of shares. When investing, risk and profits go hand in hand. Returns and risk are directly correlated with everything an investor does. The study calculated different parameters such as beta, expected rate of returns, standard deviation, and correlation to explain the performance of selected banking stocks and NBFC stocks based on monthly price returns during the last 10 years. To limit risk and maximize return on investment, an investor's primary goals when hedging are to do both. Due to its close forward connections with numerous important economic sectors, the banking and NBFC industries are among those with the fastest growing economies in both developing and industrialized nations.

Keyword: banking, NBFC, beta, correlation, investments, standard deviation.

The world goes Digital, and So Does Money!!!

***Mayank Mathur (alliance university)**

Technology in Finance has emerged as a disruptive force driving rapid digital transformation in the financial services industry. The finance industry is the backbone of the world economy, and innovations in big data analytics, blockchain, artificial intelligence, and cloud computing have paved the way for innovative fintech solutions. The industry operations and business and customer experience has been elevated by empowering convenient financial services accessible through their smartphones and computers. Consumer banking is undergoing a profound transformation driven by digital technology. This transformation is reshaping the way banks interact with their customers and how customers manage their finances. The regulatory bodies have adjusted their procedures to the fintech industry, promoting innovation while upholding consumer protection and financial stability in consumer banking. Numerous firms with Subject Matter Expertise on financial crime, banking regulations, and transaction monitoring related to consumer banking have revolutionized the industry with transparency in data, bringing efficiencies and reducing manual work. In the past two decades, new product innovations have increased significantly across the board in the financial business, especially consumer banking. The adoption of mobile banking apps, online account management, chatbots for customer service, and the incorporation of artificial intelligence and data analytics in consumer banking are just a few examples of the many aspects that make up the digital transformation of consumer banking. Along with streamlining banking procedures, these advancements have raised customer expectations for comfort, customization, and accessibility. The maintenance of savings accounts and loans are two daily components of consumer banking that will be the focus of this study. Payments, deposits, and credit card usage, among other things. Tools for managing risk in consumer banking have emerged to protect customers. With RBI, India has been at the forefront of product innovation. The study examines how consumer banking organizations use digital tools to improve client engagement, automate processes, and provide specialized financial solutions. It examines the advantages of real-time transaction monitoring, AI-driven financial counselling, and digital onboarding. It also explores the difficulties and dangers of cybersecurity, data privacy, and regulatory compliance in the digital age. The study emphasizes how open banking promotes innovation and competition by allowing users to share their financial information with outside suppliers safely. This ecosystem's effects on banks and fintech start-ups are discussed. The changing branch banking landscape and the emergence of digital-only banks that cater to tech-savvy customers looking for smooth online experiences are also discussed in the paper. The findings presented in this paper contribute to a comprehensive understanding of how digital transformation is reshaping consumer banking, ultimately leading to a more convenient, personalized, and accessible banking experience. As the market changes, consumer banking organizations must change to remain competitive in an increasingly digital environment while providing clients with the cutting-edge services and security they expect.

Keyword: digital transformation

PHYGITAL MARKETING UNLEASHED: A JOURNEY OF CUSTOMER EXPERIENCE TRANSFORMATION

***SURBHI CHOUDHARY (UNIVERSITY OF JAMMU)
VINAY CHAUHAN (UNIVERSITY OF JAMMU)**

Purpose: Everything is moving from the physical to the digital realm in the age of artificial intelligence, making it important to understand the value of phygital marketing. In order to evaluate the impact of phygital marketing on the customer experience in the Indian hospitality industry, this study aims to investigate and validate phygital marketing and its dimensions. **Design/ Methodology/approach:** Online and offline questionnaires were used in the study to collect data. A total of 350 replies were given by the hotel's managers and visitors, and these responses were then collated using a convenience sample method. The structural equation modelling method was used to investigate the idea. **Findings:** The findings demonstrated that phygital marketing has a considerable impact on client satisfaction. The research helps managers in the hospitality sector implement a digital marketing strategy to improve client satisfaction. Managers have a thorough and organized strategy for enhancing customer experiences thanks to the relationship between physical marketing and digital marketing. **Originality:** By expanding on prior research in marketing and customer experience, this study adds to the body of knowledge by experimentally examining the connection between phygital marketing and customer experience in the context of the hospitality business.

Keyword: Phygital Marketing, Physical Marketing, Digital Marketing, Customer Experience, Hospitality Industry.

Impact of Consumer FinTech Use on Personal Financial Management Behavior

***Simran Singh (DCBS, Central University of South Bihar Gaya)
Rakesh kumar (DMSIE, IIT(ISM) Dhanbad)**

Consumer fintech usage has experienced rapid growth in India in recent years, reshaping the way individuals manage their personal finances. This extended abstract explores the multifaceted impact of fintech adoption on the financial management behavior of consumers in India, shedding light on both the positive and potential negative consequences. The proliferations of smartphones and increased internet penetration have facilitated the widespread adoption of fintech services in India. These services encompass a wide range of financial tools, including mobile payment apps, digital lending platforms, robo-advisors, and personal finance management applications. As consumers increasingly turn to fintech for their financial needs, several notable trends and impacts have emerged like Financial Inclusion, Ease of Transaction, Improved Budgeting and Savings, Access to Credit, Investment Opportunities, Data Privacy and Security Concerns. This abstract underscores the importance of a balanced and informed approach to fintech adoption in India. While fintech offers numerous advantages, it also introduces new challenges and responsibilities for consumers, regulators, and the industry. The impact of fintech on personal financial management behavior is profound, and its long-term consequences will depend on how these challenges are addressed. As India continues its fintech journey, it is crucial to prioritize financial education, data security, and responsible lending to harness the full potential of fintech while mitigating its risks. The research employed a mixed-methods approach, combining quantitative surveys and qualitative interviews, to gather data from a diverse sample of Indian consumers across different demographics and geographic regions. The findings of this study offer valuable insights for policymakers, financial institutions, and FinTech companies seeking to further improve financial well-being for all segments of the population in India.

Keyword: FinTech, Consumer, Investment, financial behavior

The potential for artificial intelligence in healthcare

***HARISH KUMAR (AIIMS, Bhopal)**
ANKITA (AIIMS, Bhopal)

The complexity and rise of data in healthcare means that artificial intelligence (AI) will increasingly be applied within the field. Several types of AI are already being employed by payers and providers of care, and life sciences companies. The key categories of applications involve diagnosis and treatment recommendations, patient engagement and adherence, and administrative activities. Although there are many instances in which AI can perform healthcare tasks as well or better than humans, implementation factors will prevent large-scale automation of healthcare professional jobs for a considerable period. Ethical issues in the application of AI to healthcare are also discussed.

Keyword: Artificial intelligence, clinical decision support, electronic health record systems

THE JOURNEY OF DIGITAL INDIA SO FAR - A SYSTEMATIC LITERATURE REVIEW AND BIBLIOMETRIC ANALYSIS

***Prashant Pareek (Shanti Business School)**

Dr. Neha Sharma (Shanti Business School)

Nirmit Kansara (Shanti Business School)

Digital India, a transformative initiative launched by the Government of India, aims to establish a digitally empowered society and knowledge economy. This paper presents a comprehensive systematic literature review and Bibliometric analysis of research articles on Digital India. By analyzing 148 journal articles from the Scopus database and 296 journal articles from web of Science database published between 2015 and 2023, we provide valuable insights into the research landscape, identify emerging trends, and highlight key research themes. Our findings reveal significant publication growth, with a surge in articles from 2019 to 2022. We identify highly cited articles, productive authors, leading institutions, and leading countries. Furthermore, we conduct keyword co-occurrence analysis and highlight the prominent themes, such as e-governance, digital literacy, and cyber security. The results of this study contribute to the existing literature, provide guidance for future research endeavors, and support evidence-based policy-making in the domain of Digital India.

Keyword: Digital India, Systematic Review, Bibliometric Analysis, Technology Adoption, Publication trends, leading institutions, E-governance

Democratizing India's Digital Marketplace with ONDC: Pushing Digital Economy and Sustainability

***ANNU KUMARI (GURU GOBIND SINGH INDRAPRASTHA UNIVERSITY)
Phool Chand (P.G.D.A.V. COLLEGE, DELHI UNIVERSITY)**

Today, India's e-commerce is ushering towards inclusive growth with Open Network for Digital Commerce (ONDC). It is a revolution in e-commerce practices that aims to solve consumers' day-to-day problems and democratize business practices. Since India's e-commerce has a lot of untapped potential, ONDC would be further growing the merchandise value shortly. Thus, this paper attempts to analyze the role of ONDC in creating an integrated commerce network and digital economy. Also, this study evaluates the implications of ONDC on achieving a sustainable logistics ecosystem. To fulfill the objective of this study, meta-analysis methodology has been applied to analyze data from various studies that pertain to the same topic.

Keyword: E-commerce, ONDC, MSMEs, digital economy, sustainability.

Impact of training justice on employee performance through affective commitment: A conceptual model

***RASHMI BHARATI (BANARAS HINDU UNIVERSITY)**
RAM SHANKAR URAON (BANARAS HINDU UNIVERSITY)

Purpose- This study aims to introduce a new concept of training justice and aims to investigate the impact of training justice on employee performance through affective commitment. This study proposes a theoretical model that suggest that training justice positively influence employee performance through affective commitment. The main objective of this research is to make analysis of the existing literature on the impact of training justice consisting of procedural justice, distributive justice, interpersonal justice and informational justice on employee performance (i.e., task performance and contextual performance). **Design/ methodology/approach-** This is a conceptual study. The authors have suggested a conceptual model based on the social exchange theory, three-component model and self-determination theory. **Findings-** Overall, the impact of training justice on employee performance through affective commitment highlights the importance of creating a positive organizational culture that values employee development and growth. By prioritizing training opportunities that are perceived as fair and equitable, organizations can foster a sense of commitment and loyalty among their employees, which is likely to translate into improved performance and productivity. **Research limitations/ implications-** The conceptualizations put forth in this paper should undergo empirical testing in future studies. **Originality/value-** The present contribution is a unique analysis of the literature as no research to date has proposed a conceptual framework on training justice and the impact of training justice on employee performance through affective commitment. **Keywords** Training justice, Affective commitment, Employee performance, Task performance, Contextual performance. **Paper type** Conceptual paper

Keyword: Training justice, Affective commitment, Employee performance, Task performance, Contextual performance.

Collision of RBI's monetary policy on Indian Banking Stock returns.

***Neha Nupoor (Sarala Birla University, Ranchi, Jharkhnad)**
Sandeep Kumar (Sarala Birla University, Ranchi, Jharkhnad)

Monetary policy refers to the actions and tools used by a country's central bank to control and manage its money supply, interest rates, and overall economic stability. Monetary policy plays a significant role in influencing the Indian stock market. The Reserve Bank of India (RBI) is the central authority responsible for formulating and implementing monetary policy in India. The primary objective of monetary policy is to maintain price stability and support economic growth. The primary tool used by the RBI to influence monetary policy is the repo rate, which is the rate at which commercial banks can borrow money from the RBI. It's important to note that the relationship between monetary policy and the stock market can be complex and influenced by a variety of factors, including global economic conditions, corporate earnings, geopolitical events, and market sentiment. Therefore, while monetary policy is a significant driver of stock market movements in India, it is not the sole factor determining stock prices.

Keyword: Keywords: Monetary policy, Reserve Bank of India, Stock market, Corporate earnings

The Study on Role of Media Diversity and Political Interest on Echo Chamber Effect

***Palak Sakhiya (Postgraduate Institute of Business Management, Sardar Patel University)**

Raju Rathod (Postgraduate Institute of Business Management, Sardar Patel University)

Purpose: Social media has made people better informed but also easier to manipulate. By using literature review and observing social media, we found a problem about echo chamber effect. The objective of this research is to know how the echo chamber affects the people who consume political news and the role of media diversity in it. **Methodology:** In order to conduct this study, we used a structured questionnaire on the Qualtrics platform to collect data from 183 participants. We collected data using a simple random technique. The study is based on the cross-sectional survey, the data collection period is from January 2023 to March 2023. We used the SPSS software to analyze the relationships between the variables and test the hypothesis. **Findings:** The study found that, echo chamber is not affected by media diversity. Due to increased political interest, people will be less influenced by echo chambers. Additionally, demographic factors affect political interest. People use search engines and social media sites instead of political websites when it comes to the consumption of political news online. People like to communicate with individuals that hold conflicting political views. **Originality:** Researchers have not yet been able to gain a clear understanding of whether users are in an echo chamber or not, and how they are interacting in that environment. Research on this topic is still going on from different perspectives. This study helped to clarify whether or not more media consumption will affect echo chambers. The possibility of being trapped in an echo chamber exists whether we use a single medium or a variety of media.

Keyword: Echo Chamber, Political News, Media Diversity, Political Interest, Social Networks

Exploring the Competitive Battles in the Local Digital Platform Market: A Qualitative Approach

***Fawaz Kareem (National Institute of Technology Calicut)**
Althaf Shajahan (National Institute of Technology Calicut)

Introduction The digital platform market is becoming a significant force in the global economy. Most trillion-dollar companies we see today are built or reconceived as digital platform businesses. Popular examples include Airbnb, Uber, and Amazon Marketplaces. Unlike traditional business models, they create value by enabling direct interactions and transactions between two sides of a market (Van Alstyne et al., 2016). The proliferation of Information Technology, mobile telephony, and increasing internet penetration, coupled with changing lifestyles post-COVID-19, offers them many opportunities to thrive. However, the excessive growth of prominent platforms has increased the chances of abuse of dominance. Such scares run more profound as they expand to tier 2 and 3 cities. Additionally, a concern over local markets getting squeezed into the metro-centered and foreign markets exists. Against these odds, 'local versions' of such platforms are mushrooming in these small cities. Though most of them fail abruptly, some have thrived and withstood the 'big fish vs. small fish' competition. The study explores the nuances of such competitive battles in local markets.

Methodology The study adopts qualitative research methodology and develops arguments based on deductive multiple case studies from the Malabar region of Kerala. The study makes analytic generalizations using theoretical propositions (Yin, 2018). Individual cases are developed based on the collected data, and a cross-case analysis is carried out to identify emerging patterns.

Key Findings Local platforms draw inspiration from prominent platforms (not necessarily the ones they confront) in conceiving their business model. However, they seriously attempt to understand and accommodate the needs of the local customers. A local platform with local/community support and a prominent platform with fund-burning capacity is almost irreplaceable. Both have an edge over alternative sides of the market. Low multihoming costs on the demand side forces supplier sides to ensure presence on multiple platforms. Complementors' (adoption or) switching to a local platform is straightforward and often involves a meager cost (if any). Hence, both these players co-exist rather than compete. Local platforms have a bottom-up approach to building their business model. They initially build a business model to cater to the needs of a small group better and then gradually innovate the business model to reach larger groups. On the other hand, the prominent platforms have a top-down approach. After covering the larger group, they gradually attempt to include smaller groups. In the local market, these approaches limit each other. The presence of local platforms makes prominent platforms unattractive to the bottom side of the market. The presence of prominent platforms makes local platforms unattractive to investors. Promoting local digital platform businesses can complement the regulatory measures in ensuring efficient local platform markets.

Keyword: Digital Platforms, Multi-Sided Platforms, Platform Business Model, Platform Competition, Qualitative Research

CAN PERCEPTIONS OF BRAND AUTHENTICITY ENGENDER ONLINE BRAND COMMUNITY ENGAGEMENT?

***Vikas Kumar (IIM Sirmaur)**

Engaging consumers with brands and their related platforms has become the prime objective for firms to generate multiple benefits. In this direction, this study examines the role of perceived brand authenticity (PBA) in developing online brand community engagement (OBCE). Further, the study explores brand commitment and positive word of mouth (PWOM) as potential consequences of such engagement and psychological brand ownership (PBO) as a critical moderator for the relationship between PBA and OBCE. A theoretically sound framework using current literature on OBCE is examined using data collected from 428 users of various firm-hosted brand communities. The results suggest that three dimensions of PBA, i.e., credibility, continuity, and symbolism, affect the OBCE. The findings support brand commitment and (PWOM) as OBCE's outcomes. Finally, PBO emerges as a moderator in the relationship among two crucial PBA dimensions, i.e., "credibility" and "continuity", and OBCE. This study assimilates and reinforces understanding of constructs in consumer psychology. Empirical support is garnered to confirm several hypothesized relationships via a proposed framework of antecedents and consequences of OBCE. Investigation stresses the consideration of brand authenticity, as perceived by the consumers, in predicting engagement in OBCs. As a multidimensional construct, PBA majorly predicts OBCE, as three out of four dimensions (credibility, continuity, and symbolism) significantly affect OBCE. Thus, the research substantiates academic literature on brand authenticity by considering the finely nuanced distinction between the PBA's dimensions proposed by Morhart et al. (2015) and operationalizing those in the context of OBCs. This research offers some practical implications. First, firms should reinforce and project brand identity as authentic because findings confirm potential curiosity arousal towards OBCE when brands are perceived as authentic. To this end, the study helps identify individual components of PBA that can signal brand authenticity. Second, consumers who recognize a brand as authentic due to its credibility and continuity and exhibit a greater sense of psychological ownership are likely to display interest in learning, discussing, and sharing more about such a brand with other individuals. Finally, this research signals the rise in the level of emotional attachment and belongingness in light of higher engagement in OBCs. Thus, marketers must treat such engaged individuals as key disseminators of positive aspects of the brand. The study contributes to OBCE scholarship in multiple ways. First, arguably, the study demonstrates the importance of PBA as an important antecedent of OBCE. Second, the study offers brand commitment and PWOM as the valuable outcome of OBCE. Third, current work establishes the role of PBO as a moderator to the relationship between PBA (i.e., credibility and continuity) and OBCE. Future research is recommended to examine the applicability of the theoretical framework of this study across different contexts to encapsulate the true nature of OBCE.

Keyword: Perceived brand authenticity, Online brand community engagement, Psychological brand ownership

THE DEVELOPMENT OF A SUSTAINABILITY MODEL PREVALENT IN THE MICROFINANCE SECTOR EMPLOYING PARTIAL LEAST SQUARES STRUCTURAL EQUATION MODELLING (PLS-SEM)

***Dr. Kanishka Sethi (Jagannath International Management School, New Delhi)
Dr. Matloob Ullah Khan (Jamia Hamdard University)**

Purpose: The aim of this study is to examine as well as analyze the most influential determinants of sustainability using Microfinance Information Exchange (MIX) secondary database for the year 2020 on 528 Microfinance Institutions (MFIs) operating worldwide. **Design/methodology/approach:** The methodology used in the present paper involves the application of Partial Least Squares Structural Equation Modelling (PLS-SEM) on Smart PLS4 software for the secondary database comprising microfinance institutions operating worldwide. **Findings:** The results have indicated that ‘Ease of doing business’, ‘Size of the institution’ as well as ‘Outreach’ are the most important indicators affecting the sustainability over the profitability variables of the microfinance institutions operating worldwide in alignment with one of the leading Microfinance companies in India; Satin Creditcare Network Ltd. **Research, Practical & Social implications:** The proposed model of sustainability will be quite advantageous and gainful for the currently operating microfinance institutions to enhance their productivity in a sustainable manner and to alleviate poverty as well as provide means of livelihood for the most vulnerable section of society. **Originality/value:** The study is valuable in the development of a sustainability model for the microfinance industry employing the latest technique of Partial least squares structural equation modelling using Smart PLS 4 software.

Keyword: Microfinance, Sustainability, Profitability, Outreach

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Exploring the Correlation between DPIIT-Recognized Startups and Funding Raised by Indian Startups: A 2016-2022 Analysis

***Milan Patel (Gujarat University)**
Dr. Hemal Pandya (Gujarat University)

This research paper delves into the growth trajectory of Indian startups by utilizing secondary data from the official "Startup India" government report and information released by the Press Information Bureau (PIB). The study aims to provide comprehensive insights into the evolution of the startup ecosystem in India, shedding light on key trends and policy initiatives that have driven this growth. By analyzing secondary data from authoritative sources, this paper contributes to a nuanced understanding of the impact and progress of the Startup India initiative on the entrepreneurial landscape.

Does the Corporate Governance Index influence the Firm's Value : A study on Indian Perspective

***RAJIB DHAL**

The study explains the importance of corporate Governance Index (CGI) of Indian firms and its influence in the firm's performance both in measurable and non-measurable parameters. The corporate Governance Index has a significant role in firm's performance. The CGI not only affect the firm's financial parameters, market share etc. but also has a significant role in the internationalization journey of the firm. Also a firm having good CGI score, always tends to follow the route of Merger & Acquisition for its growth journey; as it has already achieved confidence of investors

Keyword: Corporate Governance Index (CGI), Merger & Acquisition, Innovation Index, Patents

Why is Plant-based vegan diet popular among young adults”: A Quantitative Study Emphasizing the Interdisciplinary Practices and Emerging Trends in Hospitality

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Shriraksha S Kundaagol (Christ University)
Aadithya Arunagiri (Christ University)

Due to a shift in food tastes, the decision to go vegan is much more recent. Nowadays, the majority of people do have some control over what they eat, and our decisions are influenced by a variety of factors, including what is in season, affordable, and easily accessible, what we like, what our families and cultures eat, the time of day, how much time we have to prepare something, and what is being advertised to us. For an increasing number of us, this decision-making process also takes into account other factors, such as how certain foods affect animals, the environment, our health, and other people. There are many reasons why people nowadays choose to become vegans, but the most common ones are that they don't want to cause needless suffering to animals, that they want to have a smaller environmental impact and protect it, or that they want to be healthier. This study focuses on how and why a plant-based vegan diet is gaining popularity, especially among young adults.

Keyword: Veganism, Affordability, Animal health, Popularity, Advertisement.

An Exploratory Study of the impact of Strategic Communication Orientation on Business Performance

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Extended Abstract I. INTRODUCTION The strategic orientation of marketing resources is inherent in the performance of business functions (Hooley 2005). Understanding the importance of business performance and its linkage with strategic orientation, the current study aims to examine the impact of strategic marketing covering its two concepts (i.e. strategic communication orientation and strategic media marketing orientation) on Business performance (Kohli & Jaworski, 1990). It is well understood that business performance is multifaceted, hence evaluated from different perspectives (Morgan, 2012). The model is therefore structured by taking into account three important aspects of business performance i.e. social responsibility, environment responsibility and cost effectiveness (Hooley et al., 2001). II. LITERATURE REVIEW Market orientation incorporates strategic, decision making, customer, culture based, market intelligence perspectives among others (Shapiro, 1988; Kohli & Jaworski, 1990). Combining three crucial areas of strategic management with strategic marketing, Morgan (2012) suggests strategic marketing researchers to study the contribution of strategic marketing on business performance. Different studies have highlighted the importance of different strategic orientation and marketing variables viz. marketing orientation, communication orientation, innovation orientation, among others, in view of their linkage with business performance (Kotler 1999, Fahy and Smithee, 1999, Hooley et al., 2001; Sigauw et. al. 2006). There is a presence of positive relation between innovation orientation, market orientation and competitive advantage while inside-out capabilities are found to be positively related with financial performance of a concern (Vorhies & Morgan 2005). Strategic marketing orientations are found to have significant effects on the financial performance of organizations the sensitivity of which depends from country to country, since the effect is found to be strongest in Germany as against Finland where such effect is found to be very weak (Chalmeta & Moller, 2015). The study aligns on three angles of business performance; viz. Social responsibility, Environment responsibility and Cost effectiveness. Social responsibility is directly related with the business performance. Focusing on it as a crucial factor that drives corporate performance of business, organizations can obtain competitive advantage in the long run (Zairi 2002). There is a positive association between social responsibility of business and the core benefits of a concern. III. DATA COLLECTION AND METHODOLOGY The hypothesis of the proposed model are as follows: H1: 'Strategic Communication Orientation' has a positive association with the business performance in social responsibility H2: 'Strategic Communication Orientation' has a positive association with the business performance in environment responsibility H3: 'Strategic Communication Orientation' has a positive association with the business performance in cost effectiveness H4: 'Strategic Social Media Marketing Orientation' has a positive association with the business performance in social responsibility H5: 'Strategic Social Media Marketing Orientation' has a positive association with the business performance in environment responsibility H6: 'Strategic Social Media Marketing Orientation' has a positive association with the business performance in cost

effectiveness The study was based on the structured questionnaire. The questionnaire under consideration was categorized into two sections. In the first section, we measured the demographic profile of the respondents and in the second section, we measure the responses of the respondents towards testing the mentioned hypothesis under consideration. The prospective respondents were well informed about the aim of the study, so that unbiased and quality responses can be ensured. The observed data for the present study were collected from the various employees, clients, representatives of various pharmaceuticals companies in West Bengal, India, which are involved in marketing of pharmaceutical drugs in various digital media platforms. We approached 133 respondents but could generate only 107 valid responses for carrying out the present study. A validated Likert scale were used for measuring the respondent's perception towards the digital marketing and its relevance on the sustainable business performance. IV-Analysis & Interpretation Principal component analysis depicts the results under consideration are well accepted with all the factor loadings above 0.7(threshold value). The values of Cronbach's alpha for all the five constructs say Strategic Communication Orientation, Strategic Media Marketing Orientation, Social Responsibility, Economic Responsibility and Cost Effectiveness are observed to be 0.813,0.815, 0.704,0.602, 0.681 respectively , which reflects a favorable internal consistency among the items for each construct. The values also satisfy the reliability of the considered scale under the present study. To test the discriminant validity of the constructs, we observed the values of Average variance explained (AVE) to be greater than the accepted range of percentage i.e. 50%. Moreover to test the overall fitness of the model (with the stated hypothesis) using confirmatory factor approach, structural equation modeling (Amos 20.0) was applied. The fit indices of the model are shown in the table-2. Root Mean Square Error of Approximation(RMSEA) and Chi- square/d.f(CMIN/df) statistic are found to be 0.004 and 1.49 respectively which reflects the overall fitness of the model. It is important to measure the effectiveness of all the estimations of the parameters. The values of GFI, AGFI, KMR and CFI are observed as 0.781, 0.88, 0.066, 0.81. respectively. Strategic Communication Orientation Strategic Media Marketing Orientation Social Responsibility Economic Responsibility Cost Effectiveness Cronbach's Alpha Variance Explained V1 0.706 0.813 22.63 V2 0.702 V3 0.716 V4 0.702 V5 0.705 V6 0.639 0.815 41.45% V7 0.548 V15 0.841 V16 0.737 V11 0.720 0.704 55.77% V12 0.762 V13 0.793 V8 0.602 69.97% V9 V10 0.717 0.681 72.31% V11 0.751 Results of hypothesis Hypothesis Strategic Communication Orientation' has a positive association with the business performance in social responsibility Supported Strategic Communication Orientation' has a positive association with the business performance in environment responsibility Supported Strategic Communication Orientation' has a positive association with the business performance in environment responsibility Supported Strategic Social Media Marketing Orientation' has a positive association with the business performance in social responsibility Supported Strategic Communication Orientation' has a positive association with the business performance in cost effectiveness Supported R²=0.54 R²=0.48 R²=0.42 V-Conclusion Thus, social responsibility, environmental responsibility and cost effectiveness are the three essential perspectives when business performance is analyzed. It is because of the effective presence of these angles that business performance stands high. The study therefore analyses the impact of strategic orientation on business performance by covering these three angles, viz. social responsibility, environmental responsibility and cost effectiveness.

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Keyword: strategic marketing, business performance, social responsibility, environment responsibility, strategic media marketing

Role of Cloud-Based HR Technology in Payroll Solutions

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Cloud-based HR technology is transforming the way organizations manage their payroll processes. Cloud-based HR technology enables organizations to access, store, and process payroll data on a secure online platform, reducing the need for costly and complex onpremise systems. Cloud-based HR technology also offers several benefits for payroll solutions, such as improved accuracy, efficiency, compliance, scalability, and integration. This paper reviews the role of cloud-based HR technology in payroll solutions and discusses the challenges and opportunities for its adoption and implementation. This paper aims to explore the role of cloud-based HR technology in payroll solutions. It will provide an overview of the current trends and challenges in payroll management, the features and advantages of cloud-based HR technology for payroll solutions, and the best practices and recommendations for implementing and using cloud-based HR technology for payroll solutions. The paper will also present some case studies of successful organizations that have adopted cloud-based HR technology for payroll solutions.

Keyword: Human Resource, Technology, Innovation, Cloud-based, Payroll.

Women Entrepreneurial Potential Development Through Microfinance And 'Plus' Services: An Empirical Study on Rural Women Entrepreneurs

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Purpose: The purpose of this paper is to analyze the role of the supplementary services added to financial services termed as microfinance “plus” services on the psychosocial aspects of rural women’s preparedness to engage in entrepreneurial activities. **Design/methodology/approach:** The study is based on data collected from a questionnaire survey conducted from March 2023 to June 2023 on 351 rural women entrepreneurs who were availing microfinance services in Bihar. The study adopted descriptive and explanatory design with quantitative research approach. **Findings:** The findings from the descriptive mean analysis indicate that the microfinance and its ‘plus’ services are unable to develop entrepreneurial potential among rural women. Further, results of correlation analysis indicate a positive and significant relation between micro-credit service, micro-saving service, micro-insurance service, business development service and WEPD. The multiple regression analysis results indicated that microfinance services including micro-credit service, micro-saving service and micro-insurance service have a significant influence on WEPD and the ‘plus’ service has no such effect on developing entrepreneurial potential among rural women. **Originality:** The present study focuses on the impact of microfinance services including its “plus” services on women entrepreneurial potential development considering the psychological aspects of entrepreneurial potential as there are limited empirical studies focusing on psychological aspects of entrepreneurial potential among rural women. Bihar has always been one of the backward state of India and the state is also suffered from patriarchy and discrimination against women. There is no any study on rural women entrepreneurs considering the psychological aspects of their potential to be an entrepreneur therefore, the present study has adopted the EPAI (Entrepreneurial Potential Assessment Inventory) to measure the main psychosocial aspects that contribute towards women’s preparedness to engage in activities generally associated with entrepreneurship through microfinance and ‘plus’ services.

Keyword: women entrepreneurial potential development, microfinance services, microfinance ‘plus’ services, micro credit, micro saving, micro insurance, Business development services, Bihar

BUSINESS MODELS: FUTURE RESEARCH AGENDA

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With the advent of internet and subsequently e-businesses it became clear that not only does the strategic choices of a firm play an important role in its success but also are there other factors that play an equally important role. This led researchers to turn their attention towards yet less discussed concepts like the business models. The concept of business model has been defined in different ways by different authors. As for example, Zott and Amit (2010) have defined business model through an activity system-based perspective whereas Teece (2010) has viewed business model through the lens of the resource-based view as a means to achieve sustainable competitive advantage. However, despite the disagreement within the academic community regarding the definition of the construct, business models have turned out to be one of the most important avenues of research in the strategic management literature. Though considerable research has been progressed in the field, some of the crucial aspects still remains untouched. As for example, research relating to business models have always talked about value creation and value capture but mostly considered monetary value. However, monetary value creation is not always the motive of a business. Applicability of business model concepts in such situations remain to be tested. At the same time, as Teece has pointed out, the choice of a business model is dynamic and changes over time with the changing needs of market, technology and the legal structure. Very limited research has also been conducted on the dynamics of the development of different business models in the context of a specific industry. Over the last two decades, extant works of numerous researchers have established business models as an important area for research in strategy. However, there lies a long road ahead in terms of defining the concept, identifying its boundaries and justifying its applicability. This paper makes an attempt to understand the various directions in which business model research can proceed and identify some of the future research agendas in the field.

Keyword: Business Model, Competition, Competitive Strategy, Ecosystem

Effects of sustainable supply chains on business performance: A case study of Iranian automotive industry

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In today's competitive business environment, companies must meet the demands of their customers in order to succeed. This requires that companies determine their performance by defining and achieving business objectives and by creating value for different segments of the market. Supply chain management will enable you to fulfill all the needs of your customers through collaboration with other organizations. To achieve high levels of customer satisfaction, companies must coordinate the supply of raw materials and the production of finished products accurately and timely. Sustainable Supply Chain Management (SSCM) is examined in this study to investigate its effects on the performance of the Iranian automotive industry, which has experienced fluctuating growth in recent years. In order to remain competitive and meet the demands of their customers, manufacturers in the automotive industry, especially their manufacturing companies, must continuously improve their performance. Researchers collected information by distributing a questionnaire to senior executives and experts from leading Iranian automobile manufacturers, including Iran Khodro, Saipa, Pars Khodro, and Tisco. An analysis of the data was conducted using correlation and regression tests after distributing a survey to statistical populations. Business performance and sustainable supply chain management dimensions have a significant relationship, with approximately 14.44% of the changes in performance being attributed to sustainable supply chain management.

Keyword: Business Performance, Customers' satisfaction, Sustainable Supply Chain Management

Generation Z and Eduverse: Determinants of Metaverse Adoption in Higher Education Using UTAUT2 Model

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Saurabh Singh (Jaipuria School of Business)

Nitin Kumar Saxena (Jaipuria School of Business)

Purpose: The current study aimed to identify and examine the factors that affect how Generation Z students perceive the benefit of using metaverse in higher education (Eduverse). **Method:** The study employed the exponential snowball sampling approach and a quantitative research methodology that used intentional non-random sampling. To dissuade students who did not use technology connected to virtual worlds from participating in the survey, a screening question was asked of the participants at the outset. Quantitative information about the concepts of the extended UTAUT 2 model was gathered through an online poll. This study evaluated a model adapting UTAUT2 theory with Perceived Trust and Risk (PTR) using structural equation modeling on 441 Generation Z students. **Findings:** The SmartPLS procedures were used for the data analysis. Cronbach's alpha and composite reliability values were calculated to determine whether each construct was internally consistent and trustworthy. Values between 0.70 and 0.95 were found. All constructs met this requirement because they had AVE values greater than 0.5, which indicates convergent validity. To evaluate the model fit, this work computed the SRMR, NFI, dULS, and dG indices. Eight of the nine proposed hypotheses were confirmed, although the effect of social influence on the intentions of Generation Z behavior was minimal. PRT is the critical component influencing Gen Z students' behavioural intention to embrace Eduverse (Metaverse for Higher Education), as shown by the significantly beneficial effects of PTR on BI. **Conclusion:** The findings showed that, except for social influence, all incorporated UTAUT2 characteristics favorably impacted Generation Z students' intent to employ metaverse for higher educational. Additionally, the study has shown that PTR greatly influences students' acceptance of Eduverse. Working with metaverse-based educational resources can assist teachers and students in becoming more collaborative, digitally literate, communicative, and capable of navigating and learning in virtual environments. Generation Z students may find embracing and using Eduverse challenging without an organizational-technological enabling foundation, considering the metaverse is an evolving disruptive technology. **Limitations:** Self-reported data were used in the study, which may have influenced the participants' social desirability bias. Future studies may use mixed-methods research for deeper insights and reliability into the determinants driving the adoption of metaverse-based learning platforms. **Originality:** This study advances our understanding of technology adoption and user behavior by anticipating and elucidating the factors influencing Generation Z's adoption intentions for Metaverse in education (Eduverse). The study has significant significance for higher education executives and legislators since it offers insightful information for creating strategies to enhance product features and marketing strategies, increasing the possibility that Generation Z students will adopt. **Type:** Research Paper.

Keyword: Metaverse, Eduverse, Higher Education, Gen Z, Behavioral Intention, UTUAT2

A Conceptual Framework and Classification System for Business Method Patents

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The paper explores the intricate landscape of the contemporary business method patent system, with a specific focus on jurisprudence and extant literature and potential theories. At the heart of the discussion lies a theoretical framework that emphasizes the crucial significance of patents in influencing business practices. Based on these theories, the paper also envisions a conceptual framework that promotes the development of innovation and classification system for business method patents. The classification provides a subjective method for examination of business method patent. The research calls for additional scholarly investigation, proposing an interdisciplinary methodology to decipher the intricate interactions between business method patents and business strategies, thereby creating an environment conducive to market advancement and innovation.

Keyword: Business method patent, diffusion of innovation, relative advantage, entrepreneurship

A review on Deglobalisation and its impact on International trade

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Purpose: There has been a significant shift in the dynamics of international economic interactions in recent years. The phrase "deglobalisation" has become a fundamental idea for describing this revolutionary development. The global economic environment is today characterized by a reevaluation of these ideas, which were once synonymous with growing interconnection, international trade, and economic interdependence. The purpose of studying deglobalisation and international trade is to understand the dynamics and impacts of these economic trends on nations and the world economy. The existing research would provide a view of the interconnectivity between international trade and deglobalisation. It shows the impact of decreased interdependence and interconnection between countries. This study aims to map the deglobalisation literature landscape, identify key themes, and provide researchers with pertinent journals and authors. **Methodology:** The methodology for the study involves a systematic literature review using the SCOPUS database. PRISMA framework is used to show the process of reviewing and tracking the literature on deglobalization since 1998. **Findings:** The findings show key themes and research gaps in existing literature. Global value chains and technology in international trade is a gap that influences deglobalisation. Trade theories provide a basis for understanding global trade trends, gains from trade, and the variables affecting trade flows. The analysis of the consequences of deglobalisation on international trade is conducted against the backdrop of these theories. **Research limitations:** The articles selected for review is listed only in the Scopus database. A total of 634 in the period of 1998 to 2023 were published in journals. Findings may be influenced by publication bias in the chosen literature and range may not fully represent the deglobalisation phenomena. The effects of deglobalisation might vary significantly depending on the study's generalizability to certain areas or industries may be constrained. **Implication:** It emphasizes the necessity for flexible tactics by highlighting the complexity of deglobalisation's effects on global trade. These insights can be used by policymakers to create trade policies that tackle problems while maximizing opportunities. To reduce risks, businesses should think about diversifying their supply networks and markets. To fill up the gaps that have been found, researchers may improve our understanding of this developing phenomenon. **Originality:** The originality of this study lies in its comprehensive examination of the evolving relationship between deglobalisation and international trade, with a systematic review that consolidates diverse scholarly perspectives. By synthesizing existing research and identifying key trends, it offers a new perspective on this topic. Furthermore, it emphasizes the contemporary relevance of deglobalisation, considering its implications for global economic dynamics.

Keyword: "Deglobalization" OR "Deglobalisation" OR "slowbalization" OR "slowbalisation" OR "anti-globalization" or "anti-globalisation" OR " Deinternationalization" OR "Deinternationalisation" OR " reverse globalisation" or "reverse globalization" OR " Globalisation

Perceived Influence of Mega-Influencers on Millennial Women for Brand Engagement and Purchase Intention

***Ashish Rawat (Jaipuria School of Business)**
Garima Koomar
Nitin Kumar Saxena (Jaipuria School of Business)

Purpose: This research delves into how mega-influencers impact their followers' perceptions and intentions, specifically examining brand expected value, brand engagement, and purchase intention within Indian cosmetic sector. The study aims to discern whether the perceived influence wielded by these mega-influencers translates into significant outcomes for brands and their marketing strategies. **Method:** A quantitative approach was employed, and the data collection from 220 millennial women (Instagram users) involved a non-probabilistic purposive sampling technique. PLS-Structural Equation Modeling was deployed to analyze the data. The study underwent a validity test, a reliability test, and tests for convergent and discriminant validity. The structural equation analysis evaluated the relationships between brand engagement, purchase intention, perceived influence, and the brand expected value. **Findings:** The research offers valuable insights into how mega-influencers impact their followers within the Indian cosmetic industry. A model fit test was performed to evaluate the compatibility of observed correlations, utilizing the SRMR value, which stood at 0.063, surpassing the critical threshold of 0.08 (Hair et al., 2012), indicating a robust fit between the observed data and the theoretical model. The R-Square values of the purchase intention, brand expected value, and brand engagement were 0.595, 0.467, and 0.426, respectively. The result reflects that 46.7%, 42.6%, and 59.5% of exogenous variables can explain brand expected value, brand engagement, and purchase intention, respectively. The study found that perceived influence positively affects purchase intention, mediated by brand engagement; perceived influence also positively affects purchase intention through the brand expected value mediating variable; a direct positive influence of perceived influence was also observed on purchase intention. The brand engagement was also found to influence brand expected value positively. **Limitations:** The study has employed cross-sectional data, limiting the ability to assess changes in follower perception over time. Future research could benefit from longitudinal data analysis. The sample primarily consisted of millennial women, potentially affecting the generalizability of the findings. Diversifying the sample could provide a more comprehensive understanding of influencer marketing's impact. **Managerial Implications:** The study has implications for companies engaged in influencer marketing strategies and can leverage mega-influencers to increase brand awareness, reputation, and sales. Influencers are vital to the extended marketing team, and their capacity to influence consumers should not be underestimated. Furthermore, it has social implications, promoting transparency and authenticity in online brand endorsements. **Originality:** This research fills a gap in influencer marketing studies by concentrating on mega-influencers, a group often ignored in research. It offers concrete evidence of the connections between purchase intention, brand expected value, brand engagement, and perceived influence in digital influencer marketing. By exploring these links, the study addresses a knowledge gap and provides new perspectives on how mega-influencers significantly influence consumer behavior. **Type:** Research Paper

Keyword: Mega Influencers, Brand Engagement, Brand Expected Value, Purchase Intention, Perceived Influence

Customer Satisfaction and Reuse Intention of Food Delivery Apps: Mediating Role of Service Quality and Advocacy

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Priyanka Ekka (University of Hyderabad)
Megha (University of Hyderabad)

The enormous growth of smartphone users and telecommunication services has created a new environment for urban advancement. One major advancement is online food delivery, which has fueled up the Online-to-offline (O2O) service delivery platforms. Food Deliver Applications (FDA) have revolutionized the food delivery industry. FDA revenue has been increasing worldwide, especially in developing countries, where consumers have real-time connectivity and seek convenience in food purchases (Ray et al., 2019; Xu, 2017). FDA altered the eating habits of consumers due to its convenience, which motivates consumers to order more. Understanding customer satisfaction levels leading to advocacy and customer retention is imperative for increasing the market share, which has remained unexplored in the context of the FDA. To bridge this gap, the study analyzes the consumers' satisfaction by considering service quality aspects and the effect of Food Quality on service quality aspects. In addition, the study examined the mediating role of advocacy on consumers' reuse intention and the mediating role of service quality aspects on consumers' satisfaction through Simultaneous Equation Modelling by using Smart PLS software 4.0 to confirm the measures and examine hypotheses in the research model. It is particularly effective in research that focuses on multi-dimensional constructs. Also, it employs the importance-performance map analysis (IPMA) technique to identify key influencing variables of Intention to reuse FDAs'. The nature of this study is cross-sectional and descriptive. Data for this study was collected through an online survey of FDA users in India. To reach out to the extensive and unfamiliar FDA user community in India, Non-probability, i.e., convenience and snowball sampling methods, were employed to identify prospective respondents. The sample size is based on the total number of items in the questionnaire, which is justified as per Hair et al. (2018) 1:10 rule of thumb, i.e., 10 respondents are required for each item. All measurement factors were reviewed and modified to meet the objectives of the current investigation. A Likert-type scale ranging between 1 and 5 was used to rate each measurement item. Additionally, this study incorporates three attention check questions for taking care of Common Method Bias. The paper is subject to several limitations, which must be acknowledged. The nature of this study is cross-sectional in nature, with an average sample size among the Indian consumers of FDAs. We recommend further studies should be done with a larger sample size and can also be longitudinal in nature to increase the generalizability of the result. Even though the current research uses service quality, researchers can also conduct comparisons of service quality with different theories to understand the consumer reuse intention of the FDA.

Keyword: Customer satisfaction, food delivery app, Service Quality, Food Quality, Advocacy

Unveiling the Shadows: Exploring the Unintended Consequences of Technology

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Er. Bikram Pal Singh (Global Institutes, Amritsar (Punjab) India)**

This research paper delves into the intricate landscape of technological advancement, shedding light on its less illuminated facets. Through comprehensive analysis and empirical evidence, we uncover the unintended consequences that often accompany progress in the realm of technology. The study employs a multidisciplinary approach, encompassing social, ethical, and environmental perspectives. By dissecting these shadowy dimensions, we aim to foster a more nuanced understanding of the complex interplay between technology and society, ultimately contributing to informed decision-making and responsible technological development.

Keyword: Keywords: Advancements, Environmental Perspectives, Ethical Perspectives, Recruitment, Society.

Analyse the Impact of Deglobalization on International Partnerships via Economic Growth & Global Trade

***Ankit Verma (Research Scholar United University)**

**Dr. Smita Dikshit (Assistant Professor Faculty of Commerce and Management United
University)**

This study explores the impact of deglobalization on international partnerships, with a focus on economic growth and global trade. Deglobalization involves reduced global economic integration and increased protectionism, leading to significant consequences for international collaboration. Some key effects of deglobalization include strained diplomatic relations due to trade barriers, short-term economic growth in domestic industries, disruptions in global supply chains, diversification of partnerships, the rise of regional alliances, changes in foreign aid, reduced technological and scientific collaboration, and shifts in security alliances. Regarding economic growth and global trade, deglobalization has both positive and negative effects. Protectionist measures can protect domestic industries and create jobs in the short term, contributing to economic growth. However, in the long term, these measures can limit global trade and investment opportunities, potentially hindering overall economic growth. The impact varies across industries, with some benefiting from protectionism while others face reduced market access. Government policies, such as trade tariffs and import restrictions, play a significant role in shaping these economic dynamics. Furthermore, deglobalization has strained international partnerships, leading to trade disputes, diplomatic tensions, and slower economic growth. In addition, Countries are diversifying their partnerships and reshaping security alliances in response to this trend. In summary, deglobalization has a complex and multifaceted impact on economic growth and global trade, with both positive and negative consequences depending on various factors and government policies. A comprehensive understanding of these dynamics is necessary to analyze the net effect of deglobalization on international partnerships.

Keyword: Deglobalization, economic growth, global trade, globalization, International Partnerships, Trade deglobalization, Financial deglobalization, Political deglobalization, Social deglobalization, Cultural deglobalization, Interpersonal deglobalization, Inform

The Role of Uncertainty, Procrastination and Financial Advice in Retirement Preparation: A Moderated-Mediation Analysis

***Pankhuri Sinha (University of Hyderabad)**
Irala Reddy (University of Hyderabad)

India enjoys a demographic dividend of the young population today, but that dividend will diminish over the next three decades as young get old. Hence, India would be slowly moving to a 'grey' population by 2050. In 2019, the older people (65 years and above) formed 6.4% of the population. The proportion is likely to increase to 9.6% in 2030 and 19.4% by 2050. The window of opportunity available because of a younger population, if not grabbed today, would result in very high fiscal costs in the future in terms of providing a basic pension to those without a social security cover. This paper tries to understand why individuals are not preparing for retirement and what biases are impeding them from saving for retirement. Using SPSS AMOS and PROCESS Macros by Hayes on a data of working professionals in the knowledge industry (financial services, software & services, healthcare and education), we ascertain how uncertainty impact retirement preparation. We also investigate the underlying path of the relationship mediated by procrastination and moderated by financial advice. The results indicate that savings adequacy uncertainty has a significant negative impact on retirement preparation mediated by procrastination. Moreover, seeking financial advice has shown to reduce procrastination effects and improve retirement preparation.

Keyword: retirement preparation, moderated mediation, moderation, uncertainty, procrastination

A Systematic Literature Review on Individual and Team Employee Performance using a Bibliometric Analysis

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Dr. Bala Subramanian R (Rajagiri Business School)

This paper presents a systematic literature along with a bibliometric analysis using VOS viewer and Biblioshiny to gather and analyze a sample of 50 empirical journal papers from Elsevier's "Scopus" database. The paper focuses on the factors influencing employee performance and the distinctions between individual and team performance. The findings of the bibliometric analysis provide a holistic overview of the research landscape related to individual and team employee performance by identifying the most influential publications, countries, authors and key thematic clusters, highlighting the prevalent topics and subtopics within the literature. In addition to presenting a bibliometric analysis, this research paper offers critical insights into the evolving trends and emerging research areas in individual and team employee performance. The study also identifies research gaps and areas where further investigation is needed. This information is valuable for researchers, practitioners, and policymakers seeking to understand the current state of knowledge in this domain and to identify opportunities for future research and intervention.

Keyword: Employee Performance, Team Performance, Individual Performance, Bibliometric Analysis, Literature Review

The Impact of User Engagement Strategies on Revenue Generation in Payment Apps

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Dr. Walmik Sarwade (Dr. Babasaheb Ambedkar Marathwada University, Aurangabad)**

This study investigates how user engagement techniques may have a significant impact on how much money is made through payment apps. Payment app developers are always looking for new, creative methods to draw and keep consumers in an increasingly competitive industry. This study aims to explore how different user engagement strategies, such as push alerts, gamification, personalised offers, and user experience improvements, contribute to increased user activity and transaction frequency, which in turn boosts income. This study intends to shed light on how successful user engagement methods may promote revenue growth and sustainability in the fiercely competitive payment app market through empirical analysis and case studies. The results of this study might be a great source of advice for marketers and developers of payment apps who are looking to improve their tactics for long-term financial success. This study examines the potential impact of various user engagement strategies on user retention, transaction frequency, and ultimately the financial performance of payment applications. These strategies include user interface improvements, personalised notifications, incentive programmes, and social integration. This study aims to provide light on the ways in which skilfully implemented user engagement tactics may act as catalysts for sustainable revenue development and competitiveness in the hotly fought payment app market by utilising empirical data, case studies, and industry insights. The findings given here provide developers and marketers of payment apps with practical insights that will help them hone their strategies and solidify their positions in the constantly changing digital financial environment. By gaining a deeper understanding of how effective user engagement strategies can influence these metrics, payment app developers, marketers, and industry stakeholders can refine their approaches. This research aims to provide actionable recommendations for optimizing user engagement strategies to ultimately bolster revenue generation and sustain competitiveness in the ever-evolving digital financial ecosystem.

Keyword: Payment Apps, Revenue Generation, Digital Finance, User Retention, User Engagement.

Unraveling the Threads of Investment Decision-Making: An Exploration

***Shruti Singh (Institute of Management Studies, Banaras Hindu University)**

Dr. Anindita Chakraborty (Institute of Management Studies, Banaras Hindu University)

The purpose of this research is to learn more about the thought processes that go into making financial investments. To this end, a statistical survey was conducted, with respondents representing a range of demographics and social interaction. Our study acknowledges that people's perspectives on financial decisions are influenced by a wide range of social interactions, such as those involving social engagement, intimacy, and fear of missing out. The study hypothesizes that there exists a positive association between social interaction and investment decisions routing through mediators such as the information cascade and risk perception. Individuals' risk aversion, investment horizons, and diversification strategies are all influenced by the social context in which they are made. External factors also play acknowledging roles in such relationships, and robo-advisors are one such factor that has been used as a moderator in the study to examine its effect on the relationship. The implications of this finding extend far and wide, touching on the subjects of finance, policy, and education. With a deeper understanding of these dynamics, financial advisors can provide more useful and efficient advice. Similarly, policymakers can take into account the cultural and social settings in which citizens make investment decisions when crafting new programs. Better investment decisions that increase financial well-being and security can be achieved when people are equipped with this knowledge and their cultural backgrounds are taken into account.

Keyword: Social interaction, information cascade, risk perception, structural equation modeling, investment decision, robo-advisors, serial mediation.

Supply Chain correlated failures and vulnerabilities

***Boudhayan Ganguly (IMI Kolkata)**

In the modern globally interconnected world, global supply chains have given companies immense benefits. However, recent events such as pandemics like Covid-19, political tensions between certain countries, socio-economic unrest in certain parts of the world has also proved that supply chains could be susceptible to vulnerabilities. Supply chain resilience has been in limelight for the last few years till now. Although numerous scholars have deliberated on the issue there are some key areas which calls for further examination. One such area of concern is vulnerability of suppliers and the correlations that exist among them. For this underlying factors were classified into five categories such as socio-political situation of a nation, workforce vulnerability, natural calamities, materials vulnerability and method vulnerability. Risks emanating from such vulnerabilities were taken as latent risks and the correlations of each of the suppliers with such factors were computed in order to determine the correlations between them. Larger values of correlations between suppliers are considered to be highly risky for companies as even single events can cause major disruptions. In this study a mathematical model (Beta-Binomial) has been developed wherein a proposal for diversification of suppliers has been suggested. However, this diversification comes at the cost of efficiency and the study subsequently deals with the optimally balancing the two.

Keyword: Supply Chain Vulnerability, correlated risk, diversification, Beta-Binomial

Reinventing Business Models: Prerequisites to Embrace Platform Workers in a Deglobalized World

***VANYA (Indian Institute of Management Ahmedabad (IIMA))**

Reinventing Business Models: Prerequisites to Embrace Platform Workers in a Deglobalized World Abstract: In an era marked by deglobalization businesses face the challenge of reinventing their models to thrive. India showcases an increasing reliance on gig economy, particularly the platform workers post-COVID-19 pandemic to meet the evolving needs of businesses. This paper delves into the critical prerequisites that businesses in the Indian market must consider when incorporating platform workers into their evolving models. Drawing from an analysis of industry and regulatory trends this study identifies key factors such as regulatory frameworks, digital infrastructure, worker empowerment, and the fostering of trust between businesses and platform workers.

Introduction The concept of deglobalization, characterized by the re-evaluation of global supply chains, shifts in trade policies, and the rise of localization has necessitated a fundamental rethinking of business models. Enterprises need to adapt to this new paradigm, and platform workers are emerging as a vital component of this adaptation.

Understanding Deglobalization As globalization recedes and economies focus more on localized production and consumption, businesses must grapple with shifting global dynamics.

Emergence of Platform Workers Platform workers represent a diverse and dynamic workforce, leveraging digital platforms to offer their services and expertise across industries.

Research Methodology This research paper employs content analysis techniques to evaluate the dynamics among stakeholders and to delve into the cultural dimensions of integrating platform workers into various business models. Furthermore, this study utilizes media analysis by examining newspaper articles and reports published after the enactment of the Social Security Codes in 2020. It evaluates the emerging regulatory landscape regarding platform workers and gig workforce in the aftermath of the COVID-19 pandemic.

Prerequisites for Incorporating Platform Workers

Framework: Platform Worker Integration for Thriving Businesses in a Deglobalized World

Evaluation The research suggests performing a situational analysis of the business environment in India.

Alignment with Deglobalization trend, growth of gig economy and platform workforce in India and impact of COVID 19 pandemic on business models. Platform workers, often rooted in local communities provides insights into emerging market dynamics.

Identification Identifying critical prerequisites such as regulatory frameworks, digital infrastructure, empowerment of workforce and building employer employee relationships and ethical and responsible practices

Plan Prerequisite A need to design implementation plan for prerequisites including regulatory frameworks, digital infrastructure, worker empowerment, trust building initiatives.

Inclusion There is a need of building stakeholder engagement comprising of tech partnerships, government collaboration, worker associations, industry experts, consultancy firms etc

Execution Implementation and monitoring of the plan by launching pilot programs, data analytics usage, establishing feedback mechanisms and conducting periodic regulatory audits.

Continuous Improvement Progressive enhancement using adaptive strategies based on changing regulations and industry dynamics, scaling of integration models, technology innovation and adaptation and community Building.

Key metrics An account of Key strategic metrics comprising of compliance rate to measure labour laws and regulatory frameworks and Worker Satisfaction

In conclusion,

this research paper finds the prerequisites with which organizations can navigate the evolving landscape and harness the potential of platform work for a resilient and sustainable business model.

Keyword: Deglobalization, Business Models, Platform Workers, COVID-19 Pandemic, Regulatory Frameworks, Localization

How macro Global & Authors Domestic Factors Influence Indian Markets

***Umesh Kumar Singh (Indian Institute of Management Kozhikode - IIMK)
Jai Prakash Pandey (Lovely Professional University)**

Investment is the fuel for economic growth. Volatility in the Stock & Bond Markets impacts the flow of investment. This study investigated the impact of four global variables viz. Crude Oil Price, Gold price, NYSE, Federal Fund Rate (FFR), and one domestic variable viz. Indian Repo rate on the stock market and Bond market in India. We have considered these five variables together with daily changes for robustness, which is not the case with earlier studies. We have used the ADF test for viewing shocks as short-term effects, Phillips-Perron (PP Test) to address serial correlation of higher order followed by co-integration, thereby viewing the long-term effects. We estimated these effects using a Seemingly Unrelated Regressions (SUR) system estimator that provides better efficiency than OLS estimators. To take care of co-integration and insignificant co-efficient under unrestricted vector Error Correction Model (VECM), we used restricted VECM. The results revealed the mutual volatilities and their impact on economic activities. The impression of Gold, oil prices, and FFR are quite prominent in the Indian economy. Our study has also addressed the contrasting outcomes of previous studies. Our study mainly contributes to the existing literature in four ways. First, it will aid the policymakers in formulating suitable policies and directions to tackle the impact of such factors on the economy. Second, it will help investors make investment decisions consequent to global and domestic factors. Third, it will assist the underwriters in designing the investment products having a significant impact due to such factors. Fourth, to the literature in terms of statistical analysis of the impact of the macro and micro factors on the market returns.

Keyword: Stock market returns, Bond yield, global factors, FFR, Oil, Gold

Caste and COVID-19: Exploring Variations in Health Expenditures among Different Caste Groups in India

***Mohammed Hashim (IFMR GSB, Krea University)**

Similar to many low- and middle-income nations, a significant proportion of Indian households rely on out-of-pocket (OOP) expenses to fund their healthcare. Such a high OOP may potentially force the most vulnerable members of society into poverty by forcing them to incur catastrophic medical expenditure. The present study aims to investigate the effects of a health shock at the national level, specifically the Covid-19 pandemic, on healthcare expenditure among various caste groups in India. I found that individuals belonging to disadvantaged caste groups (Scheduled Caste and Scheduled Tribe) exhibit greater vulnerability to adverse health outcomes in the aftermath of a health shock as compared to those belonging to the upper caste. Households belonging to scheduled tribes have changed their consumption patterns in order to accommodate the unanticipated and increased expenses associated with healthcare. The observed variation in healthcare expenditure across caste groups can be attributed to factors such as lack of accessibility to public institutions, lack of affordability, and lack of awareness. The Covid-19 pandemic has demonstrated the need for a healthcare system that is more resilient and capable of protecting individuals across all segments of society.

Keyword: Out-of-pocket expenditure, Health expenditure, Covid-19, Social groups

Exploring the Integration of Artificial Intelligence (AI) for Accounting and Finance: A Comprehensive Review

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Priya Gupta (Atal Bihari Vajpayee School of Management and Entrepreneurship (ABVSME), Jawaharlal Nehru University)

In the dynamic landscape of 21st-century India, the dawn of AI-led automation is reshaping financial reporting and redefining the role of technology in accounting and finance. This comprehensive review paper explores AI's diverse and profound applications and transformative impact within the Indian financial context. By harnessing AI, organizations unlock newfound efficiencies, liberating their workforce to focus on strategic endeavors that foster growth and innovation. As businesses adapt to an ever-evolving landscape, the automation of core financial processes, ranging from Accounts Payable and Accounts Receivable to reconciliation, financial reporting, and advanced analytics, emerges as a critical necessity for sustained success. This paper offers a holistic perspective on streamlining accounting and finance tasks through AI, elucidating the potential advantages, inherent challenges, and future prospects. Beyond the promises of efficiency and insight, this research scrutinizes the complexities of adopting AI-driven solutions. It delves into security, data privacy, and sustainability issues, underscoring the need for careful consideration and strategic planning in pursuing financial automation. As India continues its journey toward digital transformation, this study offers valuable information to businesses, policymakers, and stakeholders navigating the complex interplay between AI and finance.

Keyword: Artificial Intelligence, Finance, Accounting, Adoption, Automation, Technology

Does Board Independence always increase firm performance? Evidence from India

***Reena Kumari (IIM Ranchi)**

Purpose – This study is intended to test whether board independence has any effect on firm performance or not. The literature is divided with respect to this, hence empirical testing is done to check its relation in Indian scenario. Design/methodology/approach –Linear OLS Regression model has been used. The data has been collected manually from their corporate governance reports for top 100 NIFTY companies from ACE Knowledge portal for the year ending 31st March 2021. Findings –The Board has a negative relation with the firm performance which has been established by the negative co-efficient which was also evident in the empirical literature. Research implications – Its important to study the relation as there is a bias that more the independent board, more will be the profits. The reason for such relation should also be tested as Board pays such heavy remuneration, sitting fees to independent directors but if it has a negative relation, it puts a question that whether companies should hire more independent directors or not.

Keyword: Firm performance, independent director, corporate governance, NIFTY 100 companies

Retired bureaucrats on the Board and Firm Performance

***Praveena Musunuru (Indian Institute of Management Visakhapatnam)**
Mohammad Shameem Jawed (Indian Institute of Management Visakhapatnam)
Kalyan Kolukuluri (Indian Institute of Management Visakhapatnam)

We examine whether former bureaucrats employed by corporate boards help improve firm performance. We rely on event study methodology to examine investors' short-term reactions to ex-bureaucrats appointments on the boards of firms listed on the National Stock Exchange. We find that investors penalize ex-bureaucrat appointments in the non-regulated sector, whereas they are indifferent to appointments in the regulated sector. Using propensity score matching, we find that ex-bureaucrat appointments in the regulated sector improve firm performance. Further, we observe that they reduce the impact of economic policy uncertainty in regulated firms.

Keyword: Boards of directors, Ex-Bureaucrats, Policy uncertainty

What promotes sustainable and ethical fashion consumption? The role of Hinduism, cultural values, materialism, ethical evaluation, and greenwash

***Shashi Shashi (India institute of Management Sirmaur)**

The rise of fast-fashion giants has dramatically paced the global fashion production, operations, and consumption patterns (Islam et al., 2020; Stringer et al., 2020). In the last two decades of the 20th century, there was a trend of producing two collections per year, namely Spring/Summer and Autumn/Winter. Nowadays, this range is between 50 and 100 minicollections. Many retail brands follow catwalk trends and frequently change their in-store collections every fifteen days. Therefore, the fashion industry has been heavily criticised for relying on unsustainable and unethical fast fashion business models and practices to match the demand and increase profit margins, resulting in harmful ecological and social concerns. Sustainable and ethical consumption has been a growing research topic, but scant research has explored sustainable and ethical fashion (SEF) consumption. Meanwhile, consumers are increasingly aware of the sustainability issues, notice the company's production behaviors and demand an ethical consumption experience. Sustainable and ethical consumption constitutes "positive choice behaviours such as the purchase of fairly traded or environmentally friendly products, and can involve avoidance and boycott certain goods or companies". It encompasses a variety of concerns, namely animal welfare, environmental issues, fair trade, human rights, fair wages, and self-interested health concerns. This research empirically tested sustainable consumer behaviour-related relationships through data collected from 514 Indian Hindu consumers. The results of this research partially contrast with prior studies claiming that religiosity negatively impacts materialism by confirming no impact of Hinduism religiosity on materialistic fashion. The research led to the conclusion that collectivism positively impacts materialistic fashion, and man-nature orientation does not, which further negatively impacts teleological and deontological fashion evaluations. Likewise, teleological evaluation, deontological evaluation, and greenwashing perception positively influence the boycott of unsustainable and unethical fashion and purchase intention for SEF. The results reveal that boycott of unsustainable and unethical fashion positively impacts both purchase intention for SEF and actual SEF consumption. Lastly, such purchase intentions positively predict SEF consumption. The research offers several noteworthy theoretical and managerial implications and opens new research areas for investigation.

Keyword: Sustainability; Consumption ethics; Marketing; Greenwashing; Boycott; Hindu

Impact of Deglobalization on Workplace Politics, Attitude and Motivation

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Professor (Dr.) Manodip Ray Chaudhuri (Professor of Management in HR & OB and Former Dean of Xavier Business School, St Xavier's University, Kolkata.)

Deglobalization in a way has gripped the major nations of the world post pandemic and with the ongoing Russia-Ukraine war it has been more intensified. In simple words it simply means decreasing trade openness which can happen due to various factors like greater income inequality and unemployment rates, political pressures, and trade tensions between countries. Due to the few of the mentioned factors it could be seen that many of the nations are moving towards the concept of "Protectionism" of their nation's resources through restrictions in the form of tariff barriers. India being a developing nation realized the same post 2008 financial crisis only; the effect of deglobalization, resulting in the country facing the heat from internal issues like unemployment and income inequality. As a result of which it becomes imperative that the existing business firms have to take their decisions in a more strategic way, as the foreign market especially USA during Trump era has started pulling the reins of restriction in order to protect their resources. It means that the resources of the organization operating currently in India have to be utilized in an optimum way owing to deglobalization. Leading to intense competition in the job market for survival, up-skilling and showing the organization that they are an asset. In today's world of cutthroat competition with recession and rising de-globalization, where survival is a kind of necessity and is the greatest art nowadays; employees are always open to take up any challenging work to make sure that they are not affected with any negative decision by the organization which might affect their image in the organization, promotions, transfers, or layoff. Now to create a positive image, employees tend to make efforts in front of the senior management by trying to execute various influential tactics, if needed they do get themselves involved in various conflicts to keep their interests and points ahead which at times will also serve their self-interest, motives, and goals along with organization interest. The paper will try to understand the various facets and factors in the sphere of deglobalization and its influence and mark on of organizational politics, employee attitude and their want of motivations and most importantly to find out how the organization management is trying to rightfully accomplish and steer the same pre-emptively and tactically during such times of crises viz. deglobalization and economic recession.

Keyword: deglobalization, politics, attitude, organization, management, workplace, recession, motivation

A Framework for Integrating Governed MLOps In Financial Institutions

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Artificial Intelligence (AI) systems have become increasingly prevalent in financial enterprises, and they're now often being used to support human decision-making. These AI systems have grown increasingly complex and efficient, and AI holds the promise of uncovering valuable insights across a wide range of such applications. Wide adoption of AI systems will require humans to trust their output. Typical AI systems to date have been black box models where data is fed into the model and results come out of the model without any significant explanations. In order trust a decision made by an algorithm, humans need to know that it is fair and reliable. We need assurances that the AI model cannot be tampered with and that the system itself is secure. In this paper, our present an approach for AI governance, to ensure that AI models for financial institutions are fair, robust and explainable. AI governance consists of a set of tools and methods designed to deliver trust in AI so business leaders can confidently embed AI models in their business processes and customer interactions. AI governance enables data science teams and business leaders to operationalize, at scale, AI models developed in heterogenous environments while adhering to compliance and regulatory requirements by enforcing approval steps and recorded facts at every stage of AI model life cycle.

Keyword: Trustworthy AI, Governed MLOps, Financial Institutions

Understanding Organizational Practices in Navigating Deglobalization Challenges

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Understanding Organizational Practices in Navigating Deglobalization Challenges Abstract
Purpose – The late 20th and early 21st centuries witnessed the era of globalization that involved the free movement of goods, services, and capital across borders. Deglobalization involves a reduction in the level of globalization wherein there is a decrease in the extent of integration of markets due to a fall in the levels of foreign investment or a rise in the levels of trade barriers that creates a transition from interconnectedness to reduced interdependence among nations (Ambos et al., 2020; Chase-Dunn et al., 2023; Livesey, 2018). The world is currently witnessing the phenomenon of deglobalization, with organizations experiencing unique challenges that require them to be agile and adaptable. As organizations operate within the scope of the macroeconomic environment deglobalization increases the level of complexity and uncertainty that disrupts the strategic and tactical responses of the firm (Luo & Witt, 2022; Ren & Gao, 2023; Witt, 2019). Therefore, it becomes critical to understand how organizations navigate the complexities of a deglobalizing environment. The purpose of this paper is to review the extant literature in the area of deglobalization, particularly focusing on understanding organizational practices in navigating deglobalization challenges to identify gaps in the current research knowledge and propose an agenda for future research. Design/methodology/approach – This study uses the time-tested systematic literature review (SLR) method in the domain of deglobalization by following the sequential steps detailed by (Tranfield et al., 2003) – search, selection, quality control, extraction, and synthesis. Peer-reviewed article search was carried out in Scopus and Web of Science databases (Braun & Clarke, 2006). Inclusion criteria were met by 15 articles. The various themes have been identified on the basis of the comprehensive analysis of extant literature and thematic analysis. Findings – The results of the SLR show four higher-order themes with underpinning categories. The themes derived in the analysis were modelled into – a) the effects of deglobalization on firms; b) the organizational practices in navigating deglobalization challenges; c) the role of organizational characteristics, resources, and capabilities; and d) the role of government and policies. The findings of this work serve as a roadmap, indicating multiple avenues for future research on which further investigation is required. Practical implications – This study maps the theoretical and empirical research on deglobalization and the organizational practices in navigating deglobalization challenges. A series of questions derived from the themes in the model are presented that act as a guide for further practical reflection by managers and top management teams of organizations. Originality/value – The focus of this review is in a niche area of deglobalization, particularly considering the firm’s strategic responses in a deglobalizing world, which is new. To the best of the authors’ knowledge, this study is the first to systematize and discuss the literature regarding understanding organizational practices in navigating deglobalization challenges. This paper presents a detailed future research agenda with the objective of advancing both the theoretical and empirical knowledge on deglobalization-firm response link. This SLR provides a comprehensive image of deglobalization-firm response literature and indicates research

directions to enrich the literature stream. Keywords - Deglobalization, Strategic decision making, Strategic responses, Firm performance, Systematic literature review Paper type - Literature review Key References Ambos, T. C., Cesinger, B., Eggers, F., & Kraus, S. (2020). How does de-globalization affect location decisions? A study of managerial perceptions of risk and return. *Global Strategy Journal*, 10(1), 210–236. <https://doi.org/10.1002/gsj.1335> Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa> Chase-Dunn, C., Álvarez, A., & Liao, Y. (2023). Waves of Structural Deglobalization: A World-Systems Perspective. *Social Sciences*, 12(5), 301. <https://doi.org/10.3390/socsci12050301> Livesey, F. (2018). Unpacking the possibilities of deglobalisation. *Cambridge Journal of Regions, Economy and Society*, 11(1), 177–187. <https://doi.org/10.1093/cjres/rsx030> Luo, Y., & Witt, M. A. (2022). Springboard MNEs under de-globalization. *Journal of International Business Studies*, 53(4), 767–780. <https://doi.org/10.1057/s41267-021-00423-4> Ren, M., & Gao, H. (2023). Chinese State-Owned Multinationals' (SOMNEs) Subsidiary nonmarket strategies in Selective De-globalization: An integrated perspective of co-evolution theory and the yin-yang frame. *Journal of International Management*, 101069. <https://doi.org/10.1016/j.intman.2023.101069> Tranfield, D., Denyer, D., & Smart, P. (2003). Towards a Methodology for Developing Evidence-Informed Management Knowledge by Means of Systematic Review. *British Journal of Management*, 14(3), 207–222. <https://doi.org/10.1111/1467-8551.00375> Witt, M. A. (2019). De-globalization: Theories, predictions, and opportunities for international business research. *Journal of International Business Studies*, 50(7), 1053–1077. <https://doi.org/10.1057/s41267-019-00219-7>

Keyword: Deglobalization, Strategic decision making, Strategic responses, Firm performance, Systematic literature review

Exploring the Interplay Between Protean Career Orientation and Career Satisfaction

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Rameshwar Shivadas Ture (Indian Institute of Management, Kashipur)

The primary objective of this study is to examine the association between protean career orientation and career satisfaction while considering the potential intermediary role of job search self-efficacy. This investigation draws upon data collected from a sample of 152 students enrolled in Master's in Business Administration programs in India, all of whom possessed prior work experience. To analyze the relationships within this framework, we intend to employ Structural Equation Modeling. Furthermore, this research is rooted in the foundations of the Social Cognitive Career Theory, providing a theoretical basis for our study.

Keyword: Protean careers, career satisfaction, contemporary careers, students

Media in Esports – A Review

*Harini K N

Media in Esports – A Review Abstract Purpose – In today’s rapidly changing, highly competitive, and globalized digital society, digital technology has significantly influenced how people participate in and consume sports, with esports achieving a drastic rise in popularity over the past decade. Esports are defined as sporting competitions carried out with electronic systems in an organized and structured environment (governed by adherence to the rules) of leagues and tournaments that attract spectators, sponsors, and broadcasters (Billings & Mikkilineni, 2023; Brown et al., 2018). The esports players are usually part of a team or ‘sporting’ organization and focus on outperforming rivals using their cognitive skills. The literature on esports is spread across multiple disciplines, from cognitive science to law, business, sociology, informatics, sports science, and media studies (Jang et al., 2021; Wood et al., 2019; Zhong et al., 2022). In this paper, the focus is to explore the nascent area of research that considers the role of media in esports, to understand the current state of research and the key research gaps, along with providing guidelines for future research in this area. **Design/methodology/approach** – A systematic literature review of 16 papers was undertaken to understand the role of media in esports. Peer-reviewed article search was carried out in Scopus and Web of Science databases (Braun & Clarke, 2006). The methodology followed includes formulation of the research questions, identification of studies, selection, and evaluation of studies, analysis and synthesis, and presentation of the results (Tranfield et al., 2003). The various themes have been identified on the basis of the comprehensive analysis of extant literature and thematic analysis. **Findings** – Based on the review and thematic analysis, the three main research themes that have been identified are media (social media and journalism) and its role in – a) esports wellbeing (health, toxicity etc.); b) user content consumption; and c) the development of the esports ecosystem (sponsors, clubs, government, broadcasters etc.). Each of these three key topics have been divided into research lines and sublines that provide interesting research questions for future research. **Practical implications** - The paper outlines the main structural elements of the literature on the role of media in esports. The results of this review can be used to inform scholars and practitioners about the trends in the domain of esports and the critical role that media plays in enhancing and improving the player wellbeing, user content and in building the esports ecosystem, which will enhance the performance of all esports members who have a stake in this domain. **Originality/value** –The focus of this review is in a niche area that considers the role of media in esports. To the best of the authors’ knowledge, this study is the first to systematize and discuss the literature regarding understanding the role of media in esports. The main literature findings in each research line and subline related to the role of media in esports are identified and analysed. This SLR provides a comprehensive image of role of media in esports and indicates research directions to enrich the literature stream. **Keywords** – Esports, Systematic Literature Review, Media, Social Media Paper type - Literature review **Key References** Billings, A., & Mikkilineni, S. D. (2023). The Next Best Thing: How Media Dependency and Uses and Gratifications Inform Esport Fandom During the COVID-19 Pandemic. *American Behavioral Scientist*, 67(10), 1212–1229. <https://doi.org/10.1177/00027642221118277> Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–

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Keyword: Esports, Systematic Literature Review, Media, Social Media

The Global Value Chains-Carbon Emissions Nexus: Evidence from India

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Increasing integration into global value chains is conducive to India's economy but also creates unique environmental concerns. This paper estimates the time series data over the period of 1995-2020 for India. In pursuit of this objective, we have deployed Augmented Dickey-Fuller (ADF) and Phillips and Perron (PP) unit root test in order to examine the stationary properties of the variables. We have used the dynamic Autoregressive Distributed Lag (ARDL) bounds testing approach to cointegration to examine the long-run and short-run equilibrium relationships between the variables. Finally, this study constructs a dynamic model to affirm the non-linear linkage between GVC-related measures and carbon emissions. The initial findings reveal that in the long run, forward GVC participation has caused an increase in carbon emissions in India, thus making India a pollution haven. On the contrary, backward participation reduces carbon emissions in the short run. These measures' contrary and neutralizing impact has made their combined impact on the GVC participation and position index statistically irrelevant in India. It is also revealed that both backward and forward participation have a non-linear relationship with carbon emission, but in the opposite direction; forward participation raises carbon emission, while backward participation lowers it. The revelations in this paper hold significant policy implications for fostering sustainable economic development in India.

Keyword: Global value chains, CO2 emissions, Pollution Haven Hypothesis, Forward Participation, Backward Participation

An integrative view of the enablers of supply chain analytics and its impact on performance: A moderated model of customer orientation

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Rajesh Jain (Nirma University)

Sandip Trada (Nirma University)

Purpose The purpose of this research work is to primarily focus on determining the technology-organisation-environment-related enablers for the adoption of analytics in supply chain. Impact of the implementation of analytics on the performance of the supply chain is also evaluated. Additionally, the study examines the moderating impact of customer orientation on the relationship between supply chain analytics and supply chain performance.

Design/methodology/approach A rigorous scientific approach is used in this research work. A survey using structured questionnaire was conducted among the top managers working with manufacturers operating in India. Structural equation modelling was used to establish the proposed relationships including the interaction effect. Further, validity and reliability were ensured using statistical measures.

Findings Technological (IT integration and IT expertise), organisational (top management support and culture) and environmental (trading partners and competition) enablers have a positive influence on the adoption of supply chain analytics across the domains of plan, source, make and deliver. Supply chain analytical capabilities in all domains have a positive impact on supply chain performance. However, the orientation towards customers positively moderates the relationship between analytical capabilities only in make domain and performance.

Originality/value The revelations from the integrated approach provide useful guidelines for supply chain practitioners. Previous studies have mostly conceptually studied and explored the adoption of analytics. However, this research work empirically examined various aspects of supply chain analytics in integrated manner and also highlighted the critical moderating impact of customer orientation on the relation between analytics and performance.

Keyword: technological enablers, organisational enablers, environmental enablers, supply chain analytics, customer orientation, supply chain performance

Cancer Care Waste Management: An Interpretive Structural Modelling Approach

***Prachi Narayan (Indian Institute of Technology Kanpur)
Prerna Gautam (Indian Institute of Technology Kanpur)**

Efficient management of cancer care waste is of utmost importance in healthcare, ensuring the safe disposal of biomedical waste in cancer diagnosis, treatment, and care. This study employs the Interpretive Structural Modelling (ISM) and Matrix for Cross-Impact Multiplication Applied to Classification (MICMAC) techniques to evaluate barriers in cancer care waste management. It particularly focuses on top management's role in overseeing waste practices within cancer care hospitals. This research highlights the hierarchical relationships among these barriers, emphasizing the role of top management. Their strategic leadership can shape waste management, streamline regulations, enhance awareness and training, and allocate essential resources. This research aims to improve cancer care waste management by promoting informed decision-making and strategic involvement at the highest levels of healthcare organizations.

Keyword: Cancer Care Waste Management, Waste management, Healthcare waste, Interpretive Structural Modelling, MICMAC analysis, Healthcare operations.

Antecedents and consequences of brand activism: An empirical investigation

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Aditya Shankar Mishra (Indian Institute of Management Ranchi)

Consumer expectations from brands to take a stand on socio-political causes are rising. In this era, doing nothing can be seen as a form of complacency. With increasing pressure to pander to such demand, researchers and marketers seek to understand how engaging in brand activism impacts brands. Currently, studies have yet to be conducted exploring the antecedents and consequences of brand activism. An extensive literature review is carried out to identify the antecedents and consequences of brand activism. Taking support of institutional theory, the propensity of a brand to indulge in brand activism is identified as the following brand factors: conscientiousness, brand bravery, virtue-signaling, and political ideology. The consequences of brand activism could be explained via expectation-violation theory, including boycott, buycott, brand evangelism, and brand hate. Perceived authenticity, consumer-brand identification, and brand loyalty can act as moderating variables in the relationship. Based on findings from the literature, a conceptual model of brand activism is proposed and empirically investigated using structural equation modeling.

Keyword: Brand activism, antecedents, consequences, consumer perceptions, institutional theory, expectation-violation theory.

Systematic Literature Review of Impact Investment and Future Research Directions

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Balakrishnan Unny (Institute of Management)
Samik Shome (Institute of Management)

This paper aims to conduct a systematic literature review of impact investment articles published in premier journals in the finance domain. Its objective is to shed light on the publication trend, leading authors, journals, countries, and themes in impact investment research. The article also provides a conceptual model of socially responsible investment (SRI) to enhance understanding of the knowledge structure of impact investment and the future research direction. A systematic review followed the PRISMA guidelines and encompasses 78 full-text articles indexed in A* and A category journals listed in ABDC are reviewed. The literature synthesis adopts the theories, contexts, characteristics, and methodology (TCCM) framework. The article has identified the research trends related to author impact, journal impact, article impact, and the outcomes derived from the TCCM framework. Additionally, it highlights three key themes: socially responsible investment decisions, behavioral issues, and screening strategy from the literature. The authors also developed a conceptual model for socially responsible investment.

Keyword: Impact investment, socially responsible investment, Conceptual model, PRISMA, Screening Strategy.

A Framework for Implementing I4.0

***Divya Choudhary (Indian Institute of Management Sambalpur)
Satish Pandey (Indian Institute of Management Sambalpur)**

In recent years, the growing reliance on Industry 4.0 concepts has significantly enhanced transparency and reliability in the manufacturing sector. Traditional organizational paradigms, such as manual labor and the production and sale of electric control modules, need to be revised to meet market demands. Hence, there is a pressing need to complement these conventional approaches with fresh ideas. The Industry 4.0 readiness model presents an innovative concept that holds promise for the entire organizational and industrial value chain. These forthcoming readiness criteria will facilitate early assessment of individuals' skills and offer valuable guidance. This study aims to establish a foundation for future research endeavors, aiding academics in exploring the intricacies of Industry 4.0 through diverse decision-making processes. Specifically, our research focuses on investigating the factors influencing the readiness levels of the sugar production and mining sectors in India for the adoption of Industry 4.0. We employ the "Technology-Organization-Environment (TOE) theory" as a conceptual framework to assess readiness. Our methodology involves generating hypotheses based on this Framework and designing a questionnaire for efficient data collection. To analyze readiness variables, we will apply decision modeling techniques. Subsequently, we will employ these criteria to explore the dimensions associated with Industry 4.0 readiness.

Keyword: Industry 4.0, TOE, Framework

Analysis of barriers involved in digitalization of transportation

***Rohit Yadav (IIM Ranchi)**
Krishna Kumar Dadsena (IIM Ranchi)

Purpose- Digitalized transportation has the potential to improve the carbon reduction, increase transparency, help in better decision making, promote sustainability. Despite this optimistic view there exist many barriers associated with its implementation such as job loss, transparency, high cost of implementation, reliability, etc. This study reduces the knowledge gap by analysing the barriers involved in the implementation of digitalized transport. Research Approach- Multi criteria decision making method (MCDM) was used to identify and prioritize the barriers involved in the implementation of digitalization in the transport. Findings and Originality- This study identifies and analyses the digitalization of transportation through a literature review. As a result, according to the MCDM technique the most prominent influencing barrier to digitalization implementation in transport are “Lack of Standardization”, “High Initial Costs”, “Data Privacy and Security Concerns”, “Infrastructure and Connectivity.” The study also identified the impact of the barriers on sustainable development goals. Research Impact- This study will help researchers by highlighting the issues that need to be prioritised and investigated in order for digitalization to be effectively deployed in the transport industry. Practical Impact- This study will help managers in promoting knowledge generation, skill development, policy development, collaboration and networking. Keywords- Digitalization, MCDM, Barriers

Keyword: Digitalization, MCDM, Barriers

Analysis of worldwide GDP using major economic determinants: A Statistical Approach using Predictive Modeling.

***Ms. Tinni Chaudhuri (Amity University, Kolkata)**
Dr. Pankaj Kumar (Amity University, Kolkata)
Dr. Banhi Guha (Xavier's University)

The aim of this research is to establish a relationship of major economic determinants on GDP by building some shrinkage models and ML predictive statistical models. We have the data countries with maximum GDP value and other major parameters such as population, FDI, imports and exports of goods and services, fuel exports, inflation, infant mortality rate, refugee population of origin, total reserves (gold), stocks traded, tax and contribution, rural population percentage, land area, agriculture, forestry and fishing value, employment status. Several shrinkage models like Lasso Regression and PLS along with some other soft computing methods like XG Boost are implemented to provide meaningful and accurate estimates by introducing slight bias in them and in turn reducing the total variability. This reduces the model complexity and also takes care of overfitting.

Keyword: GDP, predictive models, multicollinearity, PLS regression, Lasso regression, XG Boost, overfitting, bias.

Nudged Workplaces: A Bibliometric Study

***Shanthi Banishetty (Indian Institute of Management Ranchi)**
Dr. Tanusree Dutta (Indian Institute of Management Ranchi)

Nudges, a growing field of behavioral interventions across various aspects of human life, draws on Richard Thaler's choice architecture concept to influence behavior without imposing restrictions but rather subtly guiding individuals toward beneficial outcomes. Research has indicated the broad applicability of nudges in healthcare and workplaces. In our recent study, we employed bibliometrics to assess the research growth in the area of nudges worldwide from 2000 to 2021, using literature collected from SCOPUS database. The present study aims to identify this field's latest trends and future directions. We utilized the bibliometrics software package (Biblioshiny) to analyze the scientific output, author contributions, co-occurrence networks, thematic evolution, and global collaborations. We examined a total of 359 documents for our analysis. Our findings revealed the following - publication rates increased significantly in the latter half of the study period. The United States consistently contributing throughout 2000-2021, with the United Kingdom gaining momentum in the latter half. An analysis of the author's keywords highlighted that nudging and choice architecture have a notable positive impact on promoting sedentary awareness and healthy eating behaviors in workplace settings. Our analysis indicates that there is substantial potential for further research in the field of nudges at workplaces. Emerging areas of interest include digital nudging, creating a positive work environment, and understanding consumer behavior. In summary, the study illustrates the growing interest and research activity in workplace nudges, focusing on improving employee behavior and positive well-being through subtle interventions.

Keyword: Nudge, Choice architecture, Workplace, Organization, Bibliometrics, Biblioshiny

Understanding the Role of Social Media and Influencer Marketing on Brand Identity from a Consumer Lens

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Aswanth R. S. (National Institute of Technology Tiruchirappalli)**

In today's digital world, businesses need social media and influencer marketing to build their brand identity. This study looks into the multifaceted impact of these strategies on customer perceptions, with a specific focus on a few important goals, which are understanding customers' perceptions of brands associated with social media influencers, investigating the relationship between customer engagement on social media, and evolving brand perceptions, analyzing the role of influencer-brand partnerships in building brand trust and credibility and uncovering generational differences in how various age groups perceive brands through digital marketing. The study utilizes a combination of questionnaires and social media metrics which tracks social media likes, shares, and comments to assess customer response to brand content and influencer collaborations. Also, results of this research highlight the significant impact that influencers have on the perception of brands and suggest potential avenues for businesses to explore. This research offers valuable information for businesses aiming to strengthen brand identities and engage with customers in the digital realm.

Keyword: Social Media, Influencer Marketing, Brand Identity, Customer Perception, Customer Engagement, Influencer-Brand Partnerships, Generational Differences.

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ENVIRONMENT SHOULD STAY (EVER) GREEN: THE DYNAMICS OF HRM PRACTICES, ORGANIZATIONAL BEHAVIOR AND PERFORMANCE

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Over the last several decades, the magnitude and severity of climate change has increased dramatically, as a result this becomes a major global issue in front of human kind. Since the climate change has been a result of the activities conducted by human kind i.e. by individual as well as by organizations, certain actions of improvement and contribution is also very much required on their part. GHRM is critical to achieving an organization's environmental goals. GHRM is regarded as one of the most effective methods of ensuring a positive relationship between organizations and their stakeholders. To overcome such issues, an attention on the major drivers that can aid in the achievement of long-term goals, such as GHRM, a passion for preserving the green environment, and organizational citizenship behavior for the environment (OCBE) and environmental performance, altogether is required. As suggested by Narayanamma et al. (2022), studies exploring the role of GHRM practices on environmental performance are restricted to one specific sector in foreign countries and in the future, researchers should advance their research framework in India. Also, majority of the studies are either focused on hospitality sector or manufacturing sector and no single study has been conducted in Information Technology (IT) sector of India. Therefore, the current research has focused on this emerging research field by investigating employees' green passion as a mediating variable in the relationship between green HRM practices and environmental performance and OCBE in IT sector. This study employs quantitative methods of data collection from Delhi and the National Capital Region. The results reveal that there is a significant impact of GHRM on environmental performance and OCBE. Also, Green passion is found to bring a significant effect as a mediator. Despite some concerns in current GHRM-oriented research, this work supplements the existing literature and bridges the gaps in published studies. Scholars have not yet focused on the interactive effects of green passion. This study suggests that GHRM practices to be recognized as essential practices for environmental management success. As a result, companies must focus on providing training programmes, training opportunities for environmental activities, and opportunities for employees to apply what they have learned from the training programmes. This will improve the individual's environmental knowledge, skill, and awareness, which will help the organization's green goals.

Keyword: Green HRM, Environmental Performance, Green Passion, OCBE

Role of various determinants in developing strategies to create global competitive advantage and economic sustainability: A structural equation modelling approach.

***Mohammad Aamir Abidi (United University, Prayagraj)
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Economic sustainability involves the development of an organisation that meets its future needs through an integrated policy, planning, and social learning process. The purpose of this study was to investigate the mediating role of competitive advantage in the relationship between strategic orientation and economic sustainability under unpredictable circumstances. This study collected quantitative data from a total of 284 micro small and medium enterprises (MSMEs) from Uttar Pradesh through structured interviews. Data were analysed using partial least squares structural equation modelling (PLS-SEM). Analysis for a model-free estimation using non-linear, multilayer, and parallel regression. The results revealed statistically significant and positive effect of strategic orientation on economic sustainability. Additionally, this study found that competitive advantage expanded the effect of strategic orientation on economic sustainability. Findings of analysis confirm high prediction accuracy of the model. Findings of the sensitivity analysis highlighted the importance of innovation, network and technological orientation, and the positive effect of competitive advantage on Carpet manufacturing MSMEs' economic sustainability. In order to achieve long-term economic sustainability, Carpet manufacturing MSMEs should therefore focus on innovation capacity, vertical and horizontal networking and adoption of the latest designs and improved quality using latest technologies. The uniqueness of this study focused on the strategic orientation and value of competitive advantage of Carpet manufacturing MSMEs towards economic sustainability. Additionally, this study was the first to develop hybrid SEM network analysis to apply sensitivity analysis for the evaluation of the contribution of each exogenous predictor towards the endogenous construct.

Keyword: Consumer orientation, Competitor orientation, Technology orientation

Leveraging Social to Alleviate Academic Stress and Enhance Resilience among Gen Support Z Students in India: An Exploratory Study

***Rasheeda Shums (Amjad Ali Khan College of Business Administration)
Dr. Roopa Latha (HBS, Gitam University)**

This study will delve into the experiences of academic stress, resilience, and social support among Gen Z students in India using qualitative methodologies. Phenomenological interviews will be employed to explore their lived experiences, while thematic analysis will be used to identify recurring patterns. This research aims to shed light on how Gen Z students perceive and navigate academic stress, offering valuable insights into their coping strategies and the significance of social support. Understanding these aspects will be crucial for supporting the well-being of Gen Z students in the academic context.

Keyword: Academic Stress, Resilience, Social Support, Gen Z Students, Phenomenological study, Thematic Analysis, Lived Experiences, Qualitative Research

Budgetary control impact analysis

***Abhijeet Panda (United University)**
Neha Shivhare (United University)

This research paper delves into the crucial relationship between budgetary controls and organizational performance, aiming to provide a comprehensive understanding of how budgetary controls influence various facets of an organization's performance. Budgetary controls are a fundamental aspect of financial management, as they guide resource allocation, monitor expenditures, and enable organizations to achieve their strategic goals efficiently. The study employs a mixed-methods approach, combining quantitative analysis of financial data with qualitative assessments of managerial practices. Data from a diverse sample of organizations spanning different industries and sizes are examined to assess the multifaceted impact of budgetary controls. Key findings highlight the significant influence of budgetary controls on financial stability, cost management, and resource utilization. The paper also uncovers the role of budgetary controls in fostering accountability, improving decision-making, and enhancing communication within organizations. Additionally, the research explores the potential downsides of excessive budgetary constraints and the need for flexibility in dynamic business environments. By analyzing the interplay between budgetary controls and organizational performance, this paper contributes valuable insights to the fields of financial management and strategic planning. The findings underscore the importance of a balanced approach to budgetary controls, where stringent measures align with the organization's strategic objectives and adapt to changing circumstances. This research paper provides a nuanced understanding of how budgetary controls impact organizational performance, offering practical recommendations for businesses seeking to optimize their financial management strategies and ultimately enhance their competitive advantage in today's dynamic business landscape.

Keyword: Budgetary control and there impact on organisational performance

Abstract on "Influence of Influencer Marketing on the Purchasing Patterns of Teenagers and Young Consumers" within the fashion and beauty industries"

***Dr. Khushboo Sahu (School of Commerce Management & Research, ITM University Raipur)**

Mr. Hareesh Kumar Barman (School of Commerce Management & Research, ITM University Raipur)

Influencer marketing has proven to be an exceptionally effective strategy for businesses operating in the fashion and beauty sectors. Connecting the power of social media and influential figures, brands can effortlessly reach broad and diverse audiences. Today's digitally-focused generation, especially teenagers and young adults, are keen users of social media platforms, making them the primary focus of businesses implementing this marketing technique. Influencer marketing is a strategic approach that involves collaborating with individuals who command a substantial and engaged following on various online platforms, including social media, blogs, and YouTube. These individuals, known as influencers, possess the capacity to significantly influence the purchasing decisions of their followers due to their perceived credibility, authenticity, and expertise within specific niches or industries. The collaboration between fashion brands and influencer marketing is distinct, as they complement each other in authentic product promotion and audience engagement. Influencers serve as a powerful resource for fashion brands, proving to be significantly more effective in enhancing engagement, increasing brand visibility, and delivering a higher return on investment (ROI) compared to conventional marketing channels. Influencer marketing has become a widely embraced strategy for fashion brands to engage with and captivate their intended audience. In the era of growing social media platforms, fashion influencers have amassed substantial followings, evolving into invaluable assets for fashion brands seeking to showcase their products and services. A primary advantage of influencer marketing in the fashion industry is its ability to access a highly targeted audience. Influencers often cater to specific niches. The main objective of this study is to investigate the impact of influencer marketing on the purchasing behavior of teenagers and young consumers in the fashion and beauty industries. The study also aims to illuminate the various factors of influencer marketing that influence consumer behavior. A mixed-methods approach will be employed for the research, incorporating both quantitative and qualitative data analysis techniques. Data will be collected through structured questionnaires, with approximately 250 respondents participating in the survey. The hypotheses for this study are as follows: H1: Influencer marketing is an effective strategy that positively influences purchasing patterns. H2: Influencer marketing is an effective strategy for attracting teenage and young customers. Data analysis is conducted to substantiate the hypotheses using the Chi-Square test, which serves as a test of independence. The findings will be based on the survey results and suggestions will be provided accordingly.

Keyword: Influencer Marketing, Buying Patterns, Teenagers, Fashion Industry.

Consumer Behaviour in the Age of Influencer Marketing: The Influence of Meaning Transfer, Informational Value, and Emotional Attachment on Purchase Intentions

***Mukta Garg (Thapar Institute of Management and Technology)
Apurva Bakshi (Thapar Institute of Management and Technology)**

Introduction: In the dynamic and ever-changing realm of influencer marketing, it is crucial for companies aiming to connect successfully with their desired audiences to comprehensively comprehend the intricate variables that shape consumer behaviour. The present research aims to examine the relationship between three primary independent variables, namely Meaning Transfer, Informational Value, and Emotional Attachment, and their combined influence on Purchase Intention. Furthermore, this study investigates the significance of Perceived Influence in clarifying the process by which these factors impact customers' intentions to acquire advertised items or services. **Methods:** Drawing upon a comprehensive review of existing literature and employing a survey-based research design, this study collected data from 381 North Indian respondents from the states of Punjab, Haryana, Chandigarh, and Delhi NCR, belonging to the age group of 16-45, who follow influencers across various platforms. The magnitude and anonymity of the social media user population make the use of probability sampling methods unfeasible. Hence, the data was obtained by a non-probability convenience sampling technique. The resulting dataset was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS software version 4.0. This particular approach is considered more favourable due to its superior performance in handling complex path models and latent variables. **Results:** The results demonstrate that Meaning Transfer, Informational Value, and Emotional Attachment substantially impact customers' perceptions of Perceived Influence. Cronbach alpha and composite reliability are acceptable. Each construct has an average variance extract (AVE) exceeding the 0.5 limit. Both endogenous variables have relatively substantial R². Path coefficients for both endogenous variables are significant at 5%. Figure 1 shows all constructs' factor loading, R², and path coefficient values. **Discussion:** The result reveals that out of all the three independent variables, meaning transfer impacts the most in influencing consumers to purchase the product that they use/promote. It is because consumers connect more with the symbolic meaning attached with the influencers based on the type of content, they share that gets transferred into the product and finally to the consumer's mind. Apart from meaning transfer, emotional attachment and informational value also wield substantial influence over Perceived Influence. The emotional bond that influencer creates over a long period of time, and the information that they share about the usage of the product helps in building trust, that results in maintaining long-lasting relationship between influencers and their respective audience. It helps in increasing influential powers of the influencers and hence creating increased purchase intention. **Implications:** The aforementioned discoveries offer significant implications for marketers, as they equip them with the knowledge necessary to develop more efficient influencer marketing tactics. This can be achieved by leveraging the concepts of Meaning Transfer, Informational Value, and Emotional Attachment to augment consumers' perceptions of influencers' impact, thereby stimulating their intentions to purchase. This research highlights the complex characteristics of influencer marketing, highlighting the need of developing authentic relationships and providing relevant material to nurture customer trust and engagement.

*Keyword: Meaning Transfer; Emotional Attachment; Informational Value; Perceived Influence;
Social Media Marketing; Influencer Marketing; PLS SEM*

THE IMPACT OF QUANTITATIVE JOB INSECURITY ON JOB SATISFACTION: THE MEDIATING ROLE OF QUALITATIVE JOB INSECURITY AMONG RIDE-HAILING AND FOOD DELIVERY GIG WORKERS

***Ridhima Sharma (Thapar Institute of engineering and Technology)**
Subhas Chandra Bose (Thapar Institute of engineering and Technology)

Introduction The gig economy has witnessed significant growth in recent years, with an increasing number of workers engaging in this platform-based work ecosystem. While the gig economy offers flexibility, it also presents distinct issues pertaining to job security. This study investigates the relationship between quantitative job insecurity (QTJI) and job satisfaction through the mediating role of qualitative job insecurity (QLJI), among ride-hailing and food delivery gig workers. **Methods** Data for this study was collected from ride hailing and food delivery workers of Delhi and Chandigarh, particularly engaged in platforms like uber, ola, Swiggy and Zomato. An interviewer administered survey enabled real-time clarification, comprehensiveness and quality of responses from this diverse and unique workforce. Gig workers often have irregular schedules and are difficult to approach, so the participants for this research were identified using convenience-snowball sampling procedure. To validate the interrelationships between variables, PLS-SEM was used. **Results** Using the SmartPLS 4.0 software we estimated the Cronbach's alpha, composite reliability, average variance extracted, and indicator factor loadings, which were all found to be within an acceptable range, indicating that our measurement model is reliable and valid. Further, the results indicate a significant negative relationship between quantitative job insecurity and job satisfaction, where the higher levels of quantitative job insecurity are associated with lower levels of job satisfaction. Qualitative job insecurity partially mediates this relationship, suggesting that quantitative job insecurity has a substantial indirect effect on job satisfaction through the mediating role of qualitative job insecurity. **Discussion** The study highlights the intricate dynamics between quantitative and qualitative job insecurity and their impact on job satisfaction in the gig economy. Very often in the literature these two components of are investigated independently, with a focus on only Quantitative or Qualitative job insecurity. As both factors rely on subjective assessments of uncertainties, it is found that insecurity about losing a job's features (QLJI) have a different impact than insecurity about losing one's whole job (QTJI). As also evident from our findings Quantitative job insecurity has a significant negative relationship with job satisfaction, but it is enhanced when the qualities of employment relationships (QLJI), like working conditions, wage stability and increments seem to be in degrading. **Implications** This study can contribute to the field of human resource management by expanding our understanding of job satisfaction, and addressing that both the dimensions of job insecurity are important, especially in the context of non-traditional employment. This study provides practical implications for platform operators and policymakers highlighting that they should develop support mechanisms and training programs that provides these workers with more control over their working conditions. Policymakers can also use these findings to develop labour legislation, with the goal of improving worker's well-being in the gig economy.

Keyword: Quantitative job insecurity, Qualitative job insecurity, Gig economy, food delivery workers and ride hailing workers

Sustainable HR Practices Fostering Employees' Experience and well-being

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Background: United Nations has encouraged organisations to voluntarily adopt sustainable development goals (SDGs) in business strategies to promote human sustainability, which many global companies have embraced. In this context, the perspective of interactions of SDGs for human sustainability at work emphasises that decent (adverse) working conditions (SDG-8) are essential aspects of the health and well-being of the working population (SDG-3). Introduction: Awareness towards sustainability and appreciation has increased significantly in the recent times. Organizations, which are conscious, and value human rights are appreciated by not only society at large but also by their important stakeholders such as employees, vendors and customers. A clear and expressing commitment to the sustainability agenda signals its importance to the members of the organization, the key strategy makers, the employees, the customers and society at large about the green position of the organization. Organizations actively participate in the community by integrating their objectives with it, and the green HR or people administration performance in this context has sustainability at the centre of its people development and talent administration focus. Literature Review: Employee well-being is one of the most important concern today by the management as they believe in healthy and engaged workforce leads to enhanced productivity and overall performance of the organization (Agrawal & Puri, 2021). Sustainable human resource management (SHRM) policies and practices can motivate employees adopting practices for selecting products and resources, which tend to cause less damage to the environment (Luu et al., 2018). These practices help in building employee experience. Motivated employees are the bedrock of successful organization. In contrast, it was found that employees who experience a less supporting environment in the workplace may found having more burnout and compromised well-being (Tortorelli et al., 2022; Mohammad Alzaidi et al., 2022). proposed 'attitude', 'perceived behavioural control', 'personal norms' 'perceived corporate social responsibility' as four major variables influencing voluntary pro environmental behaviour of employees along with 'habit', which might have a moderating effect but has been neglected in previous studies. Well-trained and environmentally aware frontline employees are ideally placed for identifying and reducing waste, as they are closely working day today chores (Agrawal & Puri, 2021). As per Renwick (2013) employees' involvement and participation in green suggestion schemes and problem-solving circles help in many ways. It efficiently solves issues such as cleaning, creating an employee help-line for guidance in green matters, tailoring green employee involvement schemes, increasing line/supervisory support behaviours in environmental management, union-management negotiating, encouraging employees to use green forms of transport, set-up of low carbon for increasing action in environmental management, and introducing green whistle-blowing and help-lines. Purpose: The purpose of the present research is to examine how sustainable human resource practices (SHRM) influence employees' sense of belonging to their organizations and how that, in turn, influences their well-being. Methodology: Cross-sectional quantitative research was designed to get the necessary information, and participants filled out a predetermined questionnaire to collect the necessary data followed by focused group interviews with employees from senior, mid and junior level employees. Data were collected from 154 respondents from focussed group interviews. Results:

The study results confirmed that sustainable HR practices helps in improving employee experience while working in the organization. In addition, it helps in achieving the over all well-being (WW), that helps in reducing adverse effects arising out of high performance work systems (HPWS) and work intensification (WI), which are positively related to burnouts or health related harms (BU) in general. Here Employee Experience (EE) moderates the relationship between as sustainable HR practices leads to better EE thus WW is improved. performance work systems (HPWS) and Burnout (BU) such that HPWS and WI are less impacting to BU and thus overall WW is achieved. In addition SHRM has huge role to play in reducing the ill effects of HPWS and WI to BU. Practical Application: The present study helps managers in framing policies and thereafter supporting their employees so that employees feel less burden on them and the ill effects of HPWS and WI can be reduced.

Keyword: Employee experience, Burnour, Sustainable HR Practices, Well-being, High performance work system, Work Intensity

ROLE OF OWNERSHIP STRUCTURE AND GROUP AFFILIATION IN DETERMINING THE CASH HOLDINGS: EVIDENCE FROM INDIA

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In this paper, we examine the effect of controlling shareholdings, family ownership, institutional ownership and business group affiliation on the corporate cash holdings. The present literature examines the impact of concentrated/controlling ownership, family ownership, institutional ownership and business group affiliation on the corporate cash holdings in different studies (Anderson and Hamadi, 2016; Liu et al., 2015; Locorotondo et al., 2014 and Ozkan and Ozkan, 2004) but there is no study to the best of our knowledge which considers all these ownership types together to examine the cash holdings. The literature also suggests that there is the impact of one ownership structure on another with respect to cash holdings (Cai et al., 2016). Thus, it becomes important to understand the relationship of different ownership structures and cash holdings by considering these ownership structures together. We also examine the impact of excess cash on tunneling to find if excess cash is expropriated or not in the presence of agency problem. The data of our study consists of all the listed firms from April 1, 2001, to March 31, 2016. To examine our hypotheses, we use annual financial data and data on the ownership structure of firms like promoters' holdings and business group affiliation. The time period of our study begins from 2001 because ownership and board structure data is available only from 2001 onwards. We exclude financial firms, government firms and joint sector firms from our dataset as these firms are subject to government regulations. For example, financial firms hold a large amount of cash due to regulatory set up by Reserve Bank of India (RBI) and also the main business of these firms is lending and borrowing of cash and hence, cash is subject to frequent changes on daily basis. Thus, our final sample consists of listed firms excluding financial, government and joint sector firms which includes 3014 firms and 28,105 firm year observations. Our sample includes 1032 group affiliated firms (11,489 firm year observations) and 1982 standalone firms (16,616). Our findings are consistent with Cai et al. (2016) where they find that affiliated firms hold less cash but in the state owned firms affiliates hold high cash which supports the agency problem associated with state owned firms. However, the findings of our first hypotheses are not sufficient to conclude that high cash holdings is due to the presence of agency problem in the Indian firms and thus we further investigate the implications of excess cash with respect to different ownership structure. We find that firms hold excess cash for the precautionary motive but excess cash held by affiliated firms and institutional ownership is tunneled. However, we don't find sufficient evidence of tunneling with controlling or family ownership due to the availability of excess cash. Our findings suggest that the corporate cash holdings provide precautionary benefits to firms but the agency problem outweighs the benefits of corporate cash holdings as it is tunneled by different ownership structures. This is the first study which equally values the different organizational structure and report that this difference matters in deciding the cash holdings of the firms.

Keyword: Cash holdings, Ownership structure, Institutional ownership, Business Groups

Copyright Ownership in the Era of AI-Generated Content

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The demarcation between computer-aided and computer-generated work has been rapidly blurred due to the ‘beyond exponential’ pace of AI development, resulting in a myriad of problems in the realm of intellectual property. As legislation lags behind innovation, this study aims to ask pertinent questions regarding the attribution of ownership for AI-generated content by understanding the schematics of machine-learning models. One major ethical concern is the use of copyrighted data for training models. Thus, companies are now blocking GPT web crawlers, explicitly prohibiting the use of their content for training models, and seeking compensation for their prior unauthorised use. The absence of human authorship through substantial human intervention further complicates ownership. We thus examine the scope of various suggestions by referencing contemporary cases and the challenges faced in the usage of generative AI: (i) ownership by AI, (ii) ownership by engineers, and (iii) no copyright for AI-generated works; and discuss the proposed solutions. AI-generated works should provide lesser protection to promote a balanced approach and protect the incentive to encourage human and machine creativity simultaneously.

Keyword: AI-generated, machine-generated, copyright ownership, copyrighted data training, AI legal entity

Analysing Coca-Cola's Crisis Management and Resilience in a Changing Global Landscape through a Resource-Based View

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Coca-Cola has maintained its success for a massive 137 years. It has consistently been dominant in the beverage industry ever since. In its long tenure, the company has encountered several adversities but has emerged victorious. This paper focuses on discussing various issues that the company has faced using the PESTEL model. It details the specifics of these issues and their impacts on the company. The analysis that has been conducted in the paper involves the resources that the company has employed in order to address these issues. The VRIO resource-based framework has been used to conduct the same. Each of the issues and the evaluated resources that the company potentially utilized for its resolution has been interpreted and analyzed. Hence crisis management of the company has been examined through an effective resource-based view. The company's anti-competitive practices which have contributed to some major issues are also scrutinized. Leadership and command in decision making is of significance in any company if it has to respond to any crisis effectively. The paper also studies the leadership commands and initiatives like the IMCR (Incident Management and Crisis Resolution) system developed by the company for effective management. This system enables the company to take the necessary measures and avoid escalation of the issue while resolving it in the most efficient manner possible. The findings of the study reveal that all of these resources contribute to two key aspects of the company which have made it possible to distinguish itself by playing a pivotal role in establishment and crisis management. The two crucial foundations identified are the company's globalization and reach, and digital interconnection which has helped Coca-Cola achieve this feat today. In conclusion, this paper comprehensively studies the various aspects right from the challenges faced, the crisis being managed through the existent resources of the company, its anti-competitive practices which have led to significant problems, its IMCR system to help manage such future crises and the resources which contribute in building the two critical pillars of globalization and digital interconnections for the company. Thus, Coca-Cola utilizes these techniques to overcome crises and thereby sustain in the dynamic market.

Keyword: Coca-Cola, Crisis-management, VRIO framework, PESTEL model, Digital Interconnections

Can Oil Prices Forecast Stock Returns? An extreme bounds out-of-sample forecasting approach

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We introduce a method to adapt Sala-i-Martin's (1997) extreme bounds analysis (EBA) to out-of-sample forecasting. Using our modified EBA, we test whether the information in oil prices can be used to forecast stock returns. Using multiple models with different combinations of predictor variables, we find little evidence to suggest that oil prices provide incremental information about out-of-sample stock returns. The effect of oil prices on stock returns has become stronger in the latter half of our sample period, but the forecasting gains are still economically small.

Keyword: extreme bounds analysis, out-of-sample forecasting

Asymptotic Dependence and Hedged Portfolio Risk

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We investigate the effect of asymptotic dependence in spot-futures pairs on the risk of the hedged portfolio. Results show that many commodity markets lack asymptotic dependence. Currency spot-futures pairs also have weak asymptotic dependence. Hence, we observe low hedging effectiveness for commodity and currency futures at extreme quantiles. The stock spot-futures pairs show strong asymptotic dependence and better hedging performance.

Keyword: Asymptotic dependence, Hedging

Case Study of India's Payment Transformation from Cash to Digital

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The study aims to provide a comprehensive understanding of the digital payment landscape in India. Based on the case study approach proposed by Mettler (2023), we gather and synthesize the existing knowledge on digital payment, providing insights into preferences and trends among different payment modes. The key findings indicate that the Unified Payments Interface (UPI) is prominent in transaction volume. At the same time, National Electronic Funds Transfer (NEFT) and Real-Time Gross Settlement (RTGS) are favoured for higher-value transactions. In addition to these digital trends, the study reveals that traditional paper-based modes of payment continue to hold a substantial position in terms of the total transaction value. The study underscores a positive impact resulting from the elimination of the merchant discount rate (MDR) on the adoption of the UPI. Furthermore, it emphasizes that UPI predominantly serves as a peer-to-peer (P2P) transaction platform. Moreover, comparative analysis shows a growing preference for fintech payment apps over traditional bank apps. These findings highlight the evolving digital payment landscape, with fintech apps gaining traction in transaction volume and value. This study adds valuable insights to the growing digital payment landscape and provides practical implications for policymakers and practitioners.

Keyword: Digital Payment, UPI, Fintech, Bank, Neo bank

Whistle Blowing Policy – Corporate Governance in India

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With an aggressive corporate governance framework evolving in both India and at a global level, the paramount importance given to the whistleblowing policy is not misplaced (Barde, 2021). Various statutory and regulatory bodies have recognized how effective a whistle blower policy is within the corporate framework (Kesharwani et al., 2023). The relevance of the whistleblowing policy was realized in the wake of corporate scandals world and India is no exception (D’Cruz & Bjørkelo, 2016). Accordingly, companies in India have been required to formulate an Internal Policy on access to Audit Committees (Agnihotri & Bhattacharya, 2015). Personnel who observe any unethical or improper practice being perpetrated by the people in the organization (not necessarily a violation of law) can approach the Audit Committee without necessarily informing their supervisors (Das Gupta, 2015). Companies are also required to take measures to ensure that this right of access is communicated to all employees through means of internal circulars, etc (Marwaha, 2017). This is a non-mandatory provision. The provision reads as follows: 49 2 D says that as part of the powers and functions of the Audit Committee, it shall also review the functioning of the Whistle Blower mechanism in case the same is existing (Anjana, 2022). As a non-mandatory part of the above clause it is provided that a “company may establish a mechanism for employees to report to the management concerns about unethical behaviour, actual or suspected fraud or violation of the company's code of conduct or ethics policy. This mechanism could also provide for adequate safeguards against victimization of employees who avail of the mechanism and also provide for direct access to the Chairman of the Audit Committee in exceptional cases. Once established, the existence of the mechanism may be appropriately communicated within the organization. While the mention of the whistleblowing policy within the framework can be seen as a positive development, there is a lot left wanting of the above provision of the listing agreement. There are many drawbacks in the provision as it stands today. One of the most significant criticisms that can be extended in this regard is that the policy is non-mandatory. Other provisions of Clause 49 will be rendered nugatory, if the requirement is made optional. The whistleblowing policy complements reforms such as a mandatory code of conduct and the mandatory presence of independent directors in the Board (Harris et al., 2017). The second major criticism that can be extended is the lack of a model whistleblowing policy. In a developing economy like India with little or no shareholder activism, a vibrant whistleblowing mechanism with adequate legislative safeguards for the whistle blowers can be the torch-bearers for corporate governance (Jaiswal, 2023). This research has emphasized to make whistleblowing policy as a statutory requirement for all companies by taking inspiration from the best practices of the developed economies (Verma & Chirania, 2020). Existing research has identified dilemmas that has to be confronted in implementing whistle blowing policy, while our study attempted in addressing those dilemmas by developing a theoretical argument for implementing an effective whistle blowing policy. The research highlights that implementing whistle blowing policy, will result in, improvement in the ethical business decision making and thus, cements good corporate governance practices.

Keyword: Corporate Governance, Whistle Blower, Code of Conduct, Audit Committee.

Digitizing the Economy: Understanding the role of Digital Finance for Financial Inclusion and Inclusive Growth

***Samridhi Kapoor (Central University of Karnataka)**
Dr. Shushma H. (Central University of Karnataka)

Academicians and policy-makers are paying increasing attention to financial inclusion (FI). The impact of digital finance (DF) on FI, however, has not been well researched. Further, growing body of literature is also advancing the impact of DF and FI on marginalized populations. However, not enough attention is paid to understand the potential drivers and challenges of digital approaches to FI and inclusive growth. The current study attempts to investigate whether DF driven by the internet revolution helps promote FI and inclusive growth. It explores the discrepancy between the FI discourse's implicit assumptions and concepts of accessibility, usage, and quality of digital technologies and aims to advance the discourse by providing a thorough framework for DF, FI, and inclusive growth. The study uses a qualitative approach that allows a detailed and systematic methodological process to uncover a multifaceted phenomenon in a social environment. The study emphasises the need to move beyond a straightforward individualistic adopter/non-adopter binary paradigm and 'supply focused' financial infrastructure in order to address the social dynamics of financial participation with new technologies. According to the study's findings, unless people have access to the necessary digital devices and a social environment (such as social networks and social support) to effectively adopt the financial service, using digital services will not lead to FI and inclusive growth. Thus, it comes to the conclusion that, despite the fact that digital services have facilitated and closed the gap in physical access to financial services, these services have not been exploited because of a lack of social awareness, basic connectivity, and financial literacy. By providing a thorough critical analysis and a fresh viewpoint on both DF and FI processes, the current study conceptually contributes to the literature on the acceptance of DF services. Finally, it summarises and offers some recommendations for financial service providers and policy stakeholders and how the measures should be implemented followed by guidelines for further study in order to enhance and promote digital FI and inclusive growth. Policy makers and DF service providers can use the study's findings to expand the boundaries of FI.

Keyword: Digital Economy, Digital Finance, Financial Inclusion, Inclusive Growth

"Powering Sustainable Investments: Exploring ESG Metrics and Reporting in Energy Finance for Optimal Growth."

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The global energy landscape is undergoing a significant transformation as the urgency to combat climate change and pursue sustainable development escalates. In this context, Environmental, Social, and Governance (ESG) criteria have emerged as essential factors that are used to evaluate the sustainability and ethical impact of an energy investment. As investors increasingly recognize the importance of aligning their portfolios with sustainability objectives, the integration of ESG metrics and reporting in energy finance has gained momentum. This research paper seeks to explore the pivotal role of ESG metrics and reporting in driving sustainable investments in the energy sector and its implications for optimal growth. It aims to highlight the potential benefits of incorporating ESG considerations, both for investors and the broader society, as well as addressing the challenges and opportunities that accompany this transition. The paper highlights the various ESG metrics used in energy finance, including carbon emissions, renewable energy production, and social impact. Implementing ESG practices in energy finance is not without challenges so, this study also discusses the challenges associated with ESG reporting, such as the lack of standardization and the difficulty in measuring social impact. The data used in this study is secondary data obtained from various academic journals, reports, and publications related to ESG metrics and reporting in the energy finance industry. The research concludes by emphasizing the significant role of ESG metrics and reporting in driving sustainable investments in energy finance and promoting a transition towards a low-carbon economy. It highlights the importance of adopting transparent and consistent ESG reporting standards to enable investors to make informed decisions about their investments. The paper recommends that energy companies should adopt transparent and consistent ESG reporting standards to enable investors to make informed decisions about their investments. By aligning investments with ESG principles, stakeholders can drive optimal growth in the energy industry while contributing to a more sustainable and resilient future for generations to come.

Keyword: ESG metrics, ESG reporting, energy finance, sustainability, low-carbon economy.

ENHANCING QUICK COMMERCE DELIVERY EFFICIENCY THROUGH JIT PROCEDURES: CUSTOMER AND DELIVERY PERSONNEL PERSPECTIVE

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EXTENDED ABSTRACT India's Quick Commerce (Q-Commerce) industry has boomed due to a consumer preference for convenient one-stop shopping. Delivery services played a crucial role in this growth, with mobile technology and digital literacy further driving expansion, particularly during the COVID-19 pandemic. This surge supported the trend of online buying. Quick commerce, or hyperlocal commerce, guarantees swift delivery through a tech-driven model. It seamlessly integrates e-commerce, logistics, and on-demand services for unparalleled convenience. Whether early player Dunzo which emerged in 2014 or the late entrants like Zepto, BlinkIt, and Swiggy Instamart, Giomart all focus on rapid grocery deliveries and earned the label of "quick retailers." Deloitte's 'Future of Retail' report stated that the major cost of Q-commerce would be technology (20%), operations (45-50%), personnel (25-30%), property (5-10%), and promotions (5-10%). These businesses stand out from e-commerce by offering 10-minute delivery. Statista Market Insights (2023) projected that India's Quick Commerce market would reach 52.1 million users by 2027. A supply-chain inventory management strategy called just-in-time (JIT) delivery delivers orders exactly when they are needed, cutting costs, decreasing time, and improving efficiency. Statistics demonstrate that consumers are likely to switch brands at a rate of 17% when orders are delayed for an extended period (V.J., 2020). Despite the huge potential benefits of JIT operations in quick commerce, there remains a significant gap in understanding how JIT principles apply specifically in the last-mile delivery sector. While JIT has proven effective in manufacturing and retail, its adaptation to the complex last-mile environment presents unique, underexplored challenges. This includes a shortage of empirical data and comprehensive approaches to meeting consumer expectations and coordinating delivery personnel. This article evaluates delivery efficiency in quick commerce platforms from the viewpoints of customers and delivery staff. To evaluate and improve delivery efficiency, the research uses a model of JIT that considers standard operating procedures, resource optimization, and customer satisfaction. The success of quick commerce platforms depends heavily on consumer satisfaction, and the research assesses elements like order accuracy, delivery timeliness, and real-time communication in gaining customer satisfaction. Standard practices are assessed regarding order selection, packing, staff training, and delivery route optimization. Resource optimization focuses on utilizing technology, enhancing visibility and control through technological integration, improving inventory data accuracy, and optimizing the deployment of delivery personnel. **CUSTOMER SATISFACTION STANDARDISED PROCEDURE REDUCE WASTE & TIME** JIT Model The research has adopted a descriptive approach to measuring delivery efficiency after surveying 248 customers who use the quick commerce platform and a sample of 78 delivery personnel who work in Q-commerce companies like Dunzo, Zepto, and Blinkit. The data was analyzed through Excel and Python. This study closes a significant gap in the use of JIT principles in the quick commerce, last-mile delivery industry both from Customers and Delivery people perspective. It has added valuable insights on how JIT Operations adopted by the companies helped to tackle the rapid growth and intense rivalry in this

market by emphasizing customer satisfaction and optimizing operational procedures. Key Words- Quick commerce, JIT operations, Customer satisfaction, Delivery efficiency, Standard procedure.

Keyword: Quick commerce, JIT operations, Customer satisfaction, Delivery efficiency, Standard procedure.

A conceptual framework to assess the Impact of UTAUT-2 on the Usage of Digital Payment Apps moderated by Consumer Ethnocentrism

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Ethnocentrism plays a vital role in determining the success of a product or service, especially in developing countries like India, where resources are not enough to compete with foreign giants. Consumers who have strong feelings of patriotism tend to have a natural inclination towards the products and services offered by their own nation which adds to the practice of ethnocentrism. The innovation and spread of technology have changed the manner in which consumers deal with their day-to-day activities. One such segment of change has been in the mode of payment used by them. The Unified Theory of Acceptance and Usage of Technology has laid down reasons that explain user intentions to use a certain technological innovation and their subsequent usage behavior. The UTAUT-2 extends that concept by adding other variables that play a crucial role in determining their behavior. A lot of studies have examined the effects of changes in technology and their impact on the consumers' daily lives but, there is a lack of research that provides a comprehensive analysis of the consumers' mindset as to whether the feeling of ethnocentrism affects their decision concerning the choice of Payment App used by them. The given study aims to find out whether ethnocentrism plays a moderating role in determining the behavioral intention of consumers to use a certain Payment App based on their nationality. The findings will guide marketers to use these insights for promoting their products and discovering avenues for attracting more and more consumers.

Keyword: Consumer ethnocentrism, UTAUT-2 model, national products, foreign products, digital payment apps, behavioral intention.

Predictive analysis of S&P BSE GREENEX index

***Noella Nazareth (Goa University)**

Forecasting the stock market is critically essential when formulating future investment strategies. In light of the profound negative influence exerted by the COVID-19 pandemic on global stock markets, investment decisions have become more challenging and riskier. However, during this period, a noticeable transition has occurred towards adopting a sustainable way of life. Consequently, we are inspired to analyse the sustainability index: S&P BSE GREENEX of the Indian stock market. This research analyses the predictive accuracy of the deep learning-based Long Short-Term Memory (LSTM) model for stocks within the S&P BSE GREENEX Index during the COVID-19 pandemic. The empirical outcomes of this study indicate that the LSTM model can make reasonably precise predictions for a wide range of companies across diverse sectors, even during a crisis. These findings provide valuable insights for investors seeking to make informed decisions regarding sustainability-focused investments represented by the S&P BSE GREENEX Index.

Keyword: S&P BSE GREENEX, COVID-19, LSTM, Predictive analysis, Time series forecast

Opportunities and Challenges in Oil and Gas Organizations: Indian Perspective

***Amol Somase (A N SOMASE & ASSOCIATES)**

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This research paper explores the opportunities and challenges faced by oil and gas organizations in India. It delves into the unique dynamics of the Indian energy sector, considering its rapid growth, environmental concerns, Technological upgradations and policy landscape. The study employs a comprehensive literature review and data analysis to identify key trends, critical issues, and potential avenues for improvement in this vital industry. By examining the current state of the Indian oil and gas sector, this research aims to provide valuable insights for stakeholders, policymakers, and industry professionals.

Keyword: Oil and gas, Project Organizations,

A Bibliometric Analysis of Mobile Fitness applications

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Immobility and a sedentary lifestyle have given rise to obesity among people throughout the globe, giving rise to heart diseases, hypertension, diabetes, etc. Change in the nature of jobs and lack of physical activity has been quoted as the major reason for a sedentary lifestyle (Liu et al.2021). Moreover, considering the above situation, WHO has also established a set of minimum criteria for physical activity for different age groups in order to maintain an optimal health condition such that people can achieve a reduction in risk factors for non-communicable diseases such as heart diseases, hypertension, diabetes, etc. (WHO 2018). Past researchers have shown encouraging results, that is a reduction in risk factors for mHealth application users (Kaman Fan et al. 2022). According to (Aboelmaged et al.,2021), most mHealth applications (apps) fit into one of two categories -health/fitness applications such as activity and calorie monitoring and medical apps for medical diagnostics and references. As per the need for prevention, monitoring the fitness apps suits the current situation. Continuous monitoring of health helps in the reduction of mortality rates due to chronic diseases (heart diseases, hypertension, diabetes, etc.). Fitness apps typically refer to mobile applications built with GPS, social networking capabilities, and sensor technologies that can help users record data such as their steps, running routes, calories burned, heart rate, etc. [Hu, J 2023, K Oyibo 2019, D. Yoganathan 2013]. The literature on the adoption of fitness applications is very limited, leading to the scope of further studies. It becomes utmost important to study the adoption behavior of fitness applications among the masses to reduce health risks. Since the adoption studies in the area of fitness applications are limited, it is proposed to adapt the studies related to the adoption behavior of wearable fitness devices, which is considered analogous to fitness applications.

Keyword: mhealth, fitness apps, physical activity, wearable devices, fitness app adoption

Sustainable Project Management

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Background India and the world are witnessing the era of megaprojects. Nevertheless, the success factors of megaprojects are seldom shared amongst each other. The average project completion time of large and megaprojects across the globe ranges between 49 and 59%. For India, it is a dismal scenario. MOSPI (Ministry of Statistics and Programme Implementation) data of the 1736 Projects studied, 31.5% faced a time overrun of 44.5 months and 25.86% of projects faced a time overrun of 4.29 lakh crore. These delays will inherently have a significant impact on the carbon footprint and therefore the projects are not considered sustainable. Nearly 24% of the total emissions in India are due to construction related activities (Devi and Palaniappan 2014). Project Management of such megaprojects therefore becomes critical for balancing ecology, environment as well as completing them within budgeted time and cost. Sustainable Project Management (SPM) focuses on reduction of carbon footprint during execution and delivery of projects. It ensures coherence with the SDGs set for India and alignment of project goals with SDGs without losing focus on its construction targets. This paper proposes to establish a comprehensive framework for SPM and highlights its advantages. Use of emerging technologies and the parameters identified can contribute to reduction of carbon emissions and support in India's net zero emissions target by 2070. Need for Study While a substantial body of literature on project management is developed, research on Sustainable Project Management (SPM) is fairly sparse, and more research is needed for uniformity and in-depth understanding of means to reduce the decarbonization during project execution. Existing project management methods and processes focus on traditional success metrics such as time, cost, quality, and safety. However, projects should have the concept of cradle to grave assessment when it comes to the aspect of sustainability. Emphasis has to be given to the type of material, the need for the material to be used and the impact on the carbon footprint and what is proposed to reduce the carbon footprint. As such, project lifecycle assessment should be an important tool along with the traditional project management processes. Research Gap and Methodology Overview There are many standards in place all throughout the world to gauge the type of construction. Some of the systems created by various nations or organizations include GRIHA, IGBC, DGNB System, etc. (Devi and Palaniappan, 2014). However, it is now necessary to establish an integrated standard for the building of sustainable projects using project management. Although it is still possible to give a building gold or platinum rating, this is not the case when a refinery is being built. Consequently, there is a need for the standardization of ratings based on the project, its construction methodology, the use of materials, and the finished building or construction, etc., with reference to sustainability and the means and measures adopted during execution to efficiently manage the projects by using eco-friendly materials, methods, and finishing them in the most sustainable way possible. To this end, the present paper aims to develop a framework which will use multi-dimensional analysis to check by which means the footprint is minimized without compromising on the project goals. Implications Once a framework has been created, it is suggested that it be tested on a few future building/ construction projects at various stages to determine its adaptability and vulnerabilities and to make adjustments as necessary. This framework's implementation will assist in making the projects ecologically responsible and

sustainable. From an organizational standpoint, this framework will assist them in making sustainable goals a way of life by incorporating them into their project management procedures and organizational policies. The global carbon footprint will undoubtedly be reduced if all projects use the SPM strategy, which will also contribute to the general sustainable growth of the nation.

Keyword: Sustainable Project Management (SPM), Sustainability, Decarbonization, Life Cycle Assessment, Sustainable Development Goals (SDG), Construction, Megaprojects

Entrepreneurial Politics as the Answer to the Low Level Equilibrium Trap: The Indian Case of JAM Trinity

***Kausik Gangopadhyay (Indian Institute of Management Kozhikode)
Swarn Rajan (Indian Institute of Management Kozhikode)**

The common problem of low-level equilibrium for emerging economies is solved through an irreversible decrease in transaction cost as is the case with India's digitalisation. After the JAM trinity, the enactment of the Aadhaar Act 2016 and subsequent landmark Supreme Court judgement in 2018 were critical to developing infrastructure for this transformation of Indian institutions through digital technology. We have studied various aspects of this case of big push for an emerging economy and concluded this as a case of entrepreneurial politics with the population having generally benefitted and a small interest group having suffered losses.

Keyword: Digital transaction; Digital governance; Entrepreneurial Politics; Tipping Point; Low-level Equilibrium.

Consequences of Virtual Work at an Individual, Team, and Organizational level: A Bibliometric analysis and Future Direction

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Varun Elembilassery (Indian Institute of Management Ranchi)

Virtual work has been known by several terms such as telework, remote work, work from home, telecommute, and recently as hybrid work. This mode of work was practiced widely during the Covid-19 pandemic and has now emerged as the new way of working. Hence, it is important to understand the impact it has on employees, teams, and organizational. This need drives the objective of our study, which is to understand the current dynamics of the field of virtual work with a specific focus on the consequences it has at individual, group and organizational level. To achieve this objective, we have conducted a bibliometric analysis of 2306 studies published between the year 2000 and 2023 across various disciplines. We observe a sharp increase in the number of studies being published on impact of virtual work since the year 2020. At an individual level, the most popular themes on which the consequences have been studied includes employee well-being, employee performance, work-life balance, stress, and job satisfaction. At the team level, leadership, communication, and trust are the most studied themes. The research at the organization level has been limited with studies primarily focusing on studying the impact of virtual work on organizational performance. We conclude by identifying future research directions. The foremost need is to push forward greater research focused on studying the consequences of virtual work at an organizational level. At the team level, the impact of virtual work has been studied primarily in context of globally distributed teams. The future research can identify the consequences that are unique to hybrid work teams which are not geographically distributed. At an individual level, there is a need to further investigate the impact on employee commitment, motivation, innovation, and creativity.

Keyword: Telework, Telecommute, Remote work, Virtual work, Work from home, Virtual team, Remote team

Does ESG reporting matter? Evidence from India

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India's market regulator, the Security Exchange Board of India (SEBI), has started mandating specifications on ESG disclosures based on the market capitalisation of the firms since 2012. Until 2021, there have been five such announcements, the recent one being Business responsibility and sustainability reporting (BRSR). We formally investigate whether ESG reporting creates firm value with the passage of these five regulatory events from 2012 to 2021. We employ a regression discontinuity design (RDD) framework with the event study approach to understand the causal impact of the mandates on the firm value affected by the regulations. We find that throughout the passage of five events, there is an overall drop in the firm value for the affected firms ranging from 5.7% to 6.8% relative to the unaffected firms. We then investigate the cross-sectional variations of the firm value based on the materiality of sustainability reporting for identified industries, the high R&D firms, and industries prone to high corruption. We find that the market values the firms more in the cross-section where ESG reporting is material. We also find that the market places more value on ESG reporting for industries prone to high corruption. Similarly, the market places more value on sustainable reporting for more innovative firms. We carry out a battery of robustness tests and Placebo tests to validate our main results.

Keyword: ESG disclosure, sustainability reporting, non-financial disclosures, firms value, regression discontinuity design, event study

Determinants of Green Consumption: A Systematic Review of Marketing Literature during 2008-2023

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With global environmental concerns such as resource depletion, climate crises, and ecological degradation gaining momentum, consumers have made a concerted effort in shifting towards more sustainable and eco-friendly choices. Along these lines, past research has depicted growing trends of green consumption behavior among consumers. Responding to calls from several researchers to promote an eco-centric paradigm, the current study investigates the determinants of green consumption behavior by integrating and summarizing existing knowledge on this phenomenon within the marketing and consumer research domain. We adopted a systematic literature review methodology and reviewed 102 shortlisted articles published across top management journals during 2008-2023 with green consumption determinants as the central theme. Thematic analysis was performed which revealed five dominant themes across literature: (i) Socio-demographic factors, (ii) Attitudinal factors related to the environment, (iii) Attitudinal factors unrelated to the environment, (iv) Product or service-related factors, and (v) Institutional factors. Furthermore, the review tries to identify strategies and patterns of green consumption behavior. Finally, we locate a few research gaps in the extant literature and give directions to future research.

Keyword: Green consumption, Sustainable consumption, Systematic Literature Review, Thematic analysis

Omni-channel retailing: Status of channel integration and digital adoption in India

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Even in developing countries, customers want to purchase products from different platforms - all effortlessly and seamlessly. Thus, the omnichannel will soon become the new regular in retailing. Therefore, there is a sense of urgency among the business leaders for omnichannel transformation. However, knowing if the retail industry is ready for such a transformation is vital. Therefore, the present study aims to assess the current status of channel integration among various retail sectors. The study collected data from about 102 leading Indian companies from the four sectors (Personal Care, Consumer electronics, Fashion and apparel and Grocery (incl. supermarkets and hypermarkets)). The method used in the data collection is the mystery shopper technique. Since omnichannel retailing requires the integration of channels concerning its management, information, and operations, we use channel integration level measures (with 35 indicators) extracted from the previous studies. The result is used for the comparative analysis across the sector. In this manner, the study helps establish the values as a reference for retailers across the sectors and guides companies for their future upgradation vis-à-vis omnichannel strategies.

Keyword: omnichannel, retailing, channel integration, digital adoption

Examining the Influence of Consumers' Awareness about Surveillance Capitalism on Consumers' Online Buying Intention: Mediating role of privacy

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Subhas Chandra Bose (Thapar Institute of Engineering and Technology)**

Examining the Influence of Consumers' Awareness about Surveillance Capitalism on Consumers' Online Buying Intention: Mediating role of privacy Introduction: Surveillance Capitalism is a process of creating, collecting and manipulating consumers' data in order to earn revenue. In the digital era, there has been extensive adoption of different technologies across the different industries, which has given rise to the concept of surveillance capitalism. Online shopping has become integral part of consumers' life. The marvelous increase in digitalization in e-commerce has made shopping so easy and convenient but on the other side it has heightened the concerns about protection and safeguarding of personal data. Therefore, growing awareness among consumer about surveillance and its influence on their shopping intention has become a matter of paramount importance. So, the study attempts to examine the relation between consumers' awareness about surveillance and consumers' online buying intention through the mediating role of privacy. Design and methodology: A survey based study has been conducted in the region of Punjab, Haryana and Chandigarh. Self-structured questionnaire has been framed to accumulate the data. Stratified random sampling has been used to identify the sample. The data has been collected from the five hundred young consumers who are actively involved in online shopping. Structural equation modelling has been used to test the hypotheses. Results: In order to assess the reliability and validity of the model, factor loadings, Cronbach's' alpha, composite reliability, average variance extracted and discriminant validity were examined. All the values were in acceptable range which indicates that measurement model is reliable and valid. Further, path coefficients and r square was examined to investigate the structural relationship among different constructs. The result highlights that there is a significant negative relationship between consumers' awareness about surveillance capitalism and consumers' online buying intention which signifies that more the awareness less is the intention to go towards online shopping. The relationship among two is enhanced through the mediating effect of privacy. There exists partial mediation. It signifies that the consumers' awareness about surveillance has an indirect effect on consumers' online buying intention through the mediating role of privacy. Discussion: In the era of data collection and analytics, consumers are aware of surveillance practices of service providers. It has raised a concern of privacy of personal information which influences the consumers' buying intention. The study reveals that consumers' awareness negatively influences the consumers' buying intention and the impact enhances with the mediation of privacy. Research Implications: The study contributes to understand the consumer behaviour in digital shopping landscape, benefiting both the consumers and businesses. It will help marketers to create a balance between data driven personalization and meeting consumers' privacy expectations. It will act as a base for future research. Research Limitations: The study is confined to the young and educated consumers only. It hasn't taken into consideration less educated people. More factors could have been studied which influence the consumers' buying intention under the influence of surveillance.

Keyword: surveillance, shopping platform, intention, privacy, data

Conflict in hybrid work teams – its nature and management

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Extended Abstract Objective: The objective of this paper is to identify what causes conflict in hybrid work teams, the nature of the conflict emerging, and its management. This study builds an understanding on how hybrid teams are fundamentally different from virtual teams with respect to their experiences with conflict. **Theoretical Background:** Virtual team, global virtual/distributed teams, and hybrid teams are forms of dispersed teams. Virtual teams, often referred as global virtual teams, have been defined as one whose members rely on technology-mediated communication while working across geographical, organizational, and/or time boundaries to accomplish team tasks and goals. Such members may be present locally within an organization's physical facilities, dispersed domestically within a single country or dispersed globally across several countries and time zones (Wakefield, R. L., Leidner, D. E., & Garrison, G., 2008; Kankanhalli, A., Tan, B. C., & Wei, K. K., 2006). Hybrid teams on the other hand, are teams where individuals collaborate both virtually as well as face-to-face (Cheng, X., Yin, G., Azadegan, A., & Kolfshoten, G., 2016). Hence, they are similar to virtual teams as they too are dispersed and use information technologies to communicate and collaborate. However, they are different from virtual teams as they have some level of face-to-face interaction and may be relatively less temporally dispersed and culturally diverse. So far the extant research has focussed on studying conflict in either traditional teams (co-located teams) or in virtual teams. However, the understanding of conflict in hybrid teams is limited, which drives the need for our study. **Methodology:** This study uses a grounded theory approach where in-depth interviews were conducted with managers leading teams that have members working in hybrid mode. Thematic analysis revealed the triggers of conflicts and conflict management approaches adopted by the various leaders. **Findings:** This study reveals the conflicts that are unique to hybrid teams along with identifying the mechanisms to manage them in order to sustain the team's performance. **Practical Implications:** This study acts as a guide for HR leaders to understand the conflicts that may emerge in hybrid work settings and can enable them to make informed decisions. **Theoretical Contribution:** For researchers, this study presents a theoretical model listing the antecedents of conflicts, types of conflict, and conflict management strategies that can be adopted in hybrid work settings. **Originality:** This is one of the first few attempts to highlight conflict and its management in hybrid work settings. **References:** Wakefield, R. L., Leidner, D. E., & Garrison, G. (2008). Research note—a model of conflict, leadership, and performance in virtual teams. *Information systems research*, 19(4), 434-455. Kankanhalli, A., Tan, B. C., & Wei, K. K. (2006). Conflict and performance in global virtual teams. *Journal of management information systems*, 23(3), 237-274. Cheng, X., Yin, G., Azadegan, A., & Kolfshoten, G. (2016). Trust evolvment in hybrid team collaboration: A longitudinal case study. *Group Decision and Negotiation*, 25, 267-288.

Keyword: virtual teams, global virtual teams, dispersed teams, virtual work, remote work, telework, work-from-home

Public Social Media Use and Managerial Capabilities: The Case of Knowledge Workers

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In the last decade and a half, social media (SM) tools have their presence felt in the workplace, across industries and levels of decision-making. Despite the explosion of research in this domain which has investigated several aspects, many critical questions remain unaddressed. We utilize a sample of middle and senior managers engaged in knowledge work in India, to examine how the use of public social media (PSM) tools in the workplace can enable the crucial capabilities of sensing and seizing that are indispensable in the current fast-paced business environment. Further, we examine the role played by managerial social capital in helping managers develop these capabilities because of social media use. We use a hypothetico-deductive survey-based approach using a sample of 208 managers to examine the relationships between PSM use, managerial social capital, and managerial capabilities of sensing and seizing. The findings of this paper can help advance the extant scholarly understanding of the value added by PSM use at the managerial level and has important implications for practitioners. Possible avenues for future research are also discussed.

Keyword: public social media; sensing; seizing; knowledge workers; managers; survey

Adapting Pedagogical Roles for Navigating the "Phygital" Learning Landscape : A Shift in the Teacher's Role

***Sudipta Majumdar (Adamas University)**
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Technology must be used in the educational environment if Education 4.0 is to become Education 5.0. Since the last few years, human existence has become more and more technologically focused, which was accelerated by the Covid 19 pandemic. The epidemic taught us to incorporate technology into every area of our lives. And one area where adaptation got more difficult even though it was inevitable is in the field of education. The National Education Policy 2020 that the Indian government unveiled was a positive development for the field of education. The quality of education is a key priority of this policy, and one of those focus areas is digital transformation. The main pillar of this shifting universe are the teachers, who have simultaneously evolved and adapted to survive in this "Phygital" learning environment, which combines the physical and digital elements of education. This research focuses on the changes teachers made to adapt to the physical learning environment in higher education. This essay will also list the various resources & methods educators employ to provide kids with a high-quality education. The variables influencing the quality of instruction in instruction 5.0 will be identified using the appropriate statistical tools. This study will aid in developing strategies for various areas to deliver high-quality education via digital transformation.

Keyword: NEP2020, Phygital, Digital Transformation, Higher Education Institutions

Innovative Applications of Artificial Intelligence in Marketing: A Comprehensive Review and Future Directions

***Priya Nath (Chandragupt Institute of Management Patna)**

Artificial Intelligence (AI) refers to the simulation of human intelligence in machines. It involves the development of algorithms, software, and hardware that enable machines to perform tasks that typically require human intelligence. AI systems can analyze data, recognize patterns, make decisions, and learn from experience, all with varying degrees of autonomy. Artificial Intelligence contributes to improving the speed, precision, and efficiency of human efforts in any process. It serves as a driver for introducing groundbreaking innovations across various industries. In recent times, Artificial Intelligence has been integrated into various industries and domains. It is widely used in the Medical and Information Technology domain. With the advancements in the Artificial Intelligence field at a rapid pace, organizations are also looking at opportunities to integrate Artificial Intelligence and marketing. This has led to cutting-edge advancements in customer engagement, personalization, data analytics, and automation. The traditional marketing approaches, which relied heavily on intuition and past experience, are now being complemented with data-driven insights generated by AI. The paper will focus on the significant paradigm shift in AI and marketing over the years. Initially, AI was mainly used for automating routine tasks such as email campaigns, social media management, and customer service. However, with the advancement of AI technologies and the growing availability of data, AI is now being used for more complex tasks such as personalized recommendations, predictive analytics, creating content, and conversational chatbots. The paper will explore Emotional Artificial Intelligence as a significant tool in understanding consumer behavior, needs, and preferences. The paper will also focus on the ethical implications of AI in marketing. Companies are now more aware of the potential biases in AI systems and are taking steps to ensure that their AI-powered marketing campaigns are fair and transparent. Additionally, there is growing concern over the use of AI for deep fakes and other forms of manipulation in advertising. This paper studies the existing research on AI's role in marketing innovation, explores case studies of innovative AI-powered marketing campaigns, and discusses the potential impact of AI on the marketing landscape. Additionally, this paper outlines emerging trends and unexplored areas where AI can further enhance marketing practices, providing valuable insights for both researchers and practitioners in the field.

Keyword: Artificial Intelligence, Marketing Innovation, Marketing Automation, Ethical AI, Emotional AI

Green Energy Geopolitics: Navigating the Intersection of Energy, International Relations, and Sustainability

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Bateshwar Singh (Central University of Jharkhand)

The global transition to green energy sources represents a pivotal moment in the intersection of energy, geopolitics, and environmental sustainability. This review paper explores the multifaceted dynamics of the geopolitics of green energy, shedding light on its complex interplay with traditional power structures, international relations, and resource competition. The paper examines various geopolitical dimensions, encompassing energy security, resource competition, and international cooperation. It investigates how nations strategically position themselves in the race for green energy dominance and secure access to critical resources, including rare earth minerals. A focal point is the transformation of global power dynamics resulting from the transition from fossil fuels to green energy. Traditional energy-exporting nations face shifting fortunes, while renewable energy superpowers emerge. International agreements and alliances related to green energy, such as the Paris Agreement, are scrutinized to assess their impact on geopolitics and global cooperation. Challenges and conflicts arising in the context of green energy are explored, from disputes over renewable energy resources to territorial claims in the Arctic and trade tensions within the clean energy supply chain. Case studies spotlight regions and nations exemplifying the geopolitical implications of green energy adoption, including China's global renewable energy investments and the European Union's energy transition. The role of environmental diplomacy in shaping geopolitical strategies for green energy is discussed, illustrating how nations navigate climate and energy issues on the international stage. The paper concludes by summarizing key findings and their implications for policymakers, energy practitioners, and scholars. It identifies future trends and challenges in the geopolitics of green energy, emphasizing the need for ongoing research in this dynamic and critical field. This comprehensive review paper contributes to our understanding of the evolving landscape of energy geopolitics, with green energy at its epicenter. It illuminates the profound impact of the global transition to sustainable energy sources on international relations, resource competition, and environmental sustainability.

Keyword: Green energy, Geopolitics, Sustainability, International relation, Climate change

Do renewable energy consumption, financial globalization, digital innovation and green innovation contribute to ecological sustainability in BRICS Nations?

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Komal Kanwar Shekhawat (NITI Aayog)**

In the last few decades, the accelerated pace of economic expansion and increasing demand for energy have increased the vulnerability to climate change. This originates primarily from an excessive dependence on fossil fuels, resulting in a subsequent surge in CO₂ emissions which not only drive global warming but also propel a more critical condition resembling global boiling. The repercussion of global warming has placed considerable strain on ecological sustainability and developmental progress exerting a profound influence on worldwide climatic conditions. One of the primary concerns for policymakers and researchers is the escalating environmental pollution caused by the emission of greenhouse gases (GHGs) resulting from rapid economic growth. The consequences are evident through recurring climate events such as floods, landslides, melting glaciers, tsunamis, storms and rising sea levels. The immediate effect of this threat is seen in developing and least-developed countries as they lack basic climate-resilient infrastructure and funds. The global economic growth increasing at 3-4% annually comes at the cost of environmental degradation due to excessive fossil fuel-based industrial production and enormously increasing energy demand. As a result, policymakers and researchers are confronted with the dual challenge of achieving rapid economic growth while ensuring ecological sustainability. Consequently, implementing long-term environmental policies emerges as a significant solution for fostering ecological sustainability on a global scale. The warning of the Intergovernmental Panel on Climate Change (IPCC) can't be ignored to keep global warming under 1.5° and attain zero emissions by 2050. To decarbonize the economy and reinforce the Paris Agreement, considerable elements such as renewable energy consumption, and innovations in environmental and digital technology are considered indispensable for forging a climate-resilient and inclusive economy. Substituting fossil fuel energy with sustainable renewables stands as a primary defense against rising global GHG emissions. Within this context, this paper investigates the effects of economic growth, green innovations, renewable energy use, digital innovations and financial globalization on CCO₂ in BRICS nations from 1990 to 2019 by employing CCEMG and AMG estimation techniques. The study is the first of its kind that uses novel second-generation panel cointegration and econometric techniques that capture the cross-sectional dependency and slope heterogeneity. The results demonstrate that the expansion of the economy and increased financial globalization escalate consumption-based carbon emissions. Conversely, renewable energy use, advancements in environmentally friendly innovations, and the adoption of digitalization contribute to enhancing the environment by lowering emissions. BRICS nations possess substantial potential in renewable energy sources, and transitioning from fossil fuels to renewables is the key to lowering carbon emissions and upholding environmental sustainability. Given their dependence on fossil fuels, BRICS economies should leverage financial globalization to augment investments in green technology, renewable energy and sustainable infrastructure with a focus on green growth prioritizing augmenting green

employment, eco-tourism and sustainable development simultaneously minimizing environmental degradation and carbon emission.

Keyword: BRICS countries, Consumption-based carbon emissions, digitalization, financial globalization, green innovation, environmental sustainability

Digital Implications on Health Insurance - Opportunities and Challenges

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This paper discusses the developments of health insurance due to digital implications in the future. This paper also discusses the possible challenges and opportunities. As a result of emerging risks like climate change, pandemic risks (COVID-19), and changing lifestyles, health risk exposure including mental health stress will continue to grow exponentially in the years to come. Though the quality of health care is advancing with the usage of blockchain, AI & ML, IoT, etc., the cost of health care will continue to be skyrocketing in developing countries like India. Further, the health risk protection gap is also expected to rise significantly as the insurance penetration is still quite low at 1%, and nearly 40 crore individuals do not have any kind of health insurance protection, due to a lack of affordability, and awareness. Information asymmetry and quality of health care as well as the infrastructure lagging as compared to developed markets. However, increasing exposure and rapidly evolving digital healthcare technologies would strongly drive demand for more customized personalized care, new innovative therapies, and medicines which would provide new opportunities for all the key stakeholders in the healthcare ecosystem. All the stakeholders – government, insurers, reinsurers, organizations, healthcare service providers, and individuals, should come forward to build a healthy society to achieve the universal healthcare mission of the government in the years to come.

Keyword: Digital, Health, Insurance, Mental Health, Technology

Deglobalization and Human Development: A Comparative Study of India and the USA

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There is a growing concern about the growing opposition to globalization, commonly referred to as "deglobalization". Deglobalization, marked by protectionist policies and reduced international cooperation, is said to have different impacts on countries contingent upon their respective levels of development. This study explores the impact of deglobalization on human development for an emerging market like India and a developed country like the USA. A deglobalization index is derived KOF globalization index to measure deglobalization. Human development is measured using the Human Development Index. Methods of correlation and regression are employed to examine the relationship between deglobalization and human development for the period 2007-2020. A significant negative relationship between deglobalization and human development is found in India. A positive relationship between deglobalization and human development is found in the USA. However, the relationship is not significant in the case of the USA.

Keyword: Deglobalization, developed nation, emerging market, human development index, KOF Globalisation index

Investigation of Cognitive Function in Sleep Deprived Individuals: Identifying Outliers.

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Shivanshu Singh (Indian Institute of Management, Ranchi)

This study explores the intricate relationship between sleep and cognitive performance in college students. While established research highlights the critical role of sufficient sleep for optimal cognitive function, this investigation focuses on exceptional cases—individuals who maintain cognitive performance despite sleep deprivation. Using standardized assessments, including the Wilson Card Sorting Test, Psychomotor Vigilance Test, and Pittsburgh Sleep Quality Index, we rigorously compared cognitive performance under normal sleep and sleep deprivation conditions. Remarkably, outliers emerged, particularly in the Wilson Card Sorting Test, revealing individuals who exhibited cognitive resilience during sleep deprivation. Although the Psychomotor Vigilance Test showed a significant decline in cognitive vigilance, it did not identify outliers in this domain. These findings enrich our understanding of the complex interplay between sleep and cognitive performance, shedding light on cognitive resilience in the face of sleep deprivation, with potential implications for stress management, training, medical management, and sleep-cognitive research.

Keyword: Sleep deprivation, Cognitive performance, College students, Outliers, Cognitive resilience, Wilson Card Sorting Test, Psychomotor Vigilance Test, Pittsburgh Sleep Quality Index, Sleep-cognitive research, Domain-specific effects, Cognitive flexibility, Exc

Impact of Emotional Intelligence in Mid-Career Transitions: A Comparative Analysis of Government and Private Sector Teachers

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Dr. P B, Director and Professor Deshmukh (Shri Shankaracharya Technical Campus Bhilai CG)

ABSTRACT Employees are motivated to change their job roles in the conducive environment led by the heightened career demand. This motivation is particularly observed among individuals who're in their mid-career phase. Mid career loosely defined as having more than 10 years of employment. The study underscores that mid-career transitions are significantly influenced by an individual's satisfaction with their life and job. Furthermore, it was found that emotional stability plays a pivotal role in facilitating successful career changes or adjustments. Those possessing higher levels of emotional intelligence exhibited a greater propensity to transition between careers with relative ease compared to individuals with lower emotional intelligence. Our comparative analysis of government and private sector teachers highlighted several significant insights. The research encompassed both female and male educators, providing a comprehensive understanding of gender variations in mid-career transitions and emotional intelligence among teachers with more than ten years of experience. In particular, we found that gender disparities in mid-career transitions and emotional intelligence were notable in this group. By conducting this study in public and private sector colleges and universities, we have illuminated the differences in mid-career transitions and emotional intelligence between these sectors. While private sector educators tend to change the organisation or employer for their need for career transition, the government sector educators strive for the career transition within the organisation. This research has not only deepened our understanding of how work performance patterns change among individuals at the midpoint of their careers but also shed light on the influence of demographic factors such as income and qualifications on mid-career transitions.

Keyword: Employee Performance, Emotional Intelligence, Mid-Career Transition, Mid-career crisis

"Unearthing the Green HRM Paradigm: A Comprehensive Literature Review on Imperatives, Benefits, and Initiatives"

***Shohrat Fatima (Banaras Hindu university)**
Vishal Laheri (Banaras Hindu university)

"Unearthing the Green HRM Paradigm: A Comprehensive Literature Review on Imperatives, Benefits, and Initiatives" Abstract Introduction- Environmental sustainability has become a top priority for many businesses. For example, improving responsible sourcing, reducing waste, and using less energy and water are now key focuses of organizational environmental sustainability programs. Employee participation in the process is essential to achieving these environmental goals. Green human resource management, (GHRM) which is defined as "...the systematic, planned alignment of typical human resource management practices with the organization's environmental goals..." (Jabbour, 2013), is the environmental and green aspect of human resource management (Aboramadan & Karatepe, 2021). Purpose- This research aims to examine the field of green human resource management and its influence on employee green behaviour. The intention is to consolidate the existing body of knowledge in this area. The objective of this paper is to conduct a comprehensive evaluation of empirical research on green human resource management and its impact on employee green behaviour (EGB). Furthermore, it seeks to identify, analyze, and combine the findings from relevant studies on green human resource management. Methodology – The study uses systematic literature review analysis and is performed on published work on integrated GHRM and EGB. The study will proceed with a systematic literature approach to uncover the underlying theories, models, sectorial distribution, and nomological network of green human resource management in the literature on green human resource management in the service category. Research articles reconnoiter from a wide range of academic journal databases - Google Scholar, Scopus, and WOS used to identify peer-reviewed, evidence-based articles on green HRM in the service industries literature. Findings -The examination highlights the individual and organizational factors that influence the relationship between GHRM and EGB. The findings of the examination are classified under various subheadings, which include 1. analysis of keywords, 2. In-depth depictions of the methodology and approaches adopted in papers, 3. The analysis of theories in studies is conducted to comprehend the theories that have been utilized in studies throughout the chosen time frame. 4. Regional distribution tends to provide an understanding of the research pattern of the sample studies across the globe (Benevene & Buonomo, 2020). The systematic literature review concluded that very limited studies have been conducted on GHRM and EGB in the service context. Implication- The current investigation will assist in the organization of the scattered literature on GHRM and EGB. The study will aid future researchers by establishing a foundation of knowledge by giving an overview of new research and publishing trends and clarity on the various methodologies and techniques employed. This study also examines the numerous terminologies, theories, and variables that impact GHRM and EGB, thus aiding future researchers in understanding the cause-and-effect relationship between the two. Consequently, it will contribute to the existing body of literature on GHRM and EGB and can be considered a fundamental starting point for future studies. Originality/value – This study is to conduct a

systematic literature review on integrated GHRM and employee green behaviour in the service industry. Moreover, the paper also provides researchers with an in-depth summary of the available literature and a blueprint for future studies on GHRM and EGB.

Keyword: Employee green behaviour, Green human resource management, Sustainability, environmental performance, pro-environmental behaviour, service.

Evaluating the market reaction to Green Bond Issuance in India: Empirical Evidence from the BSE 200 Index

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BATESHWAR SINGH (CENTRAL UNIVERSITY OF JHARKHAND)
AJAY PRATAP YADAV (CENTRAL UNIVERSITY OF JHARKHAND)

The green bond as an innovative financial instrument is growing rapidly in developing countries, where India ranks second in the outstanding value of green bonds. They are used for funding green projects to achieve India's targeted Sustainable Development Goals. This study has been performed in order to examine the impact of green bonds that are issued by Indian companies on their stock market returns, which is how the stock market reacts to the issuances of green bonds. This study was empirically tested using secondary data on green bonds. Individual stock prices are sourced from the BSE (Bombay Stock Exchange) official website, where all the selected companies in our study belong to the S&P BSE 200 index. Issuance dates were collected from publications and periodicals such as The Economic Times, India Times, etc. Green Bond (GB) ratings were collected from Fitch Ratings. The event study methodology was applied with an event window of 21 days and 31 days. The calculation of the expected returns is done using the Capital Asset Pricing Model (CAPM) model. The results of our study showed that the issuance of green bonds had a statistically significant and positive reaction on the stock market, as cumulative abnormal returns (CAR) were positive and statistically significant. This research will add to the existing pool of knowledge in the green bond field, helping issuers, investors, and traders as the demand for green bonds is growing rapidly in developing markets. Therefore, understanding the market reaction of green bond issuing companies becomes important to understand the value of firms, and policymakers can develop guidelines for issuing green bonds in the Indian market. Several studies have been undertaken regarding market reactions to changes in investments in capital structures in the developed financial markets globally. To our knowledge, this is the first event study to examine the impact of green bonds that are issued by Indian companies on their stock market returns, based on insights from the BSE 200 index.

Keyword: Sustainable Development Goals, Green Bonds, Green Finance, Event Study, Stock Market Reaction, CAPM

REVIEW OF FACTORS AFFECTING HOUSEHOLD DEBT

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AJAY PRATAP YADAV (CENTRAL UNIVERSITY OF JHARKHAND)**

Over the past few decades, household debt has expanded significantly in conjunction with credit to individuals. The goal of this study was to synthesize existing information on household debt by identifying its main factors and laying the groundwork for future research in this area. Through a systematic literature study, an exhaustive analysis of 35 free-access research articles based on household debt from 2000 to 2022 has been conducted to categorize the most influential factors affecting household debt. The majority of reviewed papers indicated that socio-demographic factors; income, age and gender, macroeconomic variables; unemployment, inflation, interest rate and behavioural aspects; risk attitude and religious beliefs were observed to be the most important dominating factors in deciding household debts across developed as well as developing nations. The study has also provided an approach for categorizing the key ideas, literature streams, and variables pertaining to household debt.

Keyword: Household debt, credit, socio-demographic, macroeconomic, behavioural aspects

Growth and Performance of ESG Mutual Fund Schemes in India: BSE Greenex Benchmark

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ESG investing is becoming more popular on a worldwide scale, and India is seeing a rise in interest and understanding of sustainable and responsible investment strategies. The demand for ESG funds is anticipated to increase in the future due to escalating environmental and social concerns and governmental attempts to support ESG investing. AMC's have started establishing equity schemes in the ESG arena under the thematic category, and ESG funds are growing in the Indian mutual fund business. The present article attempts to investigate the growth of ESG funds in India as well as to analyze the performance of existing funds in the category. The paper uses well-known metrics including the Calmar ratio, Sterling ratio, Burke ratio, Sortino's performance measure, and Information ratio. By analyzing AUM growth and evaluating the risk-adjusted performance of ten ESG funds against the BSE Greenex benchmark, taking into account their inception dates. Most funds have outperformed the market portfolio in 2022 as well as for the period since inception. This study adds to the continuing conversation about ESG investment. It provides insightful information on the dynamics of ESG fund investing and how it fits with sustainable investment objectives.

Keyword: ESG Mutual Fund, ESG investing, Calmar ratio, Sterling ratio, Risk-adjusted performance.

Gig Workers' Rights, Representation, Participation and Well-being: Key to Sustainable Gig Economy in India

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The gig economy is transforming the work culture, of organizations across the globe. Technological innovation has brought significant changes to work, organization, and employment relationships, with positive and negative impacts. Labor laws, freedom of association, and collective bargaining have long sought to balance the unequal relationship between employers and individual workers and enable workers to act collectively to improve their employment and working conditions. For gig workers specifically, many platforms classify them as independent contractors or partners in place of employees and escape all the responsibilities of an employer. In various jurisdictions this employment classification deters workers from giving representation, preventing them from exercising their rights as workers and adversely affecting their overall well-being. Exploring different research papers this paper illustrates the changing employer-employee relationship, imbalance of power, and conflicting interests between the employer and the employees emanates the need for workers' rights, representation, and well-being. This paper takes insights from the industrial relations background in India and addresses the present condition of gig workers in the gig economy.

Keyword: Gig economy, Representation, Participation, Gig workers, Rights, Well- being

Relationship between fintech and financial & economic variables of public and private sector banks in India for sustainable development

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This paper analyzes the relationship between financial technology (fintech) investments, financial performance, and economic variables of two major banks in India and also, examines whether bank size affects performance in the context of digital transformation. Data from SBI Bank and HDFC Bank over the period 2011-2022 is analyzed. The results show HDFC Bank's ROA is positively correlated with size, DIG, and solvency, while liquidity, CAR, inflation, and GDP have weak or no correlation. For SBI Bank, ROA is positively correlated with size, solvency, and negatively with NPL and inflation, while DIG, liquidity, CAR, and GDP have weak or no correlation. These correlations suggest that factors such as size, solvency, and NPL have a significant impact on bank performance.

Keyword: Financial technology, Financial Performance, Economic Variables, Correlation

Achieving Sustainability and Resilience with Industry 4.0 and Industry 5.0

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Sustainable development approach is a blue print to meet the stakeholder objectives by considering the resource requirements for the future generations. It is an attempt to obtain an optimal balance between economic growth, social equity and environmental protection. The industrial revolutions made technology more accessible to the people that resulted in growing customer demands for customized products and services. Mass personalisation and deep customization are inevitable for achieving sustainability goals in all industries. The convergence of technology and sustainability is one of the key design principles of Industry 4.0 and Industry 5.0. Though Industry 4.0 could contribute significantly to industrial automation and economies of production, the human-centric approach has been overlooked in the revolution. Industry 5.0 attempts to address this issue by attaining cohesion between men and machines while utilizing the advanced technologies for mass personalization, resilience and sustainable development. This study investigates how Industry 4.0 and Industry 5.0 principles could contribute to resilience and sustainability across a spectrum of industries.

Keyword: Industrial Revolutions, Industry 4.0, Industry 5.0, Sustainability, Mass Personalisation, Resilience, Society 5.0, Human Capital 5.0.

Understanding the major determinants to ensure the usage of cleaner fuel among poor households in India

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The absence of access to cleaner cooking fuel presents a significant barrier to socioeconomic development, posing environmental hazards and health issues, particularly in developing nations like India (Choudhuri & Desai, 2020; Kapsalyamova, et. al.,2021). This problem is particularly pronounced in rural households, which heavily rely on traditional cooking fuels. Addressing the issue of providing clean cooking fuel is a crucial policy agenda due to the significant health, social, economic, and environmental burdens associated with solid fuels commonly used in poor rural households (Choudhuri & Desai, 2021). India has committed to achieving universal access to affordable, modern, and cleaner energy services by 2030 under the Sustainable Development Goals (SDGs) of the United Nations. To address this issue and enhance the availability of clean cooking fuel for impoverished rural households, the Indian government introduced the Pradhan Mantri Ujjwala Yojana (PMUY) in 2016. This nationwide program aimed to provide approximately 80 million Liquefied Petroleum Gas (LPG) connections to rural families living below the poverty line. This study aims to analyze the states where the replenishment of LPG refills under the PMUY scheme is conspicuously low, utilizing advanced data visualization techniques. Most of the available studies for the South Asia region and particularly for India had mainly focused on the access aspect of clean cooking in terms of fuel or stove. In this study, we particularly focus on the household transition to clean cooking fuel (LPG) in terms of its usage. Through an intricate analysis of these states, we strive to unearth the predominant factors underpinning this trend and subsequent services to the intended beneficiaries in rural and economically disadvantaged areas of India. By scrutinizing patterns, trends, and data-driven visual representations, we aspire to unveil the major determinants contributing to the reduced frequency of LPG refills. This investigation has the potential to offer valuable insights into the barriers hindering sustained LPG usage and provide actionable recommendations to address these challenges, thereby fostering the wider adoption of clean cooking practices. The findings of this research can guide government interventions to bolster LPG refill rates. Addressing barriers identified through data-driven visualizations can lead to targeted policies, such as addressing supply chain issues, improving awareness campaigns, and enhancing subsidy mechanisms. The study sets the groundwork for future investigations to delve deeper into specific state-level challenges, explore regional socio-economic nuances, and assess the effectiveness of policy implementations.

Keyword: Clean Fuel, Data analysis, Continued Usage

Cause Related Marketing (CRM) Capability: Implications for Healthcare Marketing

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Cause-related marketing (CRM) has gained importance as an innovative technique for marketing, and most firms today accept the effectiveness it adds to the marketing campaigns. Consumers today are more concerned with social and environmental issues and are more socially conscious. They not only expect businesses to support social issues and community related causes but also work actively to bring about constructive social change. Therefore, businesses utilize this emerging opportunity to develop strong emotional connections with the consumers by effectively executing CRM drives. CRM in healthcare entails partnerships between healthcare organizations, pharmaceutical and medical devices firms, and non-profit organizations to address pressing healthcare concerns while promoting goods or services. According to Brandao et al. (2013), the complexity of the service design makes it challenging to adopt CRM in the healthcare industry. To ensure an economic equilibrium, it is therefore crucial to develop expertise and understanding of the resources and capabilities available. To continuously develop and renew deep interactions with society and other stakeholders, healthcare organizations have a larger need for integration when it comes to the role of CRM. Although there is sufficient literature available on the CRM capability of businesses but there is an inadequate focus when it comes to developing CRM capabilities in healthcare realm and the components of CRM capability in context to health care organizations. The present paper attempts to identify and address this gap by understanding CRM and its relevance in healthcare firms. The paper will also define the four components of Cause related marketing capability in healthcare in context to Indian market. The Research question of the paper can be stated as RQ: 'What are the constituents of Cause related Marketing in healthcare context.' On the basis of the study of the literature, following hypothesis were developed: H1a: Healthcare branding expertise (HBE) positively influences CRM capability. H1b: Customer services capability (CSC) positively influences CRM capability. H1c: Technological competence (TE) positively influences CRM capability. H1d: Inter-firm compatibility (IFC) positively influences CRM capability. The research analysis was conducted using quantitative method wherein structural equation modeling (SEM) with partial least square (PLS) were used to test the hypotheses. Indicator reliability, internal consistency (composite reliability), convergent validity and discriminant validity were used for assessing measurement model. Outer loadings of all the constructs were statistically significant. Cronbach's (1951) alpha was found to be significant ($\alpha > 0.70$) and the composite reliability values (CR) were above the recommended values of 0.7. Average variance extracted (AVE) values were reported to be above the recommended value of 0.5 (Hair et al., 2016). The structural model was checked using the bootstrapping procedure with 5000 resamples (Hair et al., 2016). The multicollinearity for the predictors of each construct was assessed using VIF values, which were lower than 5 as is recommended by Hair et al., (2016). CRM capability is conceptualized as a higher order factor with the four components: Healthcare branding expertise (HBE), Customer services capability (CSC), Technological competence (TC), and Inter-firm compatibility (IFC). The findings of the study have several theoretical as well as practical implications.

Keyword: Cause Related Marketing (CRM) capability, Healthcare marketing, Indian healthcare, Quantitative analysis, CRM components

Venture Capital: Bibliometric Review

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Abstract Purpose – The purpose of this study is to present the evolution of academic research in venture capital (VC) research between 1972 and 2022. **Design/methodology/approach** – The study analyzes the most influential journals in VC research by examining papers published on the Scopus database. **Originality/value** – The main contribution of this work is to present a general overview of the publications, authors, countries, and keywords in Venture capital research. The bibliometric analysis of co-occurrences of keywords leads to the development of a future research agenda. **Findings** – Many studies increasingly focus on venture capital emphasizing entrepreneurship, innovation, investment, and human capital. Almost half of the authors of the papers in this review were from the United States, United Kingdom, Germany, China, and Italy. The journals with the most significant number of papers were the Journal of Business Venturing and Small Business Economics. Additionally, venture capital, innovation, entrepreneurship, venture capitalists, and human capital are the research hotspots. The future research directions on venture capital facilitate a deeper understanding of the dynamics of venture capital and provide valuable insights for investors, entrepreneurs, and policymakers in shaping optimal strategies and policies.

WHAT ARE THE TRANSFORMATIONS IN THE ASEAN LABOUR MARKET POST-PANDEMIC?

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ASEAN is moving towards an Investment Area and Free Trade Agreements which should significantly boost economic development across the ten nations of the region. Governments at the individual and joint levels are seeking ways in which they can improve the productivity of their manufacturing and services sectors, while also promoting higher value-added activities within their territories and by the firms based there. Doing so relies upon the creation and fostering of a high-quality ASEAN labor market but, post-pandemic, insufficient attention is being paid to this integration. Additional areas of concern are the role and management of migrant labor in the region and the degree to which freedom of association and unionization has an impact on productivity and the promotion of social as well as economic development. This paper considers the principal issues and prospects concerning labor markets across ASEAN and highlights the areas in which ASEAN-wide policies are currently working well and areas in which the recently signed agreement with the International Labour Organisation (ILO) indicates improved cooperation is required (Refslund & Arnholtz, 2022). Since the outbreak of the pandemic, this study has provided a detailed examination of the impact of the pandemic on ASEAN labor markets. It provides preliminary evidence for identifying goals, limits, and possibilities for implementing effective policies and initiatives during and after the recovery phase.

Keyword: ASEAN, Labor Market, Covid-19, Transformation, Pandemic, Reforms, Globalization

Revolutionizing Healthcare: Examining the Influence of Artificial Intelligence on the Doctor-Patient Dynamic

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1. Introduction The need for healthcare workers is growing in India as the population ages. As a result, there is a lot of work to be done, and healthcare systems are under constant financial strain. At this juncture, AI can prove to be a great help. Clinical decision support systems (CDSS) powered by artificial intelligence (AI) are proliferating in the healthcare industry and have the potential to be crucial in the diagnosis and treatment of patients. As a result, AI-based CDSS influences the doctor-patient relationship by influencing their decisions. AI enables person-centred doctor-patient connections and frees up doctors' time. Effective healthcare is based on communication, which has a significant impact on the medical results. Therefore, AI intervention is required in this area of communication and health care. However, artificial intelligence tools are still relatively new, there isn't much data on how they affect the doctor-patient relationship or how to use them in a way that promotes person-centred care in India. Scarcely used in real practice, it leaves clinicians with a lot of expectations, scepticism, and anxiety. In light of this, the paper examines the function of AI-based CDSS for shared decision-making to better understand its benefits and related moral dilemmas. To encourage more ethical medical practice, it is crucial to comprehend how AI interacts with doctors and affects communication between them and their patients. The autonomy of both patients and doctors must be taken into account in the context of AI. The study also examines how AI affects empathy and compassion given the significance of these two characteristics in the delivery of person-centered care. Along with empathy and compassion, the paper also emphasises collaborative decision-making and trusting relationships.

2. Materials and Methods This study aims to evaluate health professionals' knowledge of AI technologies and explore their attitudes towards medical uses of AI. An electronic survey was carried out with various hospitals in north India in this direction. Participation was voluntary, and the survey's purpose was explained in the questionnaire's introduction. The survey was completed by 400 healthcare professionals, including doctors, nurses, therapists, managers, and others.

3. Results and Discussion The finding implies that the use of AI tools in healthcare has a beneficial effect on person-centred doctor-patient relationships. The key clinical, social, and ethical risks that AI in healthcare poses are identified and explained in this paper. The paper suggests policy implications and risk-mitigation strategies, such as improved openness and traceability, AI training and education for both the public and physicians, in order to limit these dangers and maximise the benefits of medical AI. Although there was anticipation of AI's positive effects on healthcare, there are also distinct worries. We argue that in order to put the recommended solutions into practise, it is vital to define the ideals that will direct future healthcare systems.

Conclusion Although most healthcare experts acknowledge the value of AI in the medical area, many are concerned about the negative effects of its broad usage in clinical practice. Healthcare professionals' participation is essential for integrating AI into clinical practice, and without it, we could lose out on a highly lucrative opportunity. This emphasises the demand for improved instruction and transparent regulatory regimes.

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Keyword: Artificial Intelligence (AI), health communication, technology, healthcare, doctor, patient

Digitalization effect on nurturing entrepreneurial potential through entrepreneurship education: A comprehensive analysis

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Purpose- This research embarks on a comprehensive exploration of the profound effect of digitalization on entrepreneurship education, with a primary focus on its instrumental role in nurturing and enhancing entrepreneurial potential. The study aims to investigate and analyze the multifaceted ways in which digitalization transforms entrepreneurship education to maximize the development of entrepreneurial capabilities. **Design/Methodology/Approach-** To achieve this objective, the study employs a multifaceted approach, amalgamating an extensive literature review with insightful theoretical analysis. Additionally, it examines real-world experiences and practices in entrepreneurship education, drawing from a range of sources and theoretical frameworks. **Findings-** A pivotal finding underscores the revolutionary effect of digitalization on nurturing entrepreneurial potential through entrepreneurship education. Innovative channels, such as online courses, virtual incubators, and collaborative platforms, have democratized access, expanding the reach of entrepreneurship education globally. The boundaries of geography no longer constrain the dissemination of entrepreneurial knowledge with digitalization a new landscape for entrepreneurial activities unlocked a broader horizon is now accessible to the potential entrepreneurs. Digitally transformed entrepreneurial education became a sculpturing hand to better shape an individual into a successful entrepreneur and becoming widely knowledgeable and flexible to uncertainties. **Practical Implications-** The research reveals practical implications for various stakeholders, with a central focus on nurturing entrepreneurial potential. Educational institutions should consider embracing digital tools and innovative pedagogical approaches to enhance accessibility and effectiveness in entrepreneurship education, specifically tailored to maximize the development of entrepreneurial capabilities. Policymakers should prioritize digital entrepreneurship education, creating supportive policies that incentivize educational institutions to adopt digital resources and teaching methods that foster entrepreneurial potential. Furthermore, support structures, delivered digitally, such as mentorship programs and online networking platforms, offer aspiring entrepreneurs invaluable guidance, resources, and networking opportunities aimed at nurturing their entrepreneurial potential. **Originality/Values-** This study contributes to the ongoing discussion on entrepreneurship education by highlighting the transformative role of digitalization in maximizing entrepreneurial potential. It emphasizes the critical need for educational institutions to adapt to the digital era to empower students with accessible, immersive, and comprehensive entrepreneurship education that nurtures their entrepreneurial capabilities. The research synthesizes findings from diverse sources and provides valuable insights into the evolving landscape of entrepreneurship education in the digital age, with a strong emphasis on its effect on entrepreneurial potential.

Keyword: Digitalization, Entrepreneurship Education, Entrepreneurial Potential.

Firm Life Cycle and Composition Based View- Capability appropriation strategies at various stages in emerging markets

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This article aims to extend the work of Luo & Child (2015) and check the sustainability of the composition-based view (CBV) with a particular focus on its limitations. The primary concern is to address the feasibility of CBV's applicability in the different organizational life cycle stages. We have reviewed the different capability-driven strategies available to firms, like resource based view (RBV), absorptive capacity, knowledge based view (KBV), and resource management view (RMV). The paper looks at the challenges an emerging economy firm faces at the different stages of its life cycle and accordingly proposes the appropriate strategy that the firm should adopt to tackle these challenges. Based on this proposition, we check the applicability of the CBV in the different stages of firm growth, list its limitations, and question its sustainability. We end this article with a dynamic framework most suitable for emerging economy firms to select the appropriate capability-driven strategies most relevant during their operation, depending upon the current stage of the organizational lifecycle.

Keyword: Firm life cycle, composition based view, capability driven strategy, dynamic strategy, emerging markets.

Sustainability in healthcare: A Systematic Literature Review

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The healthcare sector significantly impacts the environment through its operations and the indirect emissions associated with related products and infrastructure. Sustainability in healthcare refers to the ability of a healthcare system to provide quality services in a manner that minimizes environmental impact, promotes long-term viability, and ensures equitable access to healthcare resources for present and future generations. This concept encompasses various aspects, including environmental, economic, and social sustainability. The adoption of the United Nations Sustainable Development Goals (SDGs) in 2015 has prompted healthcare organisations globally to implement initiatives that aim to enhance their long-term sustainability. This study attempts to understand the research progress in the field of healthcare sustainability. This study uses the Scopus database and identified 735 articles from 2015 to 2023 (September) in this field. A bibliometric study is conducted to identify the research progress in healthcare sustainability followed by a systematic review of 49 high-quality academic articles. The findings provide an overview of the top journals, top authors, top academic institutions, and top countries contributing to healthcare sustainability. The review also provides an overview of different areas in which academic research is happening in this field and identifies the potential gaps for future research.

Keyword: healthcare, sustainability, Bibliometric, sustainable development

Impact of TPM on supply chain performance of Indian manufacturing industries

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The manufacturing industry has faced enormous challenges in the past 20 years, leading to facets of change. The ever-changing market demands have changed the conventional response of manufacturing industries across the globe. Recently the COVID-19 has highlighted the gaps in supply chain operations. This has provided the impetus to introduce newer age programs for productivity improvement like Total Productive Maintenance (TPM). TPM is a comprehensive method that involves bottom-line workers and top executives working together to increase total plant efficiency (Belekoukias et al., 2014). It typically employs the OEE (Overall equipment effectiveness) indicator to assess performance (I. Ahuja & Khamba, 2008). It entails all staff maintaining machinery and equipment to new condition using CLIT (Cleaning, Lubricating, Inspecting, and Testing) to prevent breakdowns, accidents, or downtime. The firms are in a dilemma to adapt the TPM programme due to unawareness of tangible benefits. The study aims to reduce the gap by analyzing the impact of TPM implementation on the financial performance of firms and identify the supply chain performance improved. The originality of the study is comparing the performance level of TPM companies explicitly through financial indicators using combined MCDM approaches Entropy, TOPSIS, VIKOR and finally relates it with supply chain indicators improved by the TPM companies. The study found that the TPM implementation programme has an impact on inventory turnover ratio (in days) and COGS (% Net Sales). The study also reveals high Return on Assets (ROA) and Return on Capital Employed (ROCE) in TPM companies due to sustained supply chain practices leading to reduce demand fluctuation and increased asset utilization.

Keyword: MCDM; TPM; Supply chain financial performance; Lean

Adoption of Technology driven new practices in Telemedicine

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Adoption of Technology driven new practices in Telemedicine Health care service professionals face ever increasing demand to learn and develop due to the changes in medical practices and heterogeneous customer needs. With the advent of new technologies like AI, robotics, and telemedicine it becomes even more important for the health care service professions to train for adoption of technology driven new practices. Training programs specifically designed around adoption of technology driven new practices equip health care professional to deal with newer ways of effectively imparting and delivering healthcare. Using latest technology, they can subvert the geographical and technological boundaries. Training on new age technology challenges and remains an integral part of their learning and becomes an important tool to enhance their skills. Health care organizations spend a vast amount of resource in training their employees, especially health care professionals, so that they are able to keep the pace of development with external changes in medical knowledge and patient needs. Even after spending such high amounts on training, research, and practice both indicate that many such programs fail and for the vast majority ambiguity remains due to lack of proper evaluation. This ambiguity remains due to overtly focus of developing the program for the formal training sessions and giving less emphasis on the transfer of training from classroom to workplace (Zenger et al., 2005). Most studies have examined formal training only in terms of declarative knowledge (Bell et al., 2017) and there exists call for research that examines other forms of learning associated with training (Bell et al., 2017). It's only recently that studies started to focus on learning that occurs aftermath of training and beyond the boundaries of formal training channels (Bell et al., 2017), for example (Courtright et al., 2014; Dragoni et al., 2014). In this direction, recent research indicates that learning depends on multiple factors including post-training work experiences, organizational context and characteristics of the person (Courtright et al., 2014; Dragoni et al., 2014; DeRue & Wellman, 2009). Past literature indicates that employees and organizational effort of training transfer largely revolves around on the job learning efforts after training. Studies in post-training learning have largely investigated autonomous learning via cumulative experience as a strategy for performance improvement. Autonomous learning is a positive side-effect of cumulative experience acquired on the job. Existing theories on experience assume that more challenging experience has greater value for learning (Ohlott, 2004). But health care vocation is characterized by routine cases and challenging cases are rare in health care. These rare cases are relevant but provide scarce opportunity of learning due to their rare occurrences. Levitt and March (1988, p. 333) refer to this challenge as the “the paucity of experience problem.” They argue that “learning from experience in organizations is compromised by the fact that nature provides inadequate experience relative to the complexities and instabilities...particularly when the environment is changing rapidly”. Further, when it comes to transfer of training, relying on experience alone whether in the form of routine or rare experience may impose serious limitations in transfer due to two factors. First, adult learning theories say that uncertainties posed by overly challenging cases pose uncertain and overwhelming situations which could be detrimental to learning and performance (Boud, Keogh, & Walker, 1985; Taylor & Smith, 1956). Second, the health care vocation imposes very dynamic context characterized by simultaneous production and

consumption of services (Nembhard & Tucker, 2011; Bitran & Lojo, 1993.). This creates trying out new things of the training a risky affair for the health care professionals (Upton & Kim, 1998). The current state of literature on transfer of training is almost entirely dominated by experiential learning. “While our understanding of what we mean by learning has advanced, more empirical studies examining multiple aspects of learning, performance and transfer are needed to build up our foundational knowledge around criteria of learning effectiveness” (Bell et al., 2017). The present study considers induced learning as another aspect of learning that largely remains unexplored in training and transfer literature. It is explored whether induced learning through the use of deliberate learning activities provides additional performance benefits of training over cumulative experience. The present study aims to draw a process model depicting how DLA gets translated into transfer of learning. In this direction, the present study explores the moderator role of post-training experience in the relationship between deliberate learning activities and effectiveness criterion of transfer of training. The past studies demonstrate that experience has mixed effect on transfer of training. Findings on one hand indicate that experience aids to the transfer (by providing opportunities of examining new cases and challenging tasks) and on the other hand indicate that experience could also be hindrance (by keeping people busy) to transfer (Derue & Wellman, 2009; Lepine et al., 2004). Therefore, the experience has contingent role in transfer which needs further exploration. Lastly the present study demonstrates that post-training induced learning and experiential learning interact to increased coordination in health care unit which brings about successful implementation of new practices in the unit.

Keyword: Health Care Analytics, Information Systems, Health care Training, Telemedicine

Artificial Intelligence based Strategic B2B Marketing Decision Making Framework for Enhanced Firm Performance

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The present study analyses the impact of big data driven artificial intelligence on customer knowledge creation, user knowledge creation and external market knowledge creation to better understand its impact on strategic B2B marketing decision making and finally its influence on firm performance. The study makes use of Knowledge Management Theory (KMT). The primary data was collected from businesses functioning in the Indian manufacturing industry. Structural equation modelling was employed to examine the theoretical model and test the hypotheses. The findings show that the relationships between big data driven artificial intelligence, customer knowledge creation, user knowledge creation, and external market knowledge creation are positive and paths are significant. Secondly, it was evident that the three factors customer, user, and external market knowledge creation significantly impacts the B2B marketing decision making, which in turn positively influences the firm performance.

Keyword: Artificial Intelligence; B2B Marketing Big Data; Knowledge Management; Firm Performance

Role and Importance of Green Finance and its instruments in Sustainable development

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Role and Importance of Green Finance and its instruments in Sustainable development Allocation of funds for climate and environmental issues and its proper utilisation by taking in the consideration regarding financial risk related to Climate and Environment is said to be Green Finance. Green Finance is an engine of development of projects for the creation of system through which development and environmental protection can co habitat and go hand in hand without getting conflicting each other's areas. At global level, the green finance is in debate since 2008, as the World Bank issued its first Green Bond which followed a conventional "plain vanilla". and then followed by various economies to attain the various sustainable goals like Carbon emissions, Renewable energy, GHG (Greenhouse gases) emissions and Water management till 2030. In present scenario, green finance is gaining momentum in the Indian economy as a crucial tool to for transitioning toward net zero emissions and sustainability by 2070. Green finance basically comprises of all forms of financial instruments such as green bonds, along with financial institutions such as Green Banks, and green funds that are involved in the investment of environment sustainable products and projects. The contribution made by both public and private sector organisations/ Banks will play a crucial role in green financing. Green financing or Climate-smart financing helps to check and balance the problems related to environment and ecology like carbon emissions, Renewable energy, GHG (Greenhouse gases) emissions and Water management. This paper attempts to examine the role and importance of green finance, through variety of instruments like Green Bonds, Green Banks, Green Investment funds, Carbon pricing etc. This paper emphasises upon building a comprehensive understanding in the context of Green Finance and their instruments and its role in the sustainability of environment.

Keyword: Green Finance, Climate smart- financing, Sustainable goals.

An Empirical Study of User Experience of New Age Blockchain-based Social Media Platforms

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Social media has become an important part of everyone's life. It has transformed how we connect, communicate, and share information, as well as socially interact. The prominent Web 2.0-based social media platforms that enable connection, information sharing and communication are Facebook, Twitter, Instagram, Quora and many others. However, these Web 2.0 social media have been criticised because of the lack of data privacy, centralised ownership, and autonomy over a user's generated content (James et al., 2017). These challenges have remained unaddressed for a decade. But now, it can be addressed by leveraging the inherent capabilities of blockchain technology. Blockchain, the underlying technology of cryptocurrencies, has shown its potential to transform media platforms through its characteristics like immutability, transparency, security, and decentralisation (Nofer et al., 2017). Utilising blockchain technology's peer-to-peer features enables it to establish a decentralised, safe, anonymous, and traceable content distribution network. New-age social media platforms integrate the principles of blockchain technology with their social media features to create a more transparent, secure, and user-centric online environment. This innovative approach has the potential to revolutionise the way we interact, share information, and protect our digital identities on the internet. Some of the emerging blockchain-based social media platforms are Uhive, Steemit, Mastdon, Mcommunity, Ushare and Phaver. These platforms allow different social engagement activities like sharing short videos, micro-blogging, writing blogs and articles, photo sharing, and socialising with friends. The literature on blockchain-based social media has started to emerge recently, and hence, there is an enormous scope to study different dimensions of blockchain-based social media. Recent studies on blockchain based social media have focused on understanding the user incentive mechanism of platforms (Liu et al., 2022), understanding information sharing (La Cava et al., 2021) and analysing content sharing (Kapanova et al., 2020) on such platforms. Understanding the experiences of users with these new kinds of social media platforms is very valuable. However, there has been no such study done on the experience of users on these social media platforms. In this paper, we have studied the experience of users with blockchain-based social media platforms. For our study, we have considered five platforms, namely Dcircle, M community, Uhive, Mastdon and Phaver. To understand the user experiences, we have leveraged user-generated reviews available on the Google Play Store. User reviews are the customer's voice and are rich in information expressing customer experience, motivation, problems and perceived benefits (Chatterjee, 2019). A total of 5000+ reviews were extracted using Python-based crawler for further analysis. The user reviews were analysed using the text mining technique LDA (Latent Dirichlet Allocation) method (Blei et al., 2003), which is a topic modelling algorithm. Topic modelling helps to capture the hidden structures of unstructured data like user reviews. LDA is based on the Bayesian probability model, which assumes that every document is a collection of probabilistically distributed topics and that every topic consists of probabilistically distributed words. Hence, the study aims to add value to the emerging literature on blockchain based social media by studying the user experiences. References Blei, D. M., Ng, A. Y., & Jordan, M. I. (2003). Latent dirichlet allocation. *Journal of Machine Learning Research*, 3(Jan), 993–1022.

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Keyword: blockchain, social media, web3, blockchain based social media

A Meta-Analysis Exploring the Relationship between Perceived Brand Ethicality and Consumer Response

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Recent research highlights the relationship between perceived brand ethicality (PBE), consumer purchase intention, and consumer-brand relationship. Existing studies offer mixed findings on whether these three relate positively, negatively, or not at all. Moreover, their relationships have not been the focus of any meta-analytic reviews. Therefore, we conducted a meta-analysis to provide an empirical consensus to this debate by studying the magnitude of the association between perceived brand ethicality and consumer responses (purchase intention, brand trust, and brand loyalty). Moreover, we examined the moderating effects of self-accountability and brand experience to expand our understanding of this relationship. After a thorough literature review from major databases and cross-referencing of the relevant articles, we selected 31 peer-reviewed articles for this meta-analysis. The results reveal that consumer response to PBE positively influences attitude formation toward the brand and purchase intentions. Additionally, moderation analyses reveal the crucial roles of self-accountability and brand experience in influencing the effects of PBE on consumer-brand relationships and purchase intention. Crucial theoretical and practical implications are discussed regarding these relationships, followed by limitations and future research directions.

Keyword: Brand ethicality, Consumer-brand relationship, Purchase intention, Self-accountability, Brand experience, Meta-analysis

Sustainability, Marketing and Green Consumerism: Concepts, themes and future avenues

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This is a systematic literature review using PRISMA approach. The one of the major online database, Scopus was used to extract the data. Studies of environmentally conscious consumer behavior, in particular buying, spending, use and recycling, have typically concentrated on demographics and/or socio-demographics, with results that have been inconsistent and usually contradictory. Over the course of the last few decades, the topic of sustainable practices and green consumerism in marketing has garnered a large amount of attention in academic writing. As the number of environmental issues confronting our planet has increased, the idea that the solution to these issues is not only dependent on more ecologically responsible production but also on changes in the behavior of consumers has gained recognition. This idea contends that the solution to the environmental problems confronting our planet is not only based on more environmentally sustainable manufacturing but also on changes in the behavior of consumers. As a consequence of this, a wide variety of players in society believe that it would be beneficial to lead customers towards more environmentally sustainable purchasing and consumption patterns. The results of such programs are dismal from both research and a sustainability standpoint, despite the fact that the concepts of green, sustainable, and environmental marketing have been present for several decades. Despite the fact that many of these products display labels or certificates showing that they are beneficial to the environment, research indicates that a significant number of environmentally friendly products are unable to capture a sizeable piece of the market. This is the case despite the fact that many of these products contain ingredients that are beneficial to the environment. Regarding the subject of the internal motivations for green consumer behavior, it is becoming increasingly clear that additional factors, in addition to an individual's own environmental ideas, beliefs, and norms, may have an effect on whether or not an individual chooses to purchase green products and services, with or with any marketing campaigns. Consumers in today's culture are seen as independent decision-makers who are led by their own personal thoughts and ideals, but they are also seen as being affected by the social contacts they have and the influence of others. This is because consumers in today's society are more connected to the internet than ever before. This paradigm shift came about as a direct consequence of the growth in the prevalence of the connected consumer. For certain consumers, establishing their identity in the eyes of their contemporaries can be significantly aided by the selection of environmentally friendly goods, for example, which can be a substantial source of social status. When deciding whether or not to purchase things that are better for the environment, consumers frequently base their decisions on the perspectives of those around them.

Keyword: Sustainability, Marketing, Green Consumerism, Behavior, Literature Review

Socially Responsible Marketing: Understanding evolution and progress with systematic literature review

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Extended Abstract Purpose – The purpose of the study is to understand the evolution and progress of socially responsible marketing (SRM) research in the domain of marketing with a systematic literature review. The main objective of the study is to explore the path of growth of socially responsible marketing since the theorization of the concept. Further, we also want to explore the major themes that have developed in this area and how it is progressing in the year 2023. Design/methodology/approach – The study was conducted as a systematic literature review. Searches in Google Scholar, Scopus, ProQuest, and EBSCO using the PRISMA technique identified 105 papers for analysis. The papers were analyzed with respect to socially responsible marketing and approaches, the basic sub-themes, the theoretical approaches, and the methodology used. Findings – The research reveals that the concept of socially responsible marketing within the marketing domain has grown increasingly intricate. Its dimensions have evolved and expanded in number, impacting various stakeholders and yielding diverse outcomes. Despite this, there remains considerable debate in the literature concerning the precise definition of this construct. In this study, we also introduce a conceptual model derived from the literature's findings. Research limitations/implications – We present a straightforward model to comprehend the integration of socially responsible marketing concepts within the marketing literature. Additionally, our study identifies existing gaps in the literature and offers insights into potential avenues for future research. Practical implications – Socially responsible marketing extends beyond the firm's economic and regulatory responsibilities. Therefore, in order to effectively implement it, practitioners need a comprehensive grasp of this intricate concept. This paper explores the evolving role of socially responsible marketing in the context of marketing over nearly three centuries. It aids marketers in comprehending and envisioning their evolving societal responsibilities, fostering sustainable relationships with all stakeholders. The study offers both tactical and strategic guidance to practitioners. Social implications – This study leverages existing literature to highlight the favorable influence of Socially Responsible Marketing on marketing factors, providing a compelling incentive for marketers to embrace social responsibility. The aggregation of persuasive evidence is expected to inspire marketers to integrate socially responsible marketing principles, prompting more socially responsible actions. Ultimately, this shift can yield positive effects on the communities and societies served by these marketers. Originality/value – This comprehensive study delves deeply into the evolution of the socially responsible marketing concept within the realm of marketing literature. It offers an extensive exploration of the development and advancement of this construct in the context of marketing, providing a comprehensive and holistic understanding of its trajectory and growth over time. Paper type: Literature review

Keyword: Social responsibility Marketing, Systematic Literature review, PRISMA, Corporate social responsibility, sustainability.

Unraveling Engagement Capabilities in Healthcare AI Technologies: Identification of Dimensions

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In past few years the healthcare sector has been actively incorporating artificial intelligence (AI) capabilities. The widespread adoption of AI in healthcare services and outcomes has raised concerns among healthcare providers about involving patients in AI-enabled platforms and technologies. This research aims to explore the potential for patient engagement using AI-enabled technology in healthcare. We employ a mixed-method approach to identify the dimensions of AI involvement capabilities in the healthcare industry. The results of this study will provide a deeper understanding of how various aspects of engagement capabilities can guide healthcare organizations toward evidence-based practices and improved patient-centered care. The proposed theoretical framework is expected to be validated through Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, demonstrating engagement capability as a second-order factor.

INTRODUCTION In recent years, Artificial Intelligence (AI) has permeated various aspects of human life significantly. The study delves into the Resource-based theory (RBV) proposed by Barney (1991), which emphasizes how firms utilize their resources strategically to gain a competitive advantage. According to Kumar et al (2021), engagement capability, particularly concerning AI, plays a pivotal role in the management aspect. The existing research suggests that engaging with AI-enabled technology in the healthcare sector is a complex concept, but there is a lack of detailed information on how engagement capabilities are formed and their underlying aspects. We aim to bridge this gap by investigating various dimensions of engagement capabilities related to AI technologies in healthcare. The study addresses the following unresolved research questions: 1.RQ1: What are the various aspects of engagement capabilities when utilizing AI-enabled technologies in healthcare? The research methodology employed in this study utilizes a mixed-method approach. The initial phase involves an in-depth case study of select healthcare firms in India to gain insights into engagement capability with AI-enabled technologies in healthcare. In the first stage, qualitative methods will be employed to identify the dimensions of engagement capability with AI-enabled technologies in healthcare. A representative healthcare firm in India has been chosen for this study. Data collection will comprise semi-structured interviews with medical professionals, following a schedule grounded in existing literature and relevant concepts. The outcomes of this qualitative study will provide insights into the various dimensions of engagement capability with AI-enabled technologies in healthcare. We posit that engagement capability with AI is multidimensional, with its underlying first-order factors; building upon these qualitative findings, the subsequent step involves testing the proposed model through a quantitative survey of healthcare professionals. The questionnaire will be adapted from pertinent literature and the insights gathered from the qualitative interviews. The model will be evaluated using structural equation modeling with PLS-SEM.

Study Findings: The study is anticipated to yield crucial outcomes, the development of engagement capabilities through AI-enabled technologies in healthcare and its dimensions. A representative healthcare firm in India has been selected for this qualitative analysis. Through semi-structured interviews with medical professionals, based on existing literature and pertinent concepts, this phase aims to illuminate the various dimensions of

engagement capabilities facilitated by AI-enabled technologies in healthcare. Various aspects will be further conceptualized result to generate The content flow diagram and the interaction level of the content consumers. A framework to analyze and assess the resource-based engagement capabilities through AI-enabled technologies in healthcare

Keyword: Artificial intelligence, engagement capability, healthcare,

Technology entrepreneurship in Indian healthcare industry: Opportunity and challenges

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1. Introduction: More than ever, the healthcare industry is required to adapt to the new technological advances in healthcare. The new technological developments in the healthcare sector resulting in the new technological entrepreneurship avenues in this domain, also lead to the value creating in this industry. The aim of this study is to identify the constituents of technical value creation in the healthcare sector with the support of modern literature and connected examples so that the opportunities and constraints for technological entrepreneurs can be uncovered. 2. Methodology: Various studies in social sciences which include economics, organization studies, marketing, and others have recently explored the healthcare industry from various dimensions. But despite the efforts of academia, many fields of study remain fragmented and undeveloped. Apparently, there is a need for theoretical development and systematic arrangement of academic literature for technological entrepreneurship in the healthcare industry. Authors have conducted an extensive review of literature focusing on the technological growth in the healthcare industry and its effect on entrepreneurship development in this area. The review is primarily focused on development in the last two decades. Consequently, authors have proposed a framework for technology entrepreneurship development (i.e., technological innovation, technological proactivity, and technological risk-taking), which is the foundation of value creation. This concept will be dealt with at three levels namely patients, medical professionals, hospitals, and the entire industry. 3. Results & Discussion: Many researchers identified that innovation, proactivity, and risk-taking are the key characteristics of the entrepreneurial journey. In this section, each of these characteristics (innovation, proactivity, and risk-taking) will be explained with supported examples from the healthcare industry. The paper's practical implications can be separated into three categories: those for patients (support for patients and technology-based engagement techniques), organizations (digital health solution and collaborative motivation) and the healthcare industry (infrastructure and trust building). The challenges and possibilities associated with processes of value creation at the levels of patients, organizations (medical professionals and hospitals) and the healthcare sector will be highlighted. 4. Originality value: The primary contribution of the article is the examination of several elements of innovation and knowledge applied to the healthcare sector. The key objective of this paper is to examine the different dimensions of technological entrepreneurship and, in particular, how it establishes a framework for comprehending value-creation procedures in the healthcare industry. This will serve as the foundation for an investigation of the situation of technology entrepreneurship in healthcare today. The agenda for more research has been provided and the same is interrelated to various levels of challenges-opportunities framework.

Keyword: Healthcare entrepreneurship, Technology entrepreneurship, Entrepreneurship in healthcare technology, New technologies in healthcare, Healthcare technologies in India.

Integrated Reporting in the Age of Globalization: Bridging the Reporting Divide

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In the era of globalization, businesses operate in an interconnected and rapidly evolving environment, facing complex challenges that extend beyond traditional financial metrics. Integrated reporting has emerged as a strategic response to this dynamic landscape, aiming to bridge the reporting divide by combining financial and non-financial information in a comprehensive reporting framework. This abstract underscores the relevance of Integrated Reporting as a tool for businesses to navigate the complexities of globalization, address the reporting divide, and meet the evolving expectations of stakeholders. The paper explores the historical development of Integrated Reporting, analyzes various frameworks and standards and identifies its emerging trends. It also reviews the adoption of Integrated Reporting by different countries and disclosure of IR capitals by various Indian companies. By embracing Integrated Reporting organizations can not only enhance reporting practices but also contribute to a more sustainable and responsible global business landscape.

Keyword: Global Reporting Initiative (GRI), Environment, Social and Governance (ESG), Sustainability Accounting Standards Board (SASB) Integrated Reporting (IR), Value Reporting Foundation (VRF), Securities and Exchange Board of India (SEBI), Standard and Poor's 5

Exploring the Entrepreneurial Ecosystem Elements and Relationship with Business Performance

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This study explores the intricate structure of entrepreneurial ecosystems with the intention of understanding the underlying elements and the dynamic relationships that govern them. Entrepreneurial ecosystems are acknowledged as intricate systems that consist of various actors, resources, and elements. The study employs a quantitative methodology and gathers data through structured questionnaires to meticulously analyze these components, providing a comprehensive measurement instrument for their understanding. By doing so, it aims to unravel the nuanced interactions between elements within the ecosystem and their collective impact on business performance. This inquiry illuminates how entrepreneurial ecosystems operate as dynamic environments, exerting influence on and being influenced by the entities within them. By understanding the relationship framework between elements, this research offers valuable insights for policymakers, researchers, and entrepreneurs, thereby facilitating a deeper understanding of how to foster and sustain thriving entrepreneurial ecosystems.

Keyword: Entrepreneurship, Entrepreneurial Ecosystem, Business performance, EFA, Regression analysis.

Metaverse navigating the virtual world: Interplay of internal stimuli influencing Unrestrained Buying Behavior

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Dipti Malhotra (Punjabi University, Patiala)
Garima Kathuria (Punjabi University, Patiala)

Purpose: Given the importance of Metaverse for the automotive industry in developing nations, the study examines the association between perceived characteristics of innovation and unrestrained buying behaviour through the mediating role of flow. In addition, to what extent the relationship between perceived attributes of innovation and flow is strengthened or weakened under the moderating effect of self-control and techno-stress. **Design/methodology/approach:** Data has been obtained from 457 respondents using a survey method, and responses have been analysed using SPSS22.0, AMOS.V.24 and MACRO PROCESS. The structural equation modelling analysis was used to uncover the hypothesised relationships in the research model. **Findings:** The analysis showed that Relative advantage and Compatibility strongly influence Unrestrained buying behaviour both directly and indirectly via flow. Moreover, moderation of Self-control and Techno-stress weaken the impact of Relative advantage and Compatibility on Flow. **Originality/Value:** The study contributes to bridging research gaps in the literature and advances how attributes of innovation of Metaverse, directly and indirectly lead to unrestrained buying behaviour in the automotive industry. This notable gap has been filled by integrating diffusion innovation theory and flow theory.

Keyword: Diffusion Innovation Theory; Flow; Self-control; Techno-stress; Unrestrained Buying Behavior

Generative AI in Fashion Industry: Applications, Benefits and Risks

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The fashion landscape is in a state of constant flux, influenced by a myriad of elements from technological innovations to evolving consumer preferences. While grappling with escalating production expenses and the imperative to continually innovate, industry has turned to Artificial Intelligence for solutions. However, traditional Artificial Intelligence has been largely confined to pattern recognition and data analytics. The emergence of Generative AI, which can create original content based on its training data, has sparked scholarly interest in its potential applications across various industries. This form of Artificial Intelligence adds a layer of creativity and flexibility, offering more tailored and dynamic solutions that can enhance every aspect of the fashion value chain. Through a comprehensive literature review, we have delved into the applications, advantages, and risks of integrating Generative AI into the fashion industry, laying the groundwork for future research on its broader implications within this sector.

Keyword: Generative AI, Value chain, Fashion Industry

Preference for interactive media as channels for green advertising

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Brands engage with their customers by communicating their values through suitable advertising messages and channels. These channels allow for varying degrees and types of engagement with their customers and thus support brands in resonating with their target group of customers. The various generational cohorts differ in their reception of advertising channels, with younger cohorts preferring interactive and digital media. The new age media accommodates interactions of the younger populace with the brands as well as between members of the same cohort. The younger generational cohort (Millennials, Gen Z, Gen Alpha), vis-à-vis the older generations (Baby Boomers, Generation X), is also more aware of the environmental issues and considers their impact on the environment while choosing to purchase brands. For brands believing in reducing the harmful effects on the environment, reaching out to younger audiences who resonate with a similar cause may be crucial to increasing the levels of their engagement. We contend that digital media communication channels can be instrumental in achieving these objectives. We aim to establish that digital media is the preferred advertising for green advertising messages. We use data from the various designated media areas (DMA) in the US. Since the DMAs cut across geographical boundaries of states and counties, we aim to establish a causal relationship between the choice of channels for green advertising messages and the preferences of generational cohorts unencumbered by other factors such as state policies or the presence of competitors. We also aim to establish the differences between the preferences of the various generational cohorts towards specific causes, which can help managers focus their advertising efforts on specific cohorts and channels.

Keyword: Green consumerism, Generational Cohort, Digital Media, Advertising Channels

SDG 3 Through Community Radios: A Case of Rajbala Foundation's Promotive Health Awareness Initiatives in High Priority District (HPD).

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Arsh Ansari (Student, Birla Institute of Management Technology, Gr Noida)**

In High Priority Districts (HPDs) of India there are several agencies working in the domain of disseminating knowledge regarding preventive and promotive healthcare practices for various vulnerable populations, including ageing, adolescents, newly married couples, expectant and lactating mothers, infants, and children. In support of the state governments, collaborating agencies like Rajbala Foundation and Sehgal Foundation, Gurgaon, India, have played a significant role in contributing to the considerable success achieved in raising awareness and fostering a proactive approach to health-seeking behaviour among the general population residing HPDs. This qualitative research is an ethnographic case study on the initiatives of Rajbala Foundation, a not for profit organisation working in health care (palliative and mental health) and education domain since 2010. The foundation is engaged in providing health awareness across age groups through community radios in Mewat district (now called Nuh) since 2018 in partnership with S M Sehgal Foundation. Mewat is ranked 20 in Health Index in Haryana, and hence listed by Government of India (GOI) as an HPD. (data.gov.in).

Keyword: SDG3, grand challenge, community radio, health care, high priority districts (HPD), community health, NGO, sustainability, SDG2030, development communication

A comprehensive analysis of studies on women's financial well-being: Current scenario and future insights

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Extended Abstract A comprehensive analysis of studies on women's financial well-being: Current scenario and future insights Introduction Women's financial well-being is an emerging field of study. The COVID-19 pandemic and subsequent Russia-Ukraine war had a detrimental impact on the global economy and people's financial well-being (Lusardi & George, 2023). Consumer Financial Protection Bureau (2019) Financial well-being involves meeting financial obligations, feeling secure about the future, and making choices that enhance life. It includes income sufficiency, savings, debt management, financial knowledge, autonomy, and stress management. Women's financial well-being is gaining attention due to gender-specific challenges limiting their financial empowerment. Existing research highlights gender disparities in wealth, financial literacy, and well-being (Gonçalves et al., 2021). However, there are significant gaps in understanding women's financial well-being, prompting a comprehensive literature review using bibliometric-content analysis and the PRISMA 2020 framework to provide valuable insights and future research suggestions. Research Objectives The literature review on women's financial well-being is notable for three reasons. It identifies trends and structures in this area, enhances understanding, evaluates relevant studies critically, and provides valuable insights into the future research. Moreover, it addresses the lack of systematic reviews, especially considering the post-pandemic context, making a meaningful contribution to knowledge in this domain. Research Gaps The research findings highlighted significant deficiencies, including the absence of a consensus regarding women's financial well-being, limited global cooperation, minimal engagement, a shortage of comprehensive examinations of contextual factors, and an overemphasis on personal factors. Methodology This study undertakes a systematic literature review to map the present state of women's financial well-being and to lay the groundwork for future research. This research uses the preferred reporting items for systematic reviews and meta-analyses (PRISMA) framework (Figure 1) and VOSviewer (van Eck & Waltman, 2010). It includes three stages: identification, eligibility, and inclusion (Page et al., 2021). Figure 1. The review method for women's FWB study through PRISMA 2020 framework on June 31, 2023, relevant articles were searched exclusively on the Scopus database due to its comprehensive coverage and indexing quality standards. The search engine applied carefully and identified 5935 Scopus articles. After the screening, 159 articles meeting the specified criteria were ultimately included in the studies. The study focused on scholarly journal articles published between 2012 and 2023, specifically exploring women's financial well-being. The analyses use appropriate tools and methodologies to ensure accuracy and reliability. Findings The study demonstrated (1) Notable contributors to research on the financial well-being of women; (2) Countries that contribute to the study of the financial well-being of women; (3) Authors contributing to research on women's financial well-being; (4) Research trends on the financial well-being of women; (5) Themes and topics in women's financial well-being research;

(6) Theoretical foundations for research on the financial well-being of women; (7) Methodological preferences in the study of the financial well-being of women; (8) Measures of financial well-being in investigations of women's financial well-being; and (9) Key factors that influence women's financial well-being. Literature on women's financial well-being was found regarding contextual and personal factors. Keywords- Women's financial well-being, literature review, Financial literacy, Covid-19, financial well-being

Keyword: Women's financial well-being, literature review, Financial literacy, Covid-19, financial well-being

ENVIRONMENTAL REPORTING IN THE CONTEXT OF BRSR: A QUALITATIVE AND QUANTITATIVE ANALYSIS

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Naresh Nial (Central University of Jharkhand, Ranchi, India)

In addition to financial reporting, many companies report ESG (Environmental, Social, and Governance) related information through BRSR. Institutional investors always have concerns regarding the availability and quality of ESG information. They are of the opinion that, they are not getting enough information for investment decisions (Ilhan et al. 2021). In order to fill the gap between the demand for ESG information by stakeholders and the supply of ESG information by the firms, many countries have initiated mandatory ESG disclosures as prescribed by their respective government regulators or as mandated by their respective stock exchanges. The main purpose of mandatory ESG reporting is to increase the supply of ESG information (Krueger.P et al. 2021). BRSR is a framework prescribed by SEBI for ESG reporting, which can help existing and prospective investors develop a better visualization of the reporting entities. Purpose: The purpose of this study is to know 1. How Environment-related data has been disclosed in the BRSR by listed Indian companies. 2. To establish and differentiate between qualitative and quantitative variables emanating from the BRSR framework and cross-referencing the same with published BRSR reports by listed Indian corporates. 3. To develop matrices so as to enable analysis of the Environmental performance of Indian companies, with specific reference to BRSR. 4. To ascertain effective initiatives taken by companies for reducing adverse environmental factors. Design/Approach/Methodology: 9000 qualitative and quantitative environmental data points have been collected from 50 companies, comprising the Nifty 500 index, and those who have reported BRSR voluntarily during FY2021-22. The qualitative data has been analyzed using thematic and textual analysis, and descriptive statistics. Findings: The results show that among 31 environment-related BRSR reporting areas, 16 areas dealt with qualitative information. Further, 60% of the companies provide leadership indicators in addition to the essential indicators with regards to 'Principle 2'; whereas 78% of the companies reported leadership indicators with regards to 'Principle 6'. In addition, the result shows that 42% of the reporting companies provided assurance of their environmental data from a third-party agency. Research Limitations: This research paper is limited to the environmental reporting aspect of the BRSR. The study has not considered the Social and Governance reporting of the BRSR due to the seeming similarities between them. Additionally, the Environmental aspect alone has rendered data points in excess of 9000. Substantive analysis of the collected data points was full of complexities. Including the social and Governance data points could have added to the complexities. Original Value: The originality of this study lies within the environmental dimension; the result will display the process of analyzing environmental information for better visualization of the entities. There are very few research papers dealing with the ESG reporting criteria with specific reference to the BRSR, as it was introduced in the year 2021, and few companies came forward and reported voluntarily. This research has been done using that data.

Keyword: BRSR reporting, ESG report Analysis, Environmental data analysis,

Citizens' Trust in AI-Based Public Healthcare Systems

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Yusuf Faruqi (Indian Institute of Management Tiruchirappalli)**

In an era of remarkable technological advancements, artificial intelligence (AI) has emerged as a transformative force, promising to reshape various facets of our lives. Among these promising applications, AI has found a particularly compelling role in the realm of public healthcare systems. As countries worldwide struggle with the arduous and ever-evolving challenges the healthcare sector poses, AI-based solutions have offered the enticing prospect of more efficient, accessible, and personalized healthcare services. Nevertheless, the widespread adoption of AI in public healthcare systems depends not only on their technological capability but also on the public's trust in them. Citizens' trust in AI-based public healthcare systems is critical in realizing their potential benefits. As governments and healthcare institutions increasingly turn to AI to enhance diagnostics, treatment recommendations, and healthcare management, questions about the ethical, social, and practical dimensions of these systems become paramount. This research paper explores the complexity of citizens' trust in AI-based public healthcare systems, unraveling the factors underpinning or eroding it. Drawing from a comprehensive review of existing literature and empirical studies, this paper aims to understand the determinants of citizen's initial trust in AI-based public healthcare systems. To meet this end, a theoretical framework was developed by extending the trust in technology theory with contextual factors and integrating with risk calculus theory to predict citizens' trust intentions toward an AI-Based Public Healthcare System. The model was empirically tested using data from a field survey of 105 respondents (non-student samples) from India. The partial least square structural equations modeling technique was used to test the hypothesized relationships. The results indicate that structural assurances, citizen's subjective knowledge of AI, system transparency, and subjective norms significantly influence the citizens' trusting beliefs in an AI-based public healthcare system. Similarly, citizens' trusting beliefs, subjective norms, and performance risk predict their trusting intentions towards an AI-based public healthcare system. The study also acknowledges the non-significant impact of factors such as an individual's propensity to trust, cost-benefit assessment, privacy concerns, etc. Based on the empirical results, the study draws out several important implications for researchers and practitioners. The insights provided by the study could help policymakers, healthcare providers, and AI developers while designing the features of AI-based public health systems. It could help align the design features of such systems in ways that earn trust in the public's minds. The study also contributes to the literature on trust in AI-based health systems by enriching the understanding of the critical factors and their role in shaping trust perceptions in emerging AI-based public health systems. The study also acknowledges its limitations and proposes future research directions.

Keyword: Artificial intelligence, Initial trust, Citizens' trust, Public health services

Digital Financial Inclusion Index of India

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Abstract Purpose: Digital financial inclusion has widespread across the globe due to more accessibility at an affordable cost to unserved and underserved populations. This study primarily focuses on developing an index for digital financial inclusion with the help of existing dimensions, i.e., penetration, availability, and usage but the indicators used to describe these dimensions are extended to cover the digital aspect. **Design/Methodology/Approach:** The data used for this study has been taken from secondary sources, i.e., RBI, and the World Bank database. The study follows the methodology of Sarma (2008) with some additional indicators to measure India's digital financial inclusion level and prepare a composite index with the help of dimensions such as banking penetration, availability, and usage for 2013 to 2021. This study uses multiple indicators of digital aspects to provide an extensive overview of the digital financial inclusion level. **Findings:** The digital financial inclusion index prepared has similar findings to the previous studies. It has also been noticed that the introduction of digital platforms and various digital initiatives of the government has increased the level of financial inclusion in the country with increased access and usage of the services in remote areas. The percentage change over the period shows that the percentage has increased by 10 percent every year after the introduction of digital platforms. **Originality:** The development in technology and encouragement by the government to the digital economy has given a boost to the shift towards digital financial inclusion from the traditional model of financial inclusion. Although the digitalization and introduction of the digital economy are quite new for a developing economy like India, it is necessary to measure the contribution it is making towards achieving the goals of financial inclusion. This study uses additional indicators like registered mobile money users, the outstanding balance on active mobile money accounts, etc. in addition to traditional indicators of financial inclusion to create a more comprehensive index and present a better picture of financial inclusion in the country.

Keyword: Digital Financial Inclusion, Financial Inclusion Index, India

A Sustainable Inventory Management using Green Technology Investment

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There are several methods exist in the inventory management field to develop the different inventory policies for different situations. One of these methods is to develop the optimal inventory policies with respect to the retailer's procurement policies. During the process of procurement of inventories one needs to focus upon ordering of inventories, holding of inventories, and several other factors where carbon emissions can be experienced. To reduce the carbon emissions one can use the Green technology. Therefore, Green technology investment is the need of the hours for a sustainable inventory management. In this paper an inventory model has been developed wherein the optimal procurement policies are discussed using the green technology investment.

Keyword: Optimal inventory policies, Green technology, carbon emissions

Examining the barriers affecting the use of financial apps: A text mining approach

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Limited studies in the mobile payment segment have attempted at understanding the barriers affecting customers intention to use mobile payment services (MPSs). This study aims to identify the barriers from online customer reviews. This study has adopted a text-mining based approach on 14,043 reviews present in Indian financial app Google PlayStore or App Store pages. The study found barriers like, 'bad user experience', 'UPI failure', 'trust issues', 'transaction delays' from the reviews.

Keyword: Barriers; Mobile Payment Services; Retention Intention; Transaction Delays

A Study of the Interrelationship between Self-Help Groups (SHGs) and the Level of Socioeconomic Development in the Districts of the State of Maharashtra

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According to UNDP, self-help groups (SHGs) are groups of people, prominently women, that are made up of 15–25 members of similar economic and social backgrounds who come together to improve their living conditions. Common interest and reconciliation are among the most important motivators and foundations on which the group is based. Every group chooses an executive committee, adopts its own work system, and defines its vision and general objectives. Members save regularly and periodically for small amounts to be used later in obtaining a flexible financing source. Self-help groups are expected to promote not only financial inclusion and institutional credit but also social capital by improving the human development of their members. They are also responsible for creating backward and forward economic linkages, ultimately contributing to the economic growth of the geographical region of their operation. This paper aims to empirically establish the interrelationship between SHGs and economic and human development, as well as financial inclusion indicators, in the state of Maharashtra. The paper aims to find a statistical correlation through Pearson's correlation coefficient to identify the strength of the correlation. The motive behind this research is to provide valuable insights to decision-makers as well as academicians working in the cooperative sector. The paper concludes that there is a strong correlation between the presence of self-help groups and the level of poverty reduction and financial inclusion.

Keyword: Self Help Groups, Human Development Index, Financial Inclusion, Poverty, Economic development, Net District Domestic Product.

Estimating Influencer Prediction with Graph Neural Network

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Sneha Arisetti (IIT Kharagpur)

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Influencer marketing has become a major interest area for both practice and academicians over the last decade. Due to the high volume of content consumption, the marketing budgets and the number of influencers have quadrupled in the last couple of years. Prior studies have shown several factors that predict the influencers' impact on their followers based on the established para-social relationships. However, from a practitioner's point of view, they have to select the ideal influencers for the brand they want to promote or even estimate the amount of reach a particular influencer can provide for the specific topic becomes challenging. In this study, we propose a design that can utilize past content by the specific influencer to predict the performance of the target content using a deep learning approach. In addition to using deep learning techniques directly on the data, we create graphs based on semantic and syntactic similarity of the captions of the social media posts. We also use the principles of homophily and graph neural network techniques to provide a better prediction and human-understandable interpretation of the predictions. The model provides a significantly better performance using graph neural networks than other neural networks due to additional information in the graphical representation of the content. This study contributes to the problem of influencer selection, customized to the promotional material.

Keyword: Graph Neural Network; Deep Learning; Social Media Influencer; Homophily

Elderly Care in the Digital Age: Fall Detection using Artificial Intelligence

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U Dinesh Kumar (Indian Institute of Management Bangalore)

Bhuvanesh Pareek (Indian Institute of Management Bangalore)

Falls in elderly people essentially refer to the sudden unintended loss of balance leading an individual to collapse on the floor or a lower surface. Falls can be fatal or non-fatal depending on its severity but can lead to consequential health risks in elderly people including fractures, injuries, and other related complications. Due to the fear of falling older people restrict their daily activities. To address this challenge, it is necessary to develop an intelligent and responsive system capable of identifying instances of falls precisely when they occur and promptly delivering the required assistance to the individual in need. We are using IoT wearable device data which has two accelerometers and a gyroscope sensor to study this problem of fall detection. These sensors generate vast quantities of multidimensional data, making it challenging to comprehend the trigger behind the alarm. Through this study, we are trying to predict the genuine fall (for example fall forward/ backward slip, fall backward sit down, fall lateral slip, fall vertical faint, etc.) from the activities of daily life and reduce the number of false alarms generated in a fall detection system. We investigate the specific period associated with the occurrence of the fall, to understand why the alarm was raised. Our primary focus revolves around the detection of falls by employing a deep learning model incorporating the concept of multi-head attention.

Keyword: Explainable AI; Predictive Modelling; Healthcare Analytics

Regional Disparities in Access to Banking in Rural India

***Shivangi Rajora (Indian Institute of Management, Bangalore)**

This study is set in the rural agricultural context in India. Access to formal institutions of banking has been established to have a positive effect on socio-economic growth in a region. A modicum of policies has been implemented in India post-independence to increase the level of financial inclusion in the country, especially in rural areas, where access has been extremely limited. We see that time and again, policy-makers and historical data have indicated the importance of local sources of formal finance. More often than not, these would be village-level cooperative banks. But cooperative banks were often found to be not financially viable due to a lack of proper oversight, as well as poor management. To counter this shortcoming, 20 banks were nationalized in the country and given a social welfare objective with a focus on lending to agricultural lending. However, it was found that despite this directive, larger banks could not reach the households of lower socio-economic groups, especially in unbanked rural areas. This made the Government of India (GoI) move towards the idea of establishing small banks that could replicate the localized character of cooperative banks but ensure the financial viability and stability of a scheduled commercial bank. We study the design of the banking structure and provide evidence in support of small banks. A small bank here is defined as a bank that has a limited area of operation and small corpus capital, to begin with. In the Indian context, these small banks were Regional Rural Banks (RRB) which were started in 1975 to facilitate agricultural finance at the local level, which forms the focus of this paper. RRBs were intended to operate within two to three continuous districts that followed similar agricultural practices, geographical constraints, and social culture. We use a staggered difference-in-difference approach to estimate the average treatment effect of opening up an RRB in a district for the first time. We estimate using methods from Callaway and Sant'Anna (2020). We provide evidence that RRBs have been extremely crucial in increasing access to formal banks in rural areas, especially direct agricultural lending. We also provide evidence that the presence of RRBs encourages increased agricultural wages in unbanked regions.

Keyword: Rural Banking; Poverty Alleviation; rural development

**MEDIATION ROLE OF BRANDED AND UNBRANDED PRODUCT
DEPENDING ON RELATIONSHIP BETWEEN SOCIAL MEDIA
MARKETING CONSTRUCTS AND ONLINE PURCHASE DECISION OF
SMART PHONE AND LAPTOP IN MADHYA PRADESH.**

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Dr. Surendra Malviya, Asst. Professor, IIPS, DAVV, Indore Malviya (IIPS, DAVV, Indore)**

The main aim of this research study is to determine the mediation role of branded and unbranded products depending on relationship between Social Media Marketing construct and purchase decision of Smart Phone and Laptop in Madhya Pradesh, Central State of India. A social Media Users respondent who is online purchasers of Smart Phone and Laptop in Madhya Pradesh was collected as primary data through Questionnaire .Data of 496 Respondents were analyzed by Amos-21 Structural Equation Modeling. The result confirmed that Mediating role of brand have significant impact on Social Media Marketing Construct like Social Community, Social Publishing, Social Commerce, Security , Convenience and online purchase decision of Smart Phone, Laptop in Madhya Pradesh. The Results also confirmed that mediating role of unbranded product show full mediation impact on social media marketing construct like Social Community, Social Publishing, Social Commerce, Security , Convenience and Partial Mediation impact on Social Media Marketing construct like Promotional Usefulness and Enjoyment for online purchasing of Smart Phone, Laptop in Madhya Pradesh.

Keyword: Keywords: Social Media Marketing, Online Purchase Decision, Social Media, Mediating Variable Branded and Unbranded Product, Laptop and Smart Phone

A study on Volatility Spillover of Metaverse Stocks on Indian Stock Market

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Amiya Kumar Mohapatra (Jaipuria Institute of Management, Indore)

Banerjee Joydeep Dilipkumar (ITM University, Raipur)

Metaverse is a hot cake and it is drawing attention of all the stakeholders. This paper is an attempt to assess the volatility spillover of metaverse stocks on Indian stock market. The period opted for the study was 31st March 2021 to 16th September 2022 of six metaverse stocks and NIFTY. The tool used in this analysis is DCC-GARCH of GARCH family model. It is found that in long run all the stocks are having spillover effect on NIFTY but in short run only Reliance industries and Xelpmoc have volatility spillover to NIFTY. This paper will be helpful to policymakers, investors and Government for formulating policy and constructing portfolio.

Keyword: Metaverse, Stock Market, Spillover, DCC- GARCH

The Impact of Alternative Data on Financial Inclusion in India: A Comprehensive Study

***Neha Aggarwal (Central University of Jharkhand)**
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The credit landscape in India is undergoing a transformative shift as financial institutions and fintech companies seek innovative ways to extend credit to consumers with no traditional credit history, commonly referred to as "no-file" consumers. These sources encompass a broad spectrum, ranging from digital footprints, including social media activity and online behaviour, to telecom data, utility bill payments, and e-commerce transaction history. The richness of these data streams provides a comprehensive view of an individual's financial behaviour and reliability, allowing financial institutions to make informed credit decisions. This paper explores the emerging practice of utilizing alternative data sources for assessing the creditworthiness of these underserved populations, shedding light on the potential benefits, challenges, and regulatory considerations associated with this evolving financial paradigm. this comprehensive study underscores the pivotal role that alternative data plays in advancing financial inclusion in India. By effectively leveraging non-traditional data sources, the financial industry is empowering individuals who were previously excluded, fostering economic growth, and reducing disparities.

Examining pre-adoptive behavior of Y-generation toward telemedicine services in India

***Rajiv Kumar (IIM Kashipur)**

Introduction: The process of diffusion of innovation and its use is critical to deriving the benefits of innovation (Karahanna et al., 1999). Telemedicine is an emerging innovation and has a long way to go in realizing its potential. It is critical to countries worldwide, especially developing countries such as India. Although telemedicine has many benefits, a considerable amount of trepidation may also exist, such as status quo bias and skepticism involving its effectiveness compared to physical health centers. There is also perceived risk and citizens' belief in healthcare services. Similar issues have been experienced with other innovations, such as e-retailing, e-government, shared service centers, and e-banking. Questions regarding the studies on the emergence of telemedicine are particularly salient in pre-adoption. Pre-adoption relates to the phase before the citizens can gain direct experience with telemedicine. These pre-adoptive appraisals of telemedicine services may influence attitudes, which in turn may trigger behavioural responses that influence the government and practitioners' ability to leverage telemedicine services successfully. However, based on our literature review, to the best of our knowledge, studies on the pre-adoption of telemedicine services and research are scant. Also, the study related to the adoption of telemedicine is sparse. This study is an attempt in this regard to examine the pre-adoption behavior of the citizens towards telemedicine services. **Methodology:** The current study combines innovation diffusion (Rogers, 1995) and belief-attitude-intention theory (Fishbein M. & Ajzen, 1975) with the other relevant theories in a theoretical framework to examine the pre-adoption beliefs and attitudes. Study established the hypothesis and proposed the conceptual model. The model has resistance to change, performance expectancy, hedonic motivation, anticipated risk, and Trust as input variables and output as attitude towards telemedicine services. The study collected 242 responses from the Y-generations of India on 5-Likert scale (1-strongly disagree/very low and 5 strongly agree/very high). We tested the reliability of the scale using Cronbach's alpha (>0.7) (Cronbach, 1951) and then performed exploratory factor analysis (EFA) (Hair et al., 2014) to examine the factorial structure. We have also tested the validity of the model and then tested the hypothesis using multiple regression with 95% confidence interval. **Findings:** The result highlights perceived expectation, hedonic motivation, and trust are the factors influencing pre-adoption attitudes of the young generation. The results also highlight that resistance to change, and perceived risk are not found to be significant in influencing the attitude. This signifies that young generations have a very positive attitude towards telemedicine services, and they have risk taking ability and therefore, it is likely that they will use the telemedicine services in future. **Research implications:** The study will have both theoretical and practical implications. As a theoretical contribution, the study proposes a pre-adoption conceptual model of telemedicine. This work's main contribution lies in developing an empirically tested model of the potential impact of telemedicine services in improving the healthcare service in the country from the citizen's perspective in the pre-adoption phase. Also, the study will help to understand the pre-adoption behaviors of the citizens, which is essential to successfully designing and implementation of the services. These results may help the government and related agencies prepare for the arrival of this transformative innovation in the

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Study on Green Investment and its Contributing Factors in Manufacturing Industry of Odisha for Sustainable Development of the Business

***LIPSA MOHANTY (SRI SRI UNIVERSITY)**
SARITA MISHRA (SRI SRI UNIVERSITY)

Green investment plays an important role for growth strategy of every country towards its sustainable development. Therefore, it is very important to identify the factors contributing green investment . This study focuses on different contributing factors which affects green investment . The purpose of this study is to investigate different level of green investment by a company i.e small, medium and large for green investment maintains the environmental sustainability. This study also focus on to explore whether green investment has a positive effect on sustainable development of any business firm. The quantitative research design has been adopted for this study and the collection of data has been done through a structured questionnaire from different manufacturing companies in Odisha. The study has used ordinal regression methodology to analyse the data. The finding of this study explains that factors like green investment projects, funding for green investment, incentives for green investment, assessing loans to finance green investment activities, companies plan to implement green investment projects, capital that business aims to finance green investment projects, green investment development policy, banks support green investment are significant factors that promote different levels of green investment by a business firm.

Keyword: GREEN INVESTMENT, GREEN FINANCE, SUSTAINABLE DEVELOPMENT

Health Infrastructure and The Ayushman Bharat Digital Mission

***Ashu Tiwari (Woxsen University Hyderabad)**

Health Infrastructure and The Ayushman Bharat Digital Mission Abstract Worldwide, technology is being harnessed to provide services across various sectors, including healthcare. The COVID-19 pandemic has compelled societies to adopt digital transformation and reassess existing healthcare trends. In response to the growing demand for digitizing healthcare in India, the Ayushman Bharat Digital Mission was inaugurated in September 2021. This initiative focuses on the creation and utilization of Digital Public Goods to enhance the availability, accessibility, affordability, and acceptability of healthcare through various foundational elements. The mission's objective is to establish a comprehensive national digital health ecosystem that is both integrated and effective, with a strong emphasis on inclusivity. By fostering interoperable frameworks, open protocols, and consent artifacts, this initiative encourages citizens, public and private healthcare providers, digital innovations, and other stakeholders to collaborate and promote equitable healthcare digitization across the entire nation. However, the question remains needs to be focused is how applicants are responding to this digital mission. In this paper, we are trying to answer this question by study moderating role of risk aversion on application of digital health mission. **Keywords:** Ayushman Bharat, Digital Health, Risk Aversion **Introduction:** In India, the healthcare sector is currently at a crucial juncture. The emergence of digital technology is playing a pivotal role in ensuring that healthcare services are accessible, affordable, and of high quality, aligning with the overarching goal of achieving universal health coverage (UHC). Across various industries, digitization is rapidly gaining momentum and becoming an indispensable part of operations. The convergence of technology and healthcare on a global scale has demonstrated the potential to enhance existing care delivery models, centering them around patients and ultimately improving overall health outcomes. The Ministry of Health and Family Welfare (“MoHFW”) is responsible for conceiving the idea of the Ayushman Bharat Digital Mission (“ABDM”). This visionary project of the Government of India, stemming from the National Health Policy, 2017 (“National Health Policy”) intends to digitise the entire healthcare ecosystem of India. The primary aim is to construct a seamless and interoperable framework that accommodates the various stakeholders involved in healthcare delivery across India. This choice ensures not only interoperability but also offers technological flexibility and independence for all participants within the NDHE. However, the highest population states such as Uttar Pradesh and Bihar are relatively lagging behind in terms of Ayushman Bharat Application. Therefore, in this paper our primary focus is to understand whether risk aversion in adoption of technology plays any role in Ayushman Bharat Application. Keeping this in our mind we have proposed to study following two hypotheses. H1: Other things being equal, risk aversion, Internet penetration would positively affect Ayushman Bharat Application, and there would be a significant impact of interaction effect (between literacy and IT penetration) on Ayushman Bharat Application. H2: Other things being equal, with literacy level as a risk aversion measure, Internet penetration would positively impact Ayushman Bharat Application, and there would be a significant impact of interaction effect (between literacy and IT penetration) on Ayushman Bharat Application.

Keyword: Ayushman Bharat, Digital Health, Risk Aversion

Analyzing the Impact of COVID-19 on the Performance of Sustainable Stock Indices: A Study of BSE Greenex and BSE Carbonex

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Shilpa Bhide (Department of Management Sciences (PUMBA), Savitribai Phule Pune University)

The S&P BSE GREENEX stands as a unique index, evaluating listed stocks based on their "carbon performance" and quantifying their energy efficiency using publicly available data. Meanwhile, the S&P BSE CARBONEX, India's pioneering index of its kind, identifies companies' commitments to mitigating climate change-related risks. While prior studies have scrutinized the performance of stocks listed within these indices, there has been a dearth of examination regarding the indices' own performance. Through a comprehensive literature review, several research gaps have been unearthed: 1. The absence of studies delving into the performance of BSE Greenex and BSE Carbonex during both the pre and post-COVID eras. 2. The lack of Value at Risk (VaR) forecasting for BSE Greenex and BSE Carbonex. These research gaps propel us to explore the following research questions: 1. To scrutinize the indices' performance as a single time series and in the contexts of the pre- and post-COVID periods. 2. To compute Value at Risk (VaR) for subsequent forecasting and analysis. For our analysis, we have gathered daily closing prices for Greenex and Carbonex from October 2008 to July 2022. These closing prices have been transformed into return series by calculating the logarithmic difference between consecutive closing prices. Furthermore, we have divided this time series into two segments: pre-COVID and post-COVID. Consequently, our study scrutinizes the performance of three distinct time series: 1. t_1 represents daily returns from October 2010 to March 2023. 2. t_2 represents daily returns from October 2010 to January 2020 (the pre-COVID period). 3. t_3 comprises daily returns from February 2020 to March 2023 (the post-COVID period). Upon conducting data analysis for the first research objective, we conclude that the post-COVID return time series exhibits superior performance compared to the pre-COVID period. Notably, risk was found to be higher in the post-COVID period. The analysis of our second research objective underscores the efficacy of the employed VaR method and the accuracy of out-of-sample forecasts. Ultimately, the findings of our study affirm the imperative need for incorporating sustainable finance into common business practices to enhance the performance of both indices and individual stocks. The performance of BSE Greenex and BSE Carbonex also serves as evidence of the growing incentive for companies to adopt Environmental, Social, and Governance (ESG) investing practices. The transformation of the financial market's microstructure during the pre- and post-COVID-19 periods further underscores the significant differences in index performance during these crisis periods.

Keyword: BSE Greenex, BSE Carbonex, ESG, COVID-19, and Sustainable Investing

Impact of Digitalization on patient care delivery system

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The healthcare industry has undergone various technological shift in providing patient care delivery. One such technology is Electronic Medical Record (EMR), which highly benefited physicians for effective clinical decision making and also provided the statistics on number of patient fall, disease rate and patient follow-up conditions. And telemedicine, which was highly recommended to patients for digital consultations during COVID-19, has tremendous benefits for patients. This study was conducted to assess the impact of digitalization on patient care quality in a private multispecialty hospital. It is a quantitative study and simple random sampling technique was used in the study. The questionnaire was distributed to healthcare providers on their usage of hospital information systems and electronic medical record. The collected data was analyzed using SPSS software. It was found from the analysis that 80% of nurses agreed that storing patient data digitally has helped physicians spend more time with patients for their clinical interventions and it is an effective way of documenting patient data. Managing the security of patient data was a challenge. It was also observed that there is a strong positive relationship between digitalization of patient data and the quality of care provided to patients. It was also identified that all the technological advancements in healthcare has its own ethical consideration and frequent revisit and modifications in policy will reduce the legal issues related to patient data. To conclude digitalization will enhance the quality of care, reduced medical cost and enhanced patient experience.

Keyword: Hospital information system, electronic medical record, decision, technology, quality of care

"The Branding Power of Social Media Influencers: An Interactive Marketing Approach"

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Dr. Aradhana Gandhi (SCBS, SIBM Pune)

Purpose - In this study, we put forward a model to investigate the impact of homophily toward influencers, influencer social presence, and influencer physical attractiveness on the development of affinity within the beauty and fashion industry, as framed by influencer marketing. Additionally, our research delves into the mediating roles played by trust and loyalty in elucidating the connections between homophily toward influencers, influencer social presence, influencer physical attractiveness, and customer purchase intention. **Design/methodology/approach** – Employing a quantitative methodological design, a digital survey questionnaire was directed to gather data from 408 respondents who follow influencers or consume influencer content. The proposed model was analysed using Smart PLS 4.0 (Partial Least Squares), and all constructs demonstrated high internal consistency. These results offer valuable insights for marketers and influencers utilising social media to influence consumer behaviour. **Findings** – The findings indicate a positive influence of homophily (H), influencer social presence (ISP) and influencer physical attractiveness (IPA) on consumer purchase intention (CPI). This effect is partially mediated by affinity (A), trust (T) and loyalty (L). Notably, the significance of affinity in driving CPI suggests that high-level of attachment with influencer plays a pivotal role in shaping consumers' purchasing decisions. These insights contribute to developing influencer marketing strategies that enhance customer purchase intention and foster client loyalty on social commerce platforms. **Novelty/value** – This study adds to the prevailing literature by exploring the role of affinity, trust and loyalty in homophily (H), influencer social presence (ISP), influencer physical attractiveness (IPA) and consumer purchase intention (CPI) within the beauty and fashion industry, an area that has received limited attention in previous research. The research provides valuable insights for industry practitioners seeking to build trust, establish a social presence, and improve customer loyalty among their target audience.

Keyword: E-commerce, Social media technologies, Affinity, Attachment, Influencer marketing, Trust, Social presence, Customer loyalty, Influencer Physical Attractiveness.

How can AI, with explainability and better performance, be allowed to work independently in the healthcare sector?

***Rohan Sinha (Indian Institute of Management Lucknow)**
Pradeep Kumar (Indian Institute of Management Lucknow)

There is no denying that the fast development of artificial intelligence (AI) has led to some really astounding accomplishments, especially in areas of work that can be measured and driven by data, such as the identification of illnesses in the medical industry. AI models, and particularly deep learning algorithms, have shown that they are able to analyse huge volumes of medical data and detect patterns that a human observer could miss. In addition, the creation of AI algorithms that are explainable has been a huge step forward. These algorithms give insights into the decision-making process of AI models, which enhances transparency and accountability [1,2,3,4,5,6]. However, the issue of whether or not sophisticated AI models that are endowed with explainability and great performance should be permitted to function freely in the healthcare industry is still a matter of intense dispute in the ethical, social, and regulatory communities. This is a particularly pressing problem in the modern world, where certain nations, most notably China, have decided to outlaw the use of specific AI technology in medical diagnosis, making the issue all the more relevant [7]. The level of quality and dependability of the explanations offered by AI models is one of the key concerns. Explainable AI algorithms may give insights into how a decision was made; yet, due to the complexity of deep learning models, it is sometimes difficult to present explanations that are both readily accessible and correct, particularly to those who are not specialists in the field. If the explanations that are supplied are not trustworthy or clear, it casts doubt on the dependability of AI-based diagnoses, which in turn leads to a loss of confidence among both patients and the healthcare professionals who treat them[8]. The larger problem of technology adoption is another key element that contributes to the conservative attitude taken toward the independent usage of sophisticated AI models in the healthcare industry. The healthcare systems of a society are firmly established in the social structures of that society; thus, the implementation of new technologies, particularly those that involve crucial judgments on human health, requires careful study. There is reluctance to fully embrace AI-driven diagnoses for a number of reasons, including resistance to change, the fear of job loss among healthcare employees, and worries about overreliance on computers. All of these issues contribute to the hesitance [9]. Integration of sophisticated AI in healthcare is made much more difficult by the ethical issues of patient privacy, data security, and the possibility of bias in AI algorithms. These factors add another layer of complication. It is necessary, in order to ensure justice and equality in healthcare services, that artificial intelligence systems be trained on datasets that are varied and representative of the population and that these systems be routinely evaluated for biases[10]. So we can see that the practical use and benefit of Powerful AI technology in the healthcare sector is limited due to various reasons such as quality of explanation of AI technology, adoption of AI technology, and ethical issues that might come. And if we look closely, we can see there is a common thread of lack of trust in explanations given by AI systems. So one of the solutions could be evaluating explanations to get good explanation in a bias-free way, which is currently missing[11].

Liquidity Risk Bibliometric analysis based on Scopus

***Satya Jeet (IIM Ranchi)**

The significance of liquidity risk for financial institutions and their regulators has been underscored by the global financial crisis that began in the middle of 2007. As investors lost faith in financial institutions, several financial institutions that relied on wholesale deposits for funding encountered difficulties. It is thus imperative to understand the liquidity risk and reduce its negative impact on the financial institutions. The objective of this paper is to find the most important studies, authors, and co-citation of keywords between 1973 and 2023 using bibliometric analysis. 2041 documents were extracted using the Scopus database for analysis. The documents were analysed using VOSviewer and Biblioshiny. Journal of Banking and Finance has published 78 journals followed by the Journal of Financial Economics which has published 30 journals during the period. Over the past 50 years the growth rate of publication in the “liquidity risk” has been increasing while showing little slowdown in 2018 and again growth rate increased. The year 2022 was the most productive with 186 journals published in that particular year.

Indian Banking Performance Measurement and Prediction Using Data Envelopment Analysis and Artificial Neural Network

***Preeti Bangarwa (Mount Carmel College)**
Supriyo Roy (Birla Institute of Technology)

Abstract: Introduction: The Indian banking sector is a critical pillar of the country's economy, playing a pivotal role in facilitating economic growth and financial stability. In the era of heightened competition and technological advancements, assessing the performance of banks is essential for ensuring their sustainability and contribution to the broader economic landscape. This paper presents a comprehensive study that combines Data Envelopment Analysis (DEA) and Artificial Neural Network (ANN) techniques to measure and predict the performance of Indian banks. By integrating these two powerful analytical approaches, we aim to provide a holistic assessment of banking efficiency and enhance predictive accuracy. **Methodology** 1. Data Envelopment Analysis (DEA): DEA is a non-parametric technique used to evaluate the relative efficiency of decision-making units, such as banks, by comparing their inputs to outputs. In this study, we employ DEA to measure the efficiency of a sample of Indian banks over a specific period. We use financial and operational data as inputs and outputs, considering variables such as total assets, loans disbursed, deposits collected, operating expenses, and net interest income. DEA allows us to identify banks that operate efficiently and those with potential for improvement. 2. Artificial Neural Network (ANN): ANN is a machine learning method inspired by the human brain's neural network structure. ANN models can capture complex relationships in data and make predictions based on historical patterns. In this study, we implement an ANN model to predict the future performance of Indian banks. We feed historical financial and economic data, including interest rates, inflation rates, and macroeconomic indicators, into the ANN. The model then learns from this data to forecast key performance metrics, such as profitability, asset quality, and capital adequacy. **Results and Findings:** 1. DEA Efficiency Assessment: The DEA analysis reveals varying levels of efficiency among Indian banks. By identifying the efficient frontier, we can classify banks into three categories: efficient, relatively inefficient, and highly inefficient. This classification assists in pinpointing areas for improvement, such as cost reduction, resource allocation, and operational optimization. 2. ANN Predictive Model: The ANN model demonstrates robust predictive capabilities, enabling us to forecast key performance indicators with a high degree of accuracy. By incorporating macroeconomic variables, we can account for external factors that impact banking performance. The model's accuracy and reliability make it a valuable tool for banks, investors, and policymakers to make informed decisions and anticipate future challenges and opportunities. **Managerial and Policy Implications:** 1. Managerial Insights: Indian banks can leverage the insights gained from the DEA analysis to enhance operational efficiency. Efficient banks can identify best practices and maintain their competitive edge, while less efficient banks can target specific areas for improvement. This knowledge empowers banks to optimize resource allocation and cost management, ultimately bolstering their long-term sustainability. 2. Policy Recommendations: For policymakers, the combined approach of DEA and ANN offers a comprehensive view of the banking sector's performance. The analysis can inform regulatory decisions and interventions to ensure the stability and resilience of the financial system. It also provides valuable information for monitoring compliance with prudential norms and promoting

healthy competition within the sector. Conclusion: The integration of Data Envelopment Analysis and Artificial Neural Network techniques provides a powerful framework for assessing and predicting the performance of Indian banks. This approach not only offers a snapshot of current efficiency levels but also equips stakeholders with reliable forecasts to make informed decisions. By leveraging the insights gained from this study, Indian banks can enhance their operations, while policymakers can craft effective policies to maintain a robust and dynamic banking sector, contributing to the country's economic growth and stability.

Keyword: Indian Banking, Performance, Data Envelopment Analysis, Artificial Neural Network

Deglobalization and International Marketing in B2B Sector

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With the global uncertainty and wars like Israel-Palestine, Russia-Ukraine and increasing the disappointment of the USA and Europe towards the Republic of China the global economy is moving towards a more concentrated and focused way of doing business through Deglobalization! In the 20th century we have seen the growth of the whole mankind in the era of globalization but for last few years and more after the pandemic of COVID 19, the world and global businesses has also seen the worst disruptions of supply chain and lack of the raw materials and huge loss of business. Therefore Deglobalization is emerging as one of the solutions to avoid the dependencies on the outside world and get a control on the products, process and prices. This paper is trying to understand the positive and negative impacts of the Deglobalization on the Indian Manufacturing Sector in a B2B Marketing context.

Keyword: Deglobalization, International Marketing, B2B Marketing, Industrial Marketing

Factors Influencing the Choice of a Unified Payment Interface (UPI) App

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India's digital payment landscape, particularly after the introduction of the Unified Payments Interface (UPI) in April 2016, has witnessed a significant boost, further accelerated by the COVID-19 pandemic. Existing research explored trust, self-efficacy, and satisfaction among urban Indian e-wallet users, yet the factors influence the preferences of UPI. This study, employing a structured survey and interviews with diverse UPI app users, found demographic factors like age, occupation, spending, and income minimally influenced app choice. Location (Tier 1, 2, or 3 cities) emerged as a significant factor. Only transaction speed significantly affected decisions when considering intentions to switch UPI apps. Negative user experiences, such as fund access issues, triggered app switches. App advertising and accessibility, including pre-installation on Android phones, played pivotal roles in initial adoption. The study highlighted a strong correlation between residents' locations and their preferred UPI apps. Despite limitations like the lack of longitudinal analysis and small sample size, future research avenues should explore merchants' perspectives and digital payment experiences of individuals with disabilities. Understanding non-app performance-related factors remains crucial for comprehending users' choices in India's evolving digital payment landscape.

Keyword: Digital Payments, Unified Payment Interface, UPI, Awareness, Satisfaction, Consumer Preference, Security, Ease of Use, Technology Adoption, Behavioral Intention

A DECLINING JANUARY EFFECT: AN EMPIRICAL EXAMINATION OF TESTING THE ROBUSTNESS OF INDIAN STOCK MARKET

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Abstract: The credit for developing the model Efficient Market Hypothesis (EMH) goes to Fama, which explains that the stock prices fully reflect all the possible available information in the market. However, this theory has been refuted many times in different economies of the world. That's the reason that the present study investigates the presence of (EMH) in the Indian stock market implying that there is difference in trading returns in stocks in different trading months of the year. In emerging market like India, stock prices provide an insight into the working of capital markets and consequently, an investor may consider the January effect to decide about the timing of trading to earn abnormal trading returns [49]. To have a further insight into the monthly distribution of mean returns, an analysis of monthly distribution of maximum and minimum returns attained by BSE Sensex has been examined by keeping the January returns as benchmark. This paper aims to study whether the returns in Indian capital market are normally distributed over the trading months of the year or they follow the same pattern. For the investigation purpose, daily closing prices of BSE Sensex are taken and examined for the period of six years i.e. from January 2, 2017 up to May 31, 2023. Eviews12 software is used to analyze the latest data and the methodology of Unit root testing and ordinary least square methodology has been applied on the data. ADF and Phillip Perron tests have been applied to check the stationarity of the data series. However, the findings clearly suggest that EMH has been refuted in Indian stock market and there is a scope for the financial decision makers to exploit this anomaly to reap the maximum benefits.

Keyword: Keywords: January Effect, CAPM, EMH, Sensex, Trading returns, Unit-Root testing

Consumer attitude and their purchasing behaviors towards Beer: A qualitative study among Indians

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Raghu Gupta (JSB Ghaziabad)

Consumer attitude and their purchasing behaviors towards Beer: A qualitative study among Indians The current study examines the relationships among the various factors related to Beer purchasing behavior and its brand preference in India. The current study examines various factors included in including Country of origin (COO), branding, packaging etc. For this study “the theory of planed behavior” was used to understand how consumers' attitude towards Beer and the factors affecting the purchase intentions. This is a qualitative study using NVIVO, where interviews were taken 38 individuals on the open-ended questioner. The instrument was based upon various factors like taste, country of origin, motivation of buying, brand loyalty and others. Initially content analysis was used to understand major contributors to the study. Further Thematic analysis was used generate the major themes leading to understanding of major intentions to purchase. Finally, Sentiment analysis was performed to understand the sentiments of respondents towards all the major contributors of study. This study resulted into the reasons or themes defining the factors how the target market is affected by the various factors which impacts Beer purchasing behaviors among Indian consumers. Findings of this study suggest that the marketers should focus more on the resources which can help in building better image leading to strong brand awareness. Keywords Beer, Branding, Qualitative Study, NVIVO, TBP, Loyalty Key references Malik, N., Tripathi, S.N., Kar, A.K. and Gupta, S. (2022), "Impact of artificial intelligence on employees working in industry 4.0 led organizations", International Journal of Manpower, Vol. 43 No. 2, pp. 334-354. Prentice, C., & Handsjuk, N. (2016). “Insights into Vodka consumer attitude and purchasing behaviors”. Journal of retailing and consumer services, Vol 32 No. 1, pp 7-14. Gupta, S., Sharma, J., Najm, M., & Sharma, S. (2020). Media exaggeration and information credibility: Qualitative analysis of fear generation for covid-19 using NVIVO. Journal of Content, Community and Communication, 12(2), 14-20. Sharma, R., & Gupta, S. (2021). Bharat towards Atmanirbharta: A Twitter based analysis using NVIVO. Journal of Content, Community and Communication, 13(7), 58-65.

Keyword: Beer, Branding, Qualitative Study, NVIVO, TBP, Loyalty

GREEN HRM PRACTICES AND ITS IMPACT ON SUSTAINABILITY WITH JOB SATISFACTION AS A MEDIATING VARIABLE -A CASE STUDY ON PRIVATE SECTOR BANKS OF RANCHI

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DR. PRIYANKA PANDEY (SARALA BIRLA UNIVERSITY)**

This study examines the implementation of green practices within the organized retail sector in Ranchi. This paper presents an abstract that synthesizes observations from a review of several research papers. The retail industry plays a crucial role in ecological footprint and embraces sustainability. The literature reveals the pivotal role of HR departments in promoting greenery within organizational processes with environmental goals such as green recruitment, training and performance management, employee engagement, and the creation of eco-friendly work areas. Key findings also highlight the significance of leadership and organizational culture in driving sustainability. This study explores the adoption and integration of eco-friendly HR practices. Green HR deals with environment-friendly HR activities and encourages the sustainable use of resources in organizations. Furthermore, it explores organized retail sector efforts in collaboration with suppliers to ensure the sustainability of sourced products and materials. Organized retail sector commitment to green HRM practices not only places an order with a global sustainability culture, but also uses online video interviews, compensation, and supervisor support. Within the organization, the study also highlighted that green HR practices include carpooling, teleconferencing, recycling, online training, and e-mailing, which help enhance corporate image and brand image. Communication has emerged as a pivotal factor in fostering a sustainable culture. Performance is required. For green HRM strategic tasks, known as green initiatives, to help businesses meet their sustainable environmental objectives. Minimize paper usage, Digitizing HR Processors, Volunteering for environmental causes, Encourage recycling and waste reduction, implement recycling bins & reduce single used plastics. (Shen. Dumont and Deng (2018) and Renwick et al. (2016) argued that green HRM is crucial for boosting employee involvement in sustainable activities related to business ideas. This study explored the role of green HRM practices in sustainable activities related to business ideas. The current study analyzes the role of GHRM practices on the sustainable performance of the organized retail sector GHRM practices including green hiring and performance management, green employee involvement, and sustainable performance, including the environmental, economic, and social performance of the organization. Data were collected from primary sources such as surveys and questionnaires, interviews, case studies, and documental analysis. The thesis report covers the concepts and theoretical framework of all the variables under study, a review of existing literature research methodology, analysis of data and findings of the study, conclusions, and suggestions.

Keyword: GHRM, Sustainable HR, HR practices, environment, organized retail sector, sustainability initiatives, Green benefits, Paperless HR

Understanding the Drivers of Entrepreneurial Excellence – A Comparative Study of G20 Countries

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PANKAJ KUMAR JHA (PONDICHERY UNIVERSITY)**

Entrepreneurship is a multifaceted, intricate process that involves recognizing opportunities, taking calculated risks, and establishing and managing new businesses, which play a pivotal role in today's world. Entrepreneurs drive societal progress, ranging from small incremental enhancements to revolutionary breakthroughs that reshape industries and the economy's future. G20, a diverse group of nations representing a mix of the world's largest economies, comprising of 19 countries and the EU, acts as a vital global forum, fostering cooperation on economic, financial, and geopolitical issues; and addressing international challenges like financial crises, trade disputes, climate change, and development. Each of these countries presents its own set of entrepreneurial framework conditions, and while they may share some similarities, the differences are vast. Hence, understanding the drivers of entrepreneurial excellence in G20 countries is paramount.

Keyword: Entrepreneurial Framework Conditions, Entrepreneurial Behaviour and Attitudes, Entrepreneurial Excellence, G20 Countries, Global Entrepreneurship Monitor (GEM)

Investigating Asymmetric Return Connectedness and Portfolio Implications of Clean Energy, ESG ETFs, and Oil Futures

***Purba Bhattacharjee (XIM University)**
Sibanjan Mishra (XIM University)

This research delves into the dynamics of asymmetric return spillovers and their implications for portfolios within the realm of environmental, social, and governance (ESG) exchange-traded funds (ETFs), clean energy ETFs, and five petroleum futures markets spanning from 2016 to 2022. Employing an innovative approach of time-varying connectedness, we construct portfolios utilizing the MVP, MCP, and MCoP methodologies. Our findings reveal, throughout the majority of the observation period, negative return spillovers outweigh their positive counterparts. This asymmetry is particularly pronounced during the peak of the COVID-19 pandemic, dramatically altering the network of net spillovers between markets. Interestingly, ESG ETFs demonstrate a stronger connection to oil future markets compared to clean energy ETFs, with this connection intensifying during the COVID-19 outbreak, revealing the network's instability in the face of a global health crisis. The MCoP approach stands out as particularly effective in capturing both asymmetric and non-asymmetric return spillovers, outperforming other portfolio strategies. Notably, both clean energy and ESG ETFs exhibit a 'safe-haven' characteristic, offering protection in both symmetric and asymmetric return spillover scenarios. These findings bear significant implications for policy formulation and investment strategies, shedding light on the intricate interplay between ESG, clean energy, and petroleum markets.

Keyword: TVP-VAR; spillovers; ESG; COVID-19 pandemic, clean energy; Investment strategy

ASSESSING ADOPTION INTENTION AND FACTORS AFFECTING ADAPTABILITY OF ARTIFICIAL INTELLIGENCE (AI) IN INDIAN PRIMARY HEALTHCARE INSTITUTIONS

***Suresh Garg (Indian Institute of Management, Ranchi)**
Gurjot Singh (Indian Institute of Management, Ranchi)

Integrating artificial intelligence (AI) in healthcare, particularly within primary healthcare institutions, is critical in today's dynamic healthcare landscape. What determinants influence the adoption of generative AI in Indian primary healthcare institutions? This research investigates the pivotal determinants influencing the adoption of generative AI. The recent surge in hospital admissions, notably during the pandemic, has underscored the urgency of fortifying disease prevention strategies. This study endeavours to bridge a notable gap by exploring the potential adoption of generative AI in primary healthcare settings and the factors driving that adoption intention. Through a comprehensive literature review, two core categories have emerged as critical influencers of AI adoption: existing technological infrastructure and organizational culture. Data was collected through online and walk-in surveys in Ranchi's primary healthcare institutions. The findings emphasize the crucial role of a supportive organizational culture, a robust technological foundation, and valuing innovation in driving AI adoption. This research offers significant insights into the implementation of generative AI in primary healthcare, advocating for an environment that encourages innovation and technological advancement.

Keyword: Generative AI, EHR, Disease Prediction, Primary Healthcare, Organisational culture, technical infrastructure, Adoption Intention

The Game of Demands & Resources: Impact on Knowledge Sharing and Individual Performance

***Manish Kumar (Indian Institute of Management Ranchi)**
Jayesh Pandey (Indian institute of Management Ranchi)

Digitalization has found its place in the front seat of all organizational endeavors. In times when organizations are encouraging or forcing their employees to use the tech-intensive collaborative tools more and more, this study aims to examine the interplay of new age demands and resources and their effect on knowledge sharing and employee performance. Resources considered for the study consist of personal resources i.e., adaptability and physical or virtual collaborative tools provided by the organization. Temporal job demand has been examined as demand in the model. The responses have been collected from 330 subordinate-supervisor pairs. The hypothesized model has been tested employing PLS-SEM. The findings suggest that knowledge sharing fully mediates the positive effect of interpersonal adaptability on task performance and innovative job performance. Knowledge sharing also fully mediates the negative effect of temporal job demand on both performance outcomes. Both positive and negative moderating role of collaborative tools have been observed between personal resource – knowledge sharing and temporal job demand – knowledge sharing relationship. Important theoretical implications for job demands – resources theory have been discussed along with key managerial insights.

Keyword: Digitalization, Personal resources, Adaptability, Temporal job demand, Knowledge sharing, Task performance, Innovative job performance

How Social Comparison on Social Media Allure Impulse Travelling?: A Moderated Mediation Analysis

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Sandeep Kumar (Punjabi University, Patiala)

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Purpose: Social media usually offer delightful information, interestingly travel-related content shared on social media platforms can easily lead individuals to compare themselves to others, as these platforms provide a forum for self-representation, where users are able to express a sense of superiority. The allure of such new experiences showcased on social media stimulates a kind of aspiration that stimulates the desire for similar experiences, thereby driving the concept of impulse travelling. On the other side, social comparison on social media may raise awareness of the possibility of fear of missing out activities. Because social media is always available online, users can easily discover that they have missed out on many activities due to time and energy constraints, and they may thus experience negative emotions such as nervousness, anxiety, feelings of exclusion, and experiences of relative deprivation, which can increase fear of missing out (FoMO). FoMO is characterised by the urge to continuously keep connected with what others are doing on social media leading to compulsive use of social media. When people engage in compulsive use of social media, they are exposed to various types of content such as updates from their friends, peers, or influencers, keeping about what others are doing at all times, which may influence consumer behaviour and create impulse travelling. However, in the present scenario online unrestrained behaviour, users have self-control and self-esteem, which may distract their impulsivity. Therefore, the motive of the study is to investigate, how social comparison on social media influences impulse travelling. Study uses social comparison theory to investigate the impact of social comparison on impulse travelling, specifically examining the mediating role of fear of missing out and compulsive use of social media, as well as the moderating effect of self-esteem and self-control. Design/methodology/approach: To meet the objective, we have conducted a survey of 382 tourists from north India, who having experienced of impulsive travels. Analysis has been done using SPSS (AMOS 24) and Process Macro (model 1) for moderation effect. Self-structured questionnaire has been framed by using the scales; Social Comparison (Norvilitis et al., 2013), Fear of Missing Out (Good, 2019), Compulsive Use of Social Media (Andreassen et al., 2012; Tandon et al., 2020), Impulse travelling (Beatty & Ferrell, 1998; Dey & Srivastava, 2017), Self-esteem (Rosenberg, 1965), Self-control (Tangney et al., 2004). Findings: Results show a significant positive association between social comparison and impulse travelling. Furthermore, the results indicate that FoMO and compulsive use of social media mediated the relationship between social comparison and impulse travelling, suggesting that individuals who engage in social comparison are more likely to experience FoMO and exhibit compulsive use of social media, leading to increasing impulse travelling. Additionally, self-esteem has been moderating the relationship between social comparison and FoMO. The results indicate that individuals with higher levels of self-esteem are less susceptible to the effects of social comparison and are better able to manage FoMO, thereby reducing their impulsive travel intention. Moreover, self-control has also been found to have a significant moderating effect on the relationship between FoMO and compulsive use of social media, the results show that self-control plays an important role in protecting people from the fear of missing out and compulsive use of social media. Practical Implications: The research has practical implications

for tourism marketing. Marketers are advised to promote the sharing of travel experiences among tourists within specific target groups such as friends and peers, rather than encouraging sharing with the general population. Such recommendation is based on the understanding that individuals are more motivated to achieve a sense of "good performance" when they compare themselves to friends and peers, rather than aiming for recognition from everyone. By focusing on targeted sharing, marketers can tap into the social influence and aspirations of individuals within these specific groups, thereby enhancing the effectiveness of their marketing efforts. Originality: The study addresses a notable research gap by examining the role of social media, influencing impulse travelling, which has received limited attention in tourism research despite the extensive exploration of impulse buying in consumer and marketing fields. By investigating the conditions under which impulsive travel intention occurs, this study contributes valuable insights into understanding and explaining impulsive travel behaviour, providing a novel perspective within the tourism domain.

Keyword: Social media; Social comparison; Impulse travelling; Fear of missing out; Compulsive use of social media; Self-esteem; Self-control;

IMPACT OF DEGLOBALISATION ON ECONOMIC DEVELOPMENT OF NATIONS- A REVIEW

***Priya Mishra (Ranchi University)**

Most of the countries around the world developed strategic policies towards removing geographical barriers and forming a more interconnected world in terms of trade, politics, socio-cultural and economic aspects since the late twentieth century. However, recent activities such as the great financial crisis of 2008, Covid-19 pandemic and political events such as the election of Donald Trump and the Brexit movement, somehow highlighted the disastrous effects of globalisation. This encouraged the economists and political leaders across the world to revamp their policies towards forming a more nationalist economy and adopt protectionist strategies in its support. This in turn gave rise to the latest global trade trend called the 'anti-globalisation' or 'deglobalisation'. This paper aims to study in detail the various causes of the new wave of deglobalisation and the impact it has on economic growth of various economies from the view point of the dimensions of globalisation according to the KOF Globalisation Index. It also aims to identify future research agenda for further research and gives suggestions as to how to extract the maximum benefits of deglobalisation. The paper is a descriptive paper and attempts to review existing extant literature in the subject of deglobalisation and its impact on the economic development. We conclude that deglobalisation has some positive impact on economic growth but shows certain negative effects or even absence of any effect on certain economies. The debate on the contradictory effects of deglobalisation is an ongoing topic and it constantly faces a comparison with the positive impacts of globalisation. Hence, this paper suggests that a balance between globalisation and deglobalisation must be maintained in order to fully benefit from both. It is also suggested to adopt more sustainable trade practices which goes in tune with deglobalisation. Further research can be conducted towards financial protectionism strategies and studying the behaviour of banks and financial institutions on lending practices and the impact it has on the welfare of the economies. Other areas of research can be impact of recent events on amplifying anti-globalisation movements and the causes and effects of globalisation in a pre-post covid era. Finally, we can say that this paper offers important insights for academicians, researchers, policymakers, global leaders and financial critics.

Keyword: Deglobalisation, KOF Globalisation Index, Globalisation, economic growth

"Sustainable Investing: Emerging trends and challenges"

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Sweta Sweta (Central University of Jharkhand)

The significance of sustainable investment has witnessed a notable rise in the past few decades, primarily attributed to an expanding acknowledgment of the interconnectedness between environmental, social, and governance (ESG) factors and the financial performance of investments. The present study aims to delve into the historical progression of the concept of "sustainable investment" by thoroughly scrutinising its evolutionary pattern throughout the course of time. This study delves into the fundamental factors that have shaped the notion of sustainable investment and examines the various methodologies and tactics commonly employed within the realm of sustainable investment. This research paper aims to examine the evolving perspectives surrounding sustainable investing practises, their impact on financial markets, and the challenges encountered in their implementation. The analysis also highlights the growing patterns of sustainable investment, such as the utilisation of sustainability bonds, on a global scale. The present study aims to investigate the impact exerted by diverse stakeholders, including investors, corporations, regulators, and civil society, on the advancement and pattern of sustainable investment. The objective of this research endeavour is to offer valuable insights into the evolutionary trajectory of sustainable investment, encompassing its transformation from a niche concept to a widely acknowledged and integrated consideration within the investment landscape. By undertaking this endeavour, it aims to augment our understanding of the prospective influence of sustainable investment on financial aims and sustainable development objectives.

Keyword: ESG, Sustainable investment, Investment strategies, UNPRI, COVID-19, Sustainability bonds.

INFLUENCING CUSTOMER'S INTENTIONS THROUGH BRAND'S MARKETING EFFORTS AND CONSUMERS ENGAGEMENT

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Dr. Aditya Shankar Mishra (IIM Ranchi)

INFLUENCING CUSTOMER'S INTENTIONS THROUGH BRAND'S MARKETING EFFORTS AND CONSUMERS ENGAGEMENT Extended Abstract Since 2010, global advertising expenditures have steadily increased (with the exception of 2020), and are projected to reach nearly 856 billion U.S. dollars in 2023. In 2022, 62% of all media ad expenditure was allocated to the internet, making it the most significant channel for advertisers. In 2023, internet investments are anticipated to increase by 8.4% (Statista Research Department, 2023). Establishing a connection between brands and customers is of paramount significance within the current challenging market landscape, as the issue of eroding trust between these two entities continues to escalate. It is imperative for brands to prioritise their attentiveness towards the desires and requirements of customers in order to effectively cater to their needs. Hence, the significance of user generated content (reviews and recommendations provided by individuals with firsthand experience) cannot be overstated. Approximately 92% of consumers prioritise reviews and recommendations over advertisements when making purchasing decisions (Neeraj, 2023). The process of using social media to encourage more people to visit a website or pay attention to a certain issue is referred to as "social media marketing." SNS's enormous reach, low cost, and integration into daily life help firms boost marketing appeal, customer awareness, and virtual brand communities. In past studies, it has been established that SMMA has a major effect on brand equity, buying intentions, etc. (Kim & Ko, 2012). Chen and Lin discovered that SMMA indirectly affects social identity and perceived value on satisfaction. Social identity and perceived worth affect satisfaction, which affects purposeful consistency, involvement, and purchasing intention (Wibowo et al., 2021). This can be demonstrated in a variety of different ways, including through entertainment, interaction, personalization, trendiness and electronic word-of-mouth. Customers' interactions with brand-related content on social media channels are thoroughly measured by COBRAs. Hollebeek et al. (2014) and Schivinski et al. (2016) developed some popular customer-brand engagement theories and measurements. The majority of its programming are aimed towards the production of content with the goal of capturing people's attention and inspiring them to want to share it on social media. The content may be user generated or firm generated. The focus is to study how consumers consume, create or collaborate such brand related content. This study examined consumer behaviours that demonstrate the value of using social networking sites (SNS) as a marketing instrument, including purchase intent, loyalty intent, and participation intent. To be able to build strategies that provide them a competitive advantage, businesses need to first understand their goals and objectives, and only after that can they put management strategies into action that will assist them in achieving those goals. This strategy's primary objectives are to increase customer participation, foster brand loyalty, and bring about a shift in the manner in which people make purchases. In summary, it is expected that SMMA will impact COBRAs and brand awareness which will positively influence loyalty intentions, purchase intentions, and participation intentions. Higher brand awareness leads to increased loyalty, higher likelihood of purchasing from the brand, and active participation in brand-related activities. References: • Dodds, W.B.; Monroe, K.B.; Grewal, D.

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Keyword: Keywords: Purchase intention, Loyalty intention, Participation intention, Social Media Marketing Activities (SMMA), Consumer Online Brand Related Activities (COBRAs), Brand Awareness

THREADS OF CHANGE: ANALYZING THE ACADEMIC RESEARCH ON SUSTAINABLE FASHION CONSUMPTION

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Dr.DALY PAULOSE (COCHIN UNIVERSITY OF SCIENCE & TECHNOLOGY)**

With repercussions of resource depletion and climate change unraveling at an alarming rate, sustainability concerns have gained unprecedented momentum worldwide, making it a burgeoning research field experiencing exponential growth. As the detrimental effects of human activities on the environment become increasingly apparent, the urgency to address these challenges has spurred an upsurge in sustainable practices across various industries. Within this context, the fashion industry has emerged as a hotspot of research, drawing attention to its significant environmental and social impacts and the need for transformative solutions. The study provides a comprehensive view of the past research that has been conducted in the domain of sustainable fashion consumption from 1986 to 2023. The paper aims to unravel the intellectual structure of the domain and track the emerging themes and trends within sustainable fashion consumption literature. In the first phase, a bibliometric analysis was conducted on 631 articles retrieved from the Scopus database using VOS viewer software and bibliometric packages in R software. The study identified the top research contributions in terms of country, author, journal, etc. The analysis included keyword analysis, citation analysis, clustering analysis, and thematic analysis based on the existing literature. In the next phase, a detailed review of selected articles was conducted to gain more insights into the vast body of knowledge on sustainable fashion consumption. The detailed review analysis revealed the core research gaps, which calls for further research. The study will help researchers gain better insights and inferences into this emerging field of research.

Keyword: Sustainable fashion consumption, sustainability, fashion industry, bibliometric analysis, sustainable practices

The rise of Sahajanand Medical Technology- business case on institutional reform impacting firm's risk taking strategies

***Swati Agarwal (XLRI, School of Management)**

SMT a firm in the Medical Device space in India is committed to provide quality healthcare at affordable rates to the world. In 2017, the NPPA implemented price caps on the cardiac stents. This changed the industry landscape of the Indian Stent Market that was until then dominated by foreign players. The price cap was not welcomed by the foreign market leaders and led to product withdrawal by two global giants. The consumers had a perception that the domestic products were of inferior nature and the domestic firms would not be able to fulfil the demand. The price cap would lead to a mayhem. Against this backdrop, the case focuses on the strategies implemented by SMT that enabled it to mark its presence on the globe. The case also sheds light on how institutional reforms impact firm's risk-taking strategies.

Keyword: transition economies, medical device, emerging economies, institutional reform

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Analyzing Bibliometric Trends in Factors Influencing Consumer Adoption of Technology: A Study on Technology Acceptance

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Ms. Anubha Godara (Shri Ram College of Commerce, University of Delhi)

This study identifies the consumer adoption trends in the technological aspect. Through Bibliometric techniques, we examine a sample of 621 studies from the Scopus database to analyze the studies on the adoption behavior between 1991-2022, March. We identify the most significant contributions towards the field of technological adoption in terms of articles, authors institutions, journals, and countries based on the citations and publications. The current themes and future avenues have been explored through the analysis. The various lesser-explored themes have been stated along with the collaborative possibility for future research

Keyword: Bibliometric Analysis, Consumer Adoption, Technology Acceptance, Consumer Behaviour

Digital Automation as a necessary tool to counter Fictitious Accounting in Micro & Small Enterprises: An informed study through rural agritourism ventures in West Bengal.

***VIKRAMADITYA MALLADEB (SRI SRI UNIVERSITY)
SARITA MISHRA (SRI SRI UNIVERSITY)**

Fictitious accounting is a type of petty corruption in unorganized businesses which has become a pervasive and complex issue in India. Embezzlements can occur in both large and small scales where phenomenon is driven by a range of social, political, and economic factors, including weak rule of law, bureaucratic inefficiency, and limited opportunities for economic advancement. This article first delves into the various forms of petty corruption prevalent in rural tour resorts where agriculture, dairy, and fisheries businesses, involves bribery, extortion, and favoritism. Drawing on an extensive review of literature, the article examines the causes and consequences of fictitious accounting entries, as well as the various approaches that have been developed to address the problem. The article concludes that petty corruption is a major obstacle to economic development and social progress in India and that more needs to be done to address the underlying structural issues that fuel this phenomenon through citizen participation and law enforcement.

Keyword: Financial Accounting, Audit, Automations, Digital Payments, Indian hotels, Restaurants, Transparency, Integrity, Technology, Anti-corruption measures, Agriculture, Dairy, Fisheries, Accountability, Technology, Citizen participation, Ethical business pract

Cyber Security: A capability overlooked, or a feature assumed?

***Swati Agarwal (XLRI, School of Management)**

In this technologically advanced era where business models aim at delivering superior customer experience; essentially no functional domain remains untouched by various emerging technologies. Disrupting many business models, IT investment is more of a strategic or turnaround decision and it becomes imperative for firms to integrate IT with their existing business models. We are heading towards a future driven by technology, in smart cities, where processes would be intelligently and remotely controlled with minimum human intervention. However, the existence of connected Cyber-Physical Systems in an industrial environment poses a considerable security challenge since most systems of this type were not designed with cybersecurity in mind. (Tuptuk and Hailes, 2018). Although so much has been said about cybersecurity yet, according survey study (Deloitte, 2018), 64 % of leaders of organisations believe that “inadequate” mostly describe how cybersecurity is currently managed. In PWC 2018 Global State of Information Security Survey® (GSISS), leaders of organizations that use automation or robotics indicate their awareness of the potentially significant fallout of cyberattacks. The biggest potential consequence of cyberattack was cited as: • Disruption of operations by 48 % respondents. • Compromise of sensitive data by 39% respondents. • Harm to product quality by 32% respondents. • Damage to physical property by 29% respondents. • Harm to human life by 22 % respondents. Despite the awareness, companies at risk of cyberattacks are not prepared to deal with them. • 44% of 9500 executed in 122 countries do not have an overall cyber security strategy. • 54% do not have an incident response process. • 48% do not have an employee security awareness training program. This study aims to do a literature review for the constructs of cyber security and competitive advantage and whether cyber security is the source of competitive advantage. The study identifies two gaps a) there is a lag in industry’s adoption of cyber security measures given recent cyber security invasion b) Using instances from industry we aim to establish that the adoption of cyber security practices may be a source of competitive advantage or operational efficiency, depending on the business context. The existing body of literature does not take into account the competitive value created basis business context.

Keyword: cybersecurity, industry, business strategy, competitive advantage, operational efficiency

Bridging the Gap: A Bibliometric Analysis of Design Thinking and Customer Centricity

***Anamay Jii (IIM Ranchi)**

In today's dynamic and customer-centric business landscape, organizations seek innovative approaches to stay competitive and meet ever-evolving customer expectations. Design thinking and customer centricity have emerged as two prominent paradigms guiding this pursuit of excellence. This bibliometric study delves into the scholarly discourse surrounding these two concepts, aiming to uncover parallels, intersections, and trends that highlight their interconnectedness. Design thinking, a human-centered problem-solving methodology, is characterized by its emphasis on empathy, creativity, and iterative processes. On the other hand, customer centricity revolves around the principle of putting the customer at the core of business strategies, ensuring that all decisions and actions are aligned with customer needs and preferences. While these concepts may appear distinct, this study reveals a deep-rooted synergy between them. Through an exhaustive analysis of academic literature spanning several decades, this study identifies key themes and commonalities between design thinking and customer-centricity. Firstly, it uncovers the growing interest in both concepts, with a surge in publications since the early 2000s, highlighting their increasing relevance in contemporary business practice. Furthermore, the analysis reveals that both paradigms share a focus on human-centered approaches, user experience, and empathy-driven innovation. The study also highlights the key role of interdisciplinary research in bridging the gap between design thinking and customer-centricity. Scholars from various fields, including business, psychology, and design, contribute to the evolution of these concepts, underlining the importance of cross-disciplinary collaboration in advancing customer-centric innovation. Moreover, our bibliometric analysis identifies seminal works and influential authors who have significantly shaped the discourse surrounding design thinking and customer-centricity. These thought leaders have not only provided theoretical foundations but have also offered practical insights, contributing to the integration of these paradigms into organizational strategies. In addition to identifying commonalities, this study also explores the practical implications of integrating design thinking and customer-centricity in organizational settings. It examines real-world case studies and success stories, illustrating how businesses that have embraced these principles have gained a competitive edge by delivering superior products and services that resonate with their customers. In conclusion, this bibliometric study highlights the profound parallels between design thinking and customer centricity in contemporary literature. It underscores their shared focus on empathy, user-centricity, and innovation and emphasizes the need for organizations to integrate these paradigms to stay relevant and competitive in today's customer-driven market. As organizations continue to navigate the complexities of the modern business landscape, understanding the interplay between design thinking and customer centricity emerges as a crucial aspect of strategic decision-making and innovation.

Keyword: customer-centricity, design thinking, innovation, customer satisfaction, user experience, customer loyalty

Returning back to Home Nation: Lived Experience of Identity Reconstruction after Cultural Assimilation

***Veer Pratap Singh Rana (IIM Nagpur)**

The lived experiences of employees returning to their home nation from long-term assignments leading to significant cultural assimilation are examined in this study. This study employs hermeneutic phenomenology as its research methodology to shed light on the complex process of identity reconstruction in the context of employee returning from their international long-term work assignments. The study looks at how people manage the intricate interactions between identity, belonging, and cultural assimilation on their return to their home country. Through the theoretical frameworks of social identity theory and the contact hypothesis, this study sheds light on the opportunities, challenges, and transformations faced by returnees in a dynamic global landscape by examining the personal and sociocultural aspects of redefining one's identity after cultural assimilation through in-depth interviews and qualitative analysis. The results provide guidance to people, groups, and organizations who aim to enable a more seamless and significant employee identity reconstruction process in a deglobalizing world.

Keyword: Hermeneutic Phenomenology, Social Identity, Contact Hypothesis, Corporate Deglobalization

Do you mind a Virtual Influencer? Evaluation of Virtual Influencer on Social Media

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Navjyoti Sharma (IIM Ranchi)**

Over the past decade, influencer marketing has witnessed a substantial surge in investment, quadrupling in marketing spending, with expectations of continued growth in the years ahead. However, akin to various other domains, the influencer market has not been immune to the influence of artificial intelligence (AI). The emergence of virtual influencers, predominantly generated by AI and graphic design teams, has captured the attention of both practitioners and academics alike. This study centers its focus on the intriguing concept of mind perception and its implications within the realm of virtual influencers. Specifically, we explore how the agency responsible for these virtual influencers imbues them with a perceived sense of consciousness, and how this mind perception subsequently influences consumers' perceptions and evaluations of these digital characters. Our research is grounded in an extensive data collection effort, encompassing the top virtual influencers (VIs) within the English language sphere on Instagram. We rigorously examined how mind perception plays a pivotal role in shaping consumers' evaluations of these VIs. Additionally, we conducted two online studies to empirically assess the mediating effects and further expand upon existing theoretical frameworks.

Keyword: Social Media; Virtual Influencer; Mind Perception

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ISBA

Oxymoronic Promotion of Medicine and Health Care as a Women Friendly Career: Can Technology adoption address the aftermath?

***Himanshi Tiwari (BIMTECH)**

It is believed and projected that a career in the medical field provides women with the ability to achieve career success and wealth (Zeng and Arcand 2022). Choosing career as a physician, a pharmacist, a surgeon, or a nurse comes as one of the top choices for women and this could be one of the reasons, why more women graduate from medicine than men in India and also worldwide (Cozens 2008). Over the past 30 years the proportion of women attending medical schools has steadily risen in many countries including the UK, US, Canada, Australia and India, resulting in to an unprecedented surge in the number of women doctors. Healthcare appears to be one of the best industries for working women on several dimensions as compared to other sectors (Women in Healthcare Industry, Mckinsey Report 2019). Although healthcare continues to outpace other industries, there is still clear lack of diversity in the representation, hiring, and advancement of women. The latest data show the attrition of women was especially acute at the entry and C-suite levels in post Covid times (Women in Healthcare Industry Mckinsey Report 2023). Owing to institutional pressures and the difficulty of pursuing a demanding career while raising children, women doctors still face more limitations in their choice of specialty, earning power, and advancement opportunities than their male colleagues (Writer 2010). Here lies the oxymoron. Medicine is the priority career for women in terms of career choice creating a women friendly image of this career. But when it comes to career advancement and growth, same biases pop up like in other so called less female- friendly careers. Since 2011, about 125 years later from the day of first Indian woman physician, Anandibai Joshi, who graduated in 1886, Indian women started to outnumber men in admissions to medical college (Bhadra 2011), simultaneously showing a strange trend of more women studying medicine than in practice (Nagarajan 2016). This paper makes an effort to explore the deep rooted socio-cultural and structural factors responsible for this oxymoronic phenomenon. Qualitative research design (Creswell, 1998) was adopted and data was collected through telephonic and one on one interviews of female doctors and health care personnel practicing in NCT of India. Each interview lasted for 50 minutes to 1:15 hrs. approx. A semi-structured questionnaire method with convenient sampling was administered so that the researcher has scope of probing questions and in depth data collection. Narratives of 37 respondents including 14 female general physicians, 10 surgeons, 6 senior nurses, 4 physiotherapists and 3 trained healthcare managers (1 each working as managers, senior managers and VP level) were analyzed using discourse analysis (Tannen, Hamilton & Schiffrin 2015). Out of two different approaches in the analysis of qualitative interview data i.e. the factist and specimen perspectives as suggested by Alasuutari (2010) this paper makes an effort to find out about the actual behaviour or attitudes of the participants by using the factist approach. The analysis concentrates on the contents of interview answers, which reveal something about phenomena or processes occurring either in participants' inner realities or in external reality. The theme and patterns highlighted the days when education and workforce participation of women brought nothing but shame on the family. The interviews revealed several so called women friendly (and/ or non-friendly) career concepts and constructs prevalent in late 19th century which transmitted both consciously and unconsciously in the minds of the

respondents by elderly females of the family. This has clearly played a significant role in their career choice decisions related to choosing medicine as a field of study as well as a profession. The stories weave a rich pattern depicting the struggles these women have had to overcome to carve out their careers, the stereotypes that they are still fighting and in the process, how technology enabled new work life rescheduling options (like work from home (WFH) and Flexi timing) are instrumental in building a path for other women to follow. Along with prevailing barriers, this paper brings forward some interesting technology-led new age work practices and arrangements in medicine and healthcare sector jobs that give hope to create a more sustainable and equitable workplace for both men and women.

Keyword: Women in Medicine, Healthcare, Women friendly career, Technology enabled new work-life options, Sustainable workplace, Women Career choice decision, Women Career Advancement.

ANALYZING THE ECONOMIC IMPLICATIONS OF PUBLIC EXPENDITURE ON SOCIAL SECTORS IN INDIA FROM 2001 TO 2022

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PANKAJ KUMAR JHARIYA (Dr. Harisingh Gour Vishwavidyalaya, Sagar (M.P.))

This paper examines the public spending on the Social Sector in India spanning from 2001 to 2022. The term 'public expenditure' combines 'public' and 'expenditure' which the public represents the government and expenditure signifies expenses of money. Public expenditure encompasses the financial resources of the government at the Central, State, and local levels. The underlying principle is that investing in healthcare, education, and social security can directly enhance quality of life, boost workforce productivity, stimulate economic growth, and alleviate poverty. The study aims to analyze the growth and trends of various components of Social Sector Expenditure and identify the determinants influencing these components. The study relies entirely on secondary data obtained from budget documents spanning two decades, from 2001 to 2022, focusing on public health expenditure in India.

Keyword: Public Expenditure, Financial Impact, Social Sector, Health Expenditure, Education Expenditure, Human Resource

Ethics in AI: Taking a Stance on Accountability

***Pritika Paul (Indian Institute of Management, Ranchi)
Siddharth Saridevi (Indian Institute of Management, Ranchi)**

With the rising popularity of AI in commonplace usage, there is also increasing concern about the ethics regarding the same. Is giving a computer its own intelligence safe? Is using ChatGPT to write an assignment ethical? What happens if AI develops its own set of ethics which runs contrary to human ethics? But more importantly, we analyse whether we can judge an AI by the same ethical standards we do for humans. From conclusions derived from the answers to these questions and anecdotal evidence and caselets, we seek to answer the question – “If an AI murders someone, does the liability fall on the developer, the user, or the AI itself?” We conduct content analysis on existing literature, and address the gaps in existing reactive literature, using smart machines as our subject of study. Through our discussion, we put forward a stance of AI accountability in the current context, drawing upon philosophical theories, and legal rubric as references. While it may seem subjective in nature, we have attempted to make the subject of debate as objective as possible in order to truly attribute the liability to any single agent.

Keyword: Artificial Intelligence, General AI, Ethics, Machine Ethics, AI Ethics, Ethics of AI, Moral Philosophy, Regulations, Content Analysis

Employing NLP Methods to Decode Employee Satisfaction: A Comparative study of AMO Variables in the Workplaces of the USA and India

***Abhinav Shankar Rathor (Indian Institute of Management Ranchi)**
Manish Kumar (Indian Institute of Management Ranchi)

In recent years, the Ability-Motivation-Opportunity (AMO) framework has emerged as a pivotal model for analyzing the relationship between high-performance work practices (HPWPs) and organizational outcomes, predominantly through a management-centric lens. While it has effectively delineated various factors contributing to organizational performance, exploring its implications on individual employee outcomes, especially job satisfaction, in a cross-cultural context remains a relatively unexplored domain. This study proposes an investigation into the AMO factors that has a bearing on job satisfaction, utilizing a multi-method approach that combines Natural Language Processing (NLP) and quantitative analyses, contrasting the findings in the regions of the USA and India. Leveraging employee reviews procured from a prominent job platform, the study aims to extrapolate and compare the AMO variables influencing job satisfaction in both nations, ultimately deciphering divergent or convergent cultural tendencies in how HPWPs are influence employees level outcome. A robust NLP methodology will be employed to systematically analyze user-generated content (UGC), extracting employee sentiments and pivotal themes which will be then mapped to the AMO constructs, if they align with them and their relative impacts on job satisfaction. This detailed qualitative data will be concurrently analyzed with quantitative data through an integrated model, thereby enhancing the empirical depth of findings. The research uniquely contextualizes the AMO framework into two culturally distinct environments – the largely individualistic environment of the USA versus the collectivistic culture prevalent in India. This cultural dichotomy can potentially give insights into whether individual responses to HPWPs differ with culture. Consequently, this study also seeks to validate the AMO framework in with a novel methodological approach. This investigation extends the discourse of utilizing NLP in social science research, venturing beyond conventional methodologies to decode intricate psychological and social phenomena embedded in UGC. This innovative approach promises not only an enriched understanding of the extant theory but also an opportunity to refine and recalibrate the AMO framework in a cross-cultural context. Methodologically, by fusing NLP with traditional quantitative analyses, this research endeavours to establish a nuanced methodological blueprint for future studies aiming to investigate social phenomena through the lens of UGC. This exploration into the culturally driven roles of AMO variables in driving job satisfaction will elucidate the flexibility of the AMO framework in varying cultural contexts, thereby enabling organizations to cultivate HPWPs that resonate authentically with the cultural and psychological tendencies of their workforce. By unearthing these culturally embedded mechanisms, the study also paves the way for future research into creating more globally nuanced and culturally adaptive management practices, fostering a workplace ecosystem that harmoniously aligns organizational objectives with individual satisfaction and well-being across cultural contexts.

Keyword: AMO, Job Satisfaction, NLP, Cross-Cultural

Indian EdTech Ethics: Innovation, Exploitation, and the Potential Shift Towards Deglobalization

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Bhavesh Shaha (Indian Institute of Management Ranchi)
Srishti Ananth (Indian Institute of Management Indore)

The lack of quality colleges in India has unfortunately fostered unhealthy competition among students to crack entrance examinations focused on elimination rather than the evaluation of the student; thus, creating an environment of desperation and pressure that is readily exploited by the EdTech companies through fear-mongering, unethical and deceitful marketing, aggressive sales and forceful payment plans. While a self-regulatory body is established, its intent and effectiveness still need to be proven. The advertisement budget of these firms is multiple times that of their global counterparts, and they are also the largest violator of the Indian advertising code in 2021-22. They control the reviews presented online and mislead to the population. This study identifies the ethics, malpractices and deficits of these EdTech firms, and critically weighs them against the revolutionary features such as on-demand self-paced remote learning and accessibility that they have developed in the educational space. EdTech companies have the potential to develop India radically; however, does their corporate greed outweigh ethical intentions? We recommend that they constructively accept feedback, forward investment in developing technology; and pave the path for making the nation literate, uplifted, and empowered through the potential imperative of deglobalisation.

Keyword: unethical advertising; ethical marketing; manipulation; marketing; EdTech

Establishing A Strong Financial Footing For Agritourism: A Cross-Regional Analysis in Indian states

***VIKRAMADITYA MALLADEB (SRI SRI UNIVERSITY)**
SARITA MISHRA (SRI SRI UNIVERSITY)

This research paper conducts a cross-regional analysis of agritourism in India, focusing on its financial and economic growth implications. As an emerging sector in India, agritourism has been touted as a potential catalyst for rural development, agricultural diversification, and poverty reduction. However, comprehensive empirical studies quantifying its economic impact and financial viability across different regions in India are lacking. This study addresses this gap by examining agritourism in various Indian states known for their agricultural activity, including Punjab, Uttar Pradesh, Maharashtra, and Kerala. Using a combination of survey data, financial reports, and government statistics, we perform an in-depth comparative analysis to assess the impact of agritourism on local economies, income levels, employment rates, and agricultural productivity. Our preliminary findings suggest that agritourism is positively associated with economic growth in rural areas, but its effects are uneven across different regions. The study provides critical insights for policy-makers, industry stakeholders, and rural communities considering agritourism as a strategy for economic development and sustainability.

Keyword: Entrepreneurship, Agricultural Economics, Rural Development, Economic Growth, Agricultural Productivity, Industry Stakeholders, Economic Development, Sustainability, Agricultural Diversification, Poverty Reduction, Tourism Economics, Finance.

Analysing the Critical Role of HRM in Shaping Career Growth of Employees through Performance Management and Appraisal

***Dr Manisha Jaiswal (Daulat Ram College)
Dr Suchitra Prasad (University of Lucknow)**

Analyzing the Critical Role of HRM in Shaping Career Growth of Employees through Performance Management and Appraisal Introduction: Performance management and appraisals are critical for an organization because it can improve the organization's progression as well as employee performance and productivity. The organization should start by giving employees feedback so that they can be effectively inspired. A productive workplace can foster a better work culture and allow a firm to increase its profit margins. Purpose of the research: The objective of the study is to assess the significance of performance management and appraisal provided by human resource management team of an organization. Literature review: Performance appraisal is advantageous for career development of employees since it promotes growth and allows organizations to engage their employees productively with them. Performance management and appraisal rewards varies from organization to organization and from employee to employee. The feedbacks can simply assist them in advancing in their careers. Methodology: This study is conducted through primary and secondary data collection method. A sample size of 75 was chosen. Appraisal Report Questionnaire (ARQ), was created and based on a 5-point Likert-type scale, was used to gather quantitative and qualitative data from primary and secondary sources, and HR managers of a few chosen firms were also interviewed. Findings: The study discovered that performance management and evaluation are crucial for both the organizations and employees. It can aid in boosting productivity, enhancing employee engagement, and lowering turnover of the firm. Setting professional goals, identifying areas for development, and receiving awards and acknowledgment for work well done can all be beneficial to employees. Implications: The results of this study have several implications for organizations. First and foremost a performance management and evaluation system must be put into place and this system must be fair, objective, and transparent. It must also be consistent with the firm's overarching goals and objectives. Second, staff must be guided and provided feedback. They can use this to identify and strengthen their strengths. It will also increase their self-esteem and job satisfaction. Third, it is critical to recognize and reward employees for their efforts. This can be accomplished through money incentives such as bonuses and pay raises, as well as non-monetary incentives such as public admiration and acknowledgment. Originality: This study is unique as it focuses on how performance management and appraisal help HR to influence the individuals progress professionally. In addition, the study uses quantitative data collection technique. Conclusion: Performance management and appraisal are critical tools for both firms and employees. It can help in boosting productivity, employee engagement, and career advancement. Organizations should invest in developing a well-designed system for performance management and evaluation, as well as providing regular coaching and feedback to staff.

Keyword: Keywords: Performance, Appraisal, HRM, Organization, Management, Career growth

Examining the Nexus of Employee Voice and Engagement in Remote Work Paradigms: An In-Depth Exploration via Mediation-Moderation Analysis of Managerial Communication Traits

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Shilpee A. Dasgupta (Indian Institute of Management, Ranchi)
Shubh Majumdarr (Indian Institute of Management, Ranchi)

Purpose: The transformative impact of Covid-19 pandemic, necessitated and compelled the swift transition of global organisations and structures to embrace remote work models, with multiple aspects being underexplored. In this context, the present research investigates the intricate interrelation among managerial communication traits (assertiveness, responsiveness, masculinity, and femininity) on employee voice and engagement in fully remote work models. **Design:** The researchers through a three-wave survey design collected 542 responses from middle-level professionals working in a large size e-commerce organization operating in a fully remote work model. **Findings:** The findings through SMartPLS3.4 showcase communication traits such as femininity and versatility positively influencing employee voice, whereas masculinity communication trait was found to have a negative impact. Furthermore, versatility was found to be the most influential among all the communication traits as it showed a significant positive moderation effect on relationship between masculinity trait and employee voice, and it also affected negatively on the relationship of femininity and responsiveness with employee voice. The researchers further established employee voice (EV) to also have a positive correlation with employee engagement (EE). **Implications:** Managers need to bring in versatility in their communication so as to find a right balance of the communication traits while communicating with their employees. Organizations must clearly design communication programs involving traits like femininity, responsiveness to educate their leaders on role of effective communication in fostering employee voice culture.

Keyword: Assertiveness, Responsiveness, Masculinity, Femininity, employee engagement, employee voice, Remote work model, social style, gender role

Mind the Robot in the Lobby - Perception of Robot Service Providers in Hospitality Industry

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Sauravi Manohar Lalge (Mukesh Patel School of Technology Management and Engineering)

The integration of humanoid robots into various business settings has seen a steady rise in recent years. However, the precise influence of these robots on consumer perception remains a subject of uncertainty, with existing literature yielding contradictory results and a dearth of theoretical explanations for the observed behaviors. This study seeks to address this gap by leveraging real-world data from consumer-generated online reviews on TripAdvisor, where individuals share their interactions and experiences with robots deployed in hotels. Drawing upon the framework of mind perception theory, we examine the extent to which consumers attribute human-like mental faculties to specific robots and evaluate how the various functions performed by these robots influence consumers' perceptions. Additionally, we uncover a notable finding that aligns with previous research in the field of artificial intelligence: consumers tend to attribute higher levels of mind perception to robots when they report positive experiences as opposed to negative ones. Furthermore, employing state-of-the-art aspect-based sentiment analysis techniques, we discern the multifaceted factors contributing to both positive and negative consumer experiences with robots across different functions commonly performed by these machines in practical settings. Our research not only provides valuable insights from the field but also offers a roadmap for future investigations into the complex interplay between humanoid robots and consumer perceptions.

Keyword: Hospitality; Robots; Mind Perception; Text Analytics

Fintech Adoption in Indian Agriculture: Enhancing Financial Inclusion for Farmers

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Santosh Sahu (Dr. Harisingh Gour Vishwavidhyalaya, Sagar, Madhya Pradesh)

In recent decades, remarkable technological advancements, particularly within the financial sector, have reshaped our perceptions of finance and gradually transformed the conventional financial system. The widespread adoption of fintech and digitalization has permeated virtually every industry, including agriculture. In India, the agricultural sector has perennially grappled with challenges in accessing credit and financial resources to support its endeavors. It is crucial to recognize the pivotal role that the financial sector plays in enabling agriculture to make substantial contributions to economic growth and the alleviation of poverty. The rapidly evolving fintech landscape presents new opportunities for diversifying and enhancing the availability of various financial resources to the Indian agricultural sector. This paper seeks to investigate the adoption of Fintech by Indian farmers and how the Fintech helps in financial inclusion of agriculture sector in India. The paper also investigates the role and impact of various fintech products and services on the growth and development of India's agricultural sector.

Keyword: Fintech Adoption, Indian Agriculture, Financial Inclusion, AgriFin

Women Empowerment through CSR in India: A review of Indian CSR Initiatives and Framework Development

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Shilpee A Dasgupta (Indian Institute of Management, Ranchi)
Prashant Maurya (Indian Institute of Management, Ranchi)
Shubh Majumdarr (Indian Institute of Management, Ranchi)

Purpose: Achieving sustainable development without women's participation is impossible. This study aims to determine the effects of CSR activities on empowering Indian women by reviewing Indian CSR Initiatives. **Design/methodology/approach:** This study, through a non-probability purpose sampling technique, analyses secondary data from the CSR reporting of Indian companies from 2014 to 2018 by the High-Level Committee-2105 (HLC-2015), the CSR reporting Survey 2019 in the 100 largest listed Indian Origin Companies by market capitalization, the National Health Survey of Families Health and Top 10 Women Empowerment Projects through CSR initiatives during the year 2018-19 in India. The data analysis techniques employed are percentage analysis, the chi-square test, and ANOVA. **Findings:** CSR activities have increased exponentially with a target to benefit a larger community and improve women's status in all spheres of life. The findings reveal positive improvements in women's personal and professional growth in the social and economic spheres. Also, the Indian CSR initiatives contribute positively to gender equality and diversity in the workplace. It also aims to develop a conceptual framework for women's development. **Originality/value:** The current research study attempts to showcase the impact of corporate social responsibility with regard to women empowerment in a developing economy like India by analyzing reputed secondary data.

Keyword: CSR, women empowerment, diversity and inclusion, Review

ESG and Firm Performance: The moderating role of ownership structure

***Anmol Kumar (International Management Institute Kolkata)**

Organizations globally are addressing climate change risks to fulfil obligations and enhance Environmental, Social, and Governance (ESG) ratings. This study explores ESG score impacts on firm performance, with ownership structure as a moderating factor in an emerging economy, using data from 268 listed firms (2013–2022). Findings reveal positive ESG effects on returns and economic value, yet emphasize a statistically significant and negative combined impact with ownership structure variables. Ownership patterns significantly moderate the link between ESG and firm value, carrying implications for researchers and regulators in developing countries, particularly India. Practical implications underscore the potential for policymakers to incentivize firms to prioritize ESG performance.

Keyword: Environment, Social and Governance (ESG), firm performance, ownership structure

Do Knowledge Sharing Impacts the creativity in the organization? A Systematic Literature Review & Future Research Opportunities

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Purpose- Employee creativity (Mittal & Dhar 2015, Zhang et al. 2019, Carmeli & Paulus 2015), team creativity (Zhang et al., 2019), and organizational creativity (Munir & Beh 2019) are all strongly correlated with knowledge sharing. The relationship between KS and EC has been well-documented in the literature (Thuan and Thanh, 2020; Zeb et al., 2020). The purpose of this paper is twofold: first is to map and analyze prominent contributions, current dynamics, patterns, gaps and research prospects in the field of KS & EC. Second is to provide a coherent theoretical research framework for future research. Design/methodology/approach – This study adopts systematic literature review to explore the research topic of KS & EC along with thematic analysis of 98 documents which have been extracted from Scopus. Findings – This study found that 2021 & 2022 have witnessed 21 publications each. Frontiers in Psychology is one of the top-ranking journals that often publishes this topic of articles. China and Pakistan are the most influential countries in our list. In the TCCM Framework analysis it has been revealed a total of 53 theories have been used along 8 major sectors have been studied. Based on the above analysis, this paper constructed a theoretical research framework of WI. 30 different moderators & 25 different mediators have been used combining all the papers. Method wise all the papers have used quantitative techniques except 1 (conceptual). Research limitations/implications – This paper only draw data from one database—Scopus—which cannot provide broad coverage of the research topic. Future research on KS-EC literature should focus on specific sectors, as several ones have already been examined in empirical publications. Originality/value – This study is the first to use a systematic literature review (SLR) to evaluate the association between KS & EC. In addition, this paper presents an in-depth analysis of this topic and provides a comprehensive theoretical research framework for future study. Keywords- Knowledge Sharing, Employee creativity, SLR, Thematic analysis Reference- Mittal, S. and Dhar, R.L. (2015), "Transformational leadership and employee creativity: Mediating role of creative self-efficacy and moderating role of knowledge sharing", *Management Decision*, Vol. 53 No. 5, pp. 894-910. <https://doi.org/10.1108/MD-07-2014-0464> Zhang, W., Sun, S. L., Jiang, Y., & Zhang, W. (2019). Openness to experience and team creativity: Effects of knowledge sharing and transformational leadership. *Creativity Research Journal*, 31(1), 62-73. Carmeli, A., & Paulus, P. B. (2015). CEO ideational facilitation leadership and team creativity: The mediating role of knowledge sharing. *The Journal of Creative Behavior*, 49(1), 53-75. Munir, R., & Beh, L. S. (2019). Measuring and enhancing organisational creative climate, knowledge sharing, and innovative work behavior in startups development. *The Bottom Line*. Thuan, L. C., & Thanh, B. T. (2020). Leader knowledge sharing behavior and follower creativity: the role of follower acquired knowledge and prosocial motivation. *Journal of Workplace Learning*, 32(6), 457-471. Zeb, A., Abdullah, N.H., Hussain, A. and Safi, A. (2020), "Authentic leadership, knowledge sharing, and employees' creativity", *Management Research Review*, Vol. 43 No. 6, pp. 669-690. <https://doi.org/10.1108/MRR-04-2019-0164>

Keyword: Knowledge Sharing, Employee creativity, SLR, Thematic analysis

Role of Organizations in Promoting Workplace Well Being

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The impact of COVID 19 pandemic has been far-fledged. The society witnessed loss of lives, closure of businesses, lay-offs, job loss and so on. But COVID 19 has indirectly taught us to be concerned of the mental, emotional and physical health of ours as well as our near and dear ones. As the world was only engaged in competition, it seemed as if sudden breaks have been applied to this speed and people have learnt to introspect. Happiness, well-being became the priority of discussions in both academia and industry. This change of perspective from the global competitiveness to nurturing inner strength has been a gift of the deglobalized world. Organizations have also started evaluating self more in terms of retention percentage than just achieving performance goals. With this as the backdrop the purpose of the current study is to delve into the initiative's modern day high-performing organizations can take to build a happy work environment. An extensive study of the past literature has revealed a connect between psychological well-being (PWB) at work and job crafting (JC) and organizational citizenship behavior (OCB). The research design adopted in the study is exploratory cum descriptive in nature. The study is conducted on the employees of the high performing companies in India as stress can be an inevitable consequence when an organization demands high-levels of performance. The paper will examine the factors that drive employees to engage in job crafting, the different components of job crafting, the effects of job crafting on employee well-being, performance, and creativity, and the mediating factors that influence the effectiveness of job crafting interventions. Additionally, based on past research by Heather J. Gordon(2018), where it was analyzed that "job crafting could be a promising job redesign intervention strategy that individual employees can use to enhance their well-being at the workplace". Past studies also suggests that crafting job can be a dynamic strategy for rising workplace well-being (Slemp et al., 2015). High performance working environment demands significant levels of work involvement. This kind of involvement may be termed as OCB where employees go beyond the specified boundaries of roles and facilitates organizational functioning and efficiency. (Srivastava & Pathak, 2020). Hence, the current study proposes to statistically interpret and analyze the relationship between JC and PWB at workplace under the mediating influence of OCB. Primary data has been collected by a validated standardized questionnaire-based survey amongst approximately a sample of 202 respondents in the corporate using snowball sampling. The outcome shows that JC has a statistically significant relation with psychological well-being and organization citizenship behavior. In addition, the study also investigated the relationship of demographic factors with JC and PWB respectively. The collected data was analyzed on the basis of chi square and factor analysis. Required analysis was undertaken with the aid of statistical software package including Statistical package for Social Science (SPSS) version 26. The findings advocate that job crafting can come up with an important direction for employees to enhance their workplace well-being through the psychological needs' satisfaction. Organization should take initiative to understand their employee's skill, strength in order to customize their job duties. So, employee will be more engaged and productive in their work which will lead to

psychological well-being. The study recommends for future researchers to uncover the roots of PWB in the organizational context.

Keyword: job crafting, psychological well-being, organizational citizenship behaviour, workplace well-being .

Decoding the Triad of Fintech, P2P Lending and Risk- Return Modelling: A Bibliometric Analysis and Meta-Analysis

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Fintech offered various business models such as payment, investment and lending for making financial services more affordable, convenient and fast. Peer-to-peer lending (P2P) links investors and borrowers through internet witnessed wider acceptability in the era of digital finance for fulfilling financial needs. The current study is exploring the determinants of adoption, risk and return affinity in P2P market space. Additionally the regulatory framework imposed on P2P lending companies for making it more safe, reliable and effective. Such platforms are emerging which requires special attention to diagnose the issues from its implementation. So the current study provides the potential elucidation based on the review of literature extracted from the Scopus and database from 2010 to 2023. The findings suggested the top most journal and high impact articles with network of citation of published work by leading countries. Additionally, the results revealed that earlier the focus of literature is more towards the factors influencing loan quality and financing success. However recent studies evident the implementation of artificial intelligence for probing the default probability and repayment behavior of borrower before granting loan to safeguard the interest of investors and making their business more competent. The current study would be helpful in providing significant insight to stakeholders, government and entrepreneurs in enhancing market capability, building trust and future directions.

Keyword: Fintech, P2P lending, Bibliometric analysis, Risk management modeling, Machine Learning

Exploring the Interplay of Workplace Spirituality, Self-Transcendence, and Organizational Citizenship Behavior in Higher Education Institutions: An Investigative Approach

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Soma Sur (St Xavier's University)

Introduction There is an increasing interest towards workplace spirituality research. It is driven by its mutually beneficial impact on both employees and organizations. Spirituality in the workplace is linked to various aspects of individual work behavior and attitudes, (Ashmos and Duchon, 2000); Hawley, 1993) studies suggested that each individual possesses their unique inner motivations, personal truths, and aspirations to engage in actions that contribute greater significance to their own life and workplace. Additionally, the concept of self-transcendence is important for influencing individual work experiences, study by (Enyert& Burman,1999)defines Self-transcendence activities contributed to the personal development and sense of purpose. Brief Literature Review Research by Rathee (2020), explored workplace spirituality among academicians and its impact on work attitudes like job involvement, which is often linked to OCB. Flotman et al. (2021), discussed how self-transcendence plays a role in cultivating meaning in the workplace. Self-transcendence is associated with higher levels of OCB. Research conducted by Barton et al. (2023), among social activists reveals that self-transcendence contributes to expanded personal boundaries and increased OCB. Gaps Conceptual Gaps: A limited exploration of understanding the mechanism of OCB. How the concept of OCB has been evolved. Few studies have been done to understand the core factors that influence OCB in academic settings, and also the intrinsic behavioral values expected by institutions leading to OCB has still not investigated. Contextual Gaps: While there have been a substantial amount of studies on OCB among employees at different business firms and organizations, more research and testing is required in the field of teaching, especially among (HEIs). Purpose The present study is centered on exploring the interconnection among workplace spirituality, self-transcendence, and organizational citizenship behavior (OCB) within the context of Academicians in higher educational institutes. Objective The present study examines how workplace spirituality and self-transcendence predict the OCB among academicians. In addition, the influence of workplace spirituality on self-transcendence was examined. Methodology Fifty interviews with academicians in leadership positions in the higher education institutes (HEIs) were conducted to analyze and present a complete picture with respect to academicians. In addition, identification of factors related to HEIs, and how such institutional factors may be in charge of starting and developing workplace spirituality, self-transcendence, and organizational citizenship behavior among academicians was also analyzed in the present study. To obtain an institutional perspective, there are many institutional aspects and individual characteristics such as individual values and beliefs and perceived organizational support that potentially influence OCB were considered while examining, and the data were analyzed using content analysis methodology using triangulation method using NVivo 12. Findings Although OCB is a personality feature, the study results demonstrate that several organizational factors such as organizational trust, organizational climate and leadership also play a key role in its promotion. The results of the qualitative study also confirmed a significant relationship between OCB and workplace spirituality, which may be considered an aspect of institutional culture. Self-

transcendence served as a moderator between workplace spirituality and Organizational Citizenship Behavior. Authors have presented a framework derived from the results of the present study for further validation with a bigger sample across India among HEIs. Research limitations/implications The results cannot be generalized as presently data were collected only from fifty senior level academicians. In addition, most of the academicians of the study are from two-three states only. Authors further propose to study and validate the results with a wider and diverse pool of sample across India at least at the next phase and post that across countries for deriving the more generalized outcome. Practical implications This work pioneers the creation and testing of a paradigm that links WPS, self-transcendence, and OCB in the context of HEIs. The implications of understanding the behaviors of academic staff with workplace spirituality and self-transcendence are presented in the unique context of academic staff in an effort to fill a gap in the existing literature. Originality/value This study is distinctive in identifying workplace spirituality and self-transcendence as organizational drivers in fostering OCB among employees study is distinctive

Keyword: Academics, Behavior, Organization, Spirituality, Workplace

The "Moonlighting Mediated Model" is an analysis of the effects of organizational learning on employee performance

***Sufia Shaikh (Christ (Deemed to be) University, Bangalore)**
Harshal Salunkhe (Christ (Deemed to be) University, Bangalore)

Purpose–The study predominantly focuses on assessing the impact on the job performance of people working in more companies. This study of research enables us to identify the job performance of Indian employees by utilizing several variables of moonlighting. **Design/methodology/approach** – This study uses a hypothesis that can be driven from testing related to the hypothesis, variables that are quantifiable and can be measured with a Likert scale, literature that is 1-5. A thesis can be based on the performance of moonlighting employees from 407 respondents which is a sample in the form of a Questionnaire that was circulated by utilizing various platforms of social media. This study uses various software like IBM SPSS and IBMAMOS to conduct multiple tests and analyses. **Findings** – This study results show a positive relationship between variables that leads to the job performance of the employees working actively in more jobs. **Originality**–The researchers aim to compute the moonlighting among employees working in the educational sector using different variables. Additionally, the researcher measures the employees' job performance using two distinct variables to confirm its effect on the productivity of an employee and job satisfaction.

Keyword: moonlighting, organizational culture, training, and development, rewards and recognition, organizational learning, employee performance

Employee's Happiness at Workplace

***Samir Kumar**

Organization gets success from a number of factors, in which human resources is one of the important factor and their happiness at work place counts a lot Importance of happiness in the workplace means their effect on production as well as the task performance. Employees who achieve their goals in life, they experience the joys of happiness and thus they think that they achieve their desired satisfaction in life. If the employee is not happy it is difficult to boost their confidence, vulnerability, self-awareness, and goal setting. Happiness is the key to success. This article focuses on the meaning of happiness at workplace which influences employees' performance, productivity and completion of the task on right time and the leadership factors also influence employee's happiness. .Keywords: employee's happiness, performance, Confidence, organizational achievement, leadership

Keyword: employee's happiness, performance, Confidence, organizational achievement, leadership

Enhancing Maternal and Child Health Through CSR: A Case Study of Ambuja Cement Foundation

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This research paper explores the role of Corporate Social Responsibility (CSR) initiatives in improving Maternal and Child Health (MCH) in India, focusing on the transformative impact of community healthcare workers known as Sakhis. Through a case study of the Ambuja Cement Foundation (ACF), the paper delves into how locally trained community healthcare workers have nurtured behaviour change and improved outcomes for mothers and children in the tribal area of Chandrapur, Maharashtra. The findings highlight the importance of CSR-driven healthcare interventions, the need for community engagement, and the significant influence of stakeholder theory on businesses' commitment to societal well-being. Additionally, the paper presents secondary findings related to CSR initiatives by pharmaceutical companies, highlighting their contributions to MCH interventions.

Keyword: Maternal health, CSR, Qualitative Case study, Community Healthcare Workers, Stakeholders, Interventions

Tourism Industry and Entrepreneurship : An Analysis of Assam

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The movement of people from one place to another involves staying and entry at certain places giving rise to tourism and its related activities. These activities can contribute to the growth and development of the economy. With the growth in communication and transport, tourism and travel have undergone a marked transformation. The people of the 21st century have a quest for travel for various reasons. The demand for tourism has become gigantic. According to India Brand Equity Foundation, in 2016 there were 4.8 million foreign departures from India, which were leisure trips, and by 2025, the number of Indian people holidaying abroad is expected to triple. The state of Assam is gifted with breathtaking scenic beauty. It is gifted with dense forests, lush green valleys, rugged mountains, large water bodies, and rich biodiversity. These attributes render Assam a magnificent tourist destination. The state also has a wide variety of traditions and cultural practices. The existence of various ethnic groups and tribes in Assam makes it a melting pot of culture and traditions. Each ethnic group has to offer its own culture and practices. Assam is also home to a variety of wild animals and plant species, serving as a perfect destination for nature tourism. There are seventeen wildlife sanctuaries and seven national parks in the state. The world-famous jungles of Assam are the Kaziranga and Manas. These jungles hold the population of the world's great one-horned rhinoceroses, elephants, deer, a variety of birds, buffaloes, etc. Apart from nature tourism, the festivals of Assam are also a major attraction factor to draw tourists. People from all over the world visit the state during festivals like Bihu, Bwishagu, Dwizing Festival, Majuli Festival, Brahmaputra Beach Festival, Baukhungri Festival, Ambubachi Mela, Jonbeel Mela, etc. to encounter an exquisite holiday experience. Assam tourism also has an opportunity for history lovers. The top historical sites of Assam include the Talatal Ghar, Rang Ghar, and Kareng Ghar. The also offers religious and spiritual tourism. The holy shrines like Kamakhya Temple, Kedareshwara Temple, Dol Govinda Temple, Asvakranta Temple, Ugra Tara Temple, Maha Bhairav Temple, and Tamresveri Temple, etc. are renowned all over the world and people from all corners of the globe visit this sites to seek blessings and experience spirituality. Thus, the state of Assam is a clutter of unexplored treasures yet to be explored and initiate the development of the tourism industry. Hence, this paper is an attempt to analyze the tourism industry of Assam as a source of entrepreneurial activities. The state of Assam of India is placed in a strategic position and serves as the gateway to the northeast of India. It forms a convergence point of transport and communication serving its neighboring states. Unlike, the rest of the country the vegetation of Assam is green throughout the year. The climate of the state is tropical type in plain areas and alpestrine in hilly areas, serving as an exotic tourist destination. The state has the potential to draw tourists from all over the world. According to the Ministry of Tourism, India, the number of visitors arriving in Assam was recorded at 1409161.000 people in 2021, indicating an increase from 1266898.000 people in 2020. From 1997 to 2021, the number of visitors arriving is 3436833.000 people on average. The number of visitors arriving in the state of Assam is comparatively low. Its neighboring states like Meghalaya and Arunachal Pradesh enjoy a greater amount of tourists on average per annum. The development of the tourism sector of Assam to its potential can contribute significantly to the growth and development of the economy. Entrepreneurship can play a crucial role in sustainably

developing the tourism industry of Assam. Entrepreneurial development and its activities contribute to curbing the problems and challenges faced by the tourism industry. To cope with tourism as a creative industry, entrepreneurship is required. This paper is purely theoretical and aims to analyze the tourism industry of Assam as a source of entrepreneurial activities. This paper also highlights the prospects and challenges of the tourism industry of Assam.

Keyword: Tourism Industry, entrepreneurship, economic development, Assam.

To Study Training Need & Analysis of Employees With Reference To Steel Industry

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Akash Gulati (Kaveri college of commerce)

The motive behind this study is to understand the effectiveness of training and development programs on the employees of steel industry. Training plays a vital role in any given organization in the modern day, it is aimed at preparing employees for future or current jobs. The correct training techniques can significantly boost the company's production and efficiency. This is the reason why the HR department gives Training such huge importance. So, it is essential that we conduct studies and experiments to improvise our training methods. The training cannot be measured directly but the change in attitude and behavior that occurs as a result of training. The key principle of this study is that we may draw scientific findings by looking at and analysing employees' responses to training. The intention of this research is to analyze and evaluate the effectiveness of the training and development process in steel industry. Any organization's growth is dependent on its staff. The importance of training and development is significant for organisational productivity. Training aims at increasing the knowledge and skills of the employee whereas organizational development on the other hand refers to overall improvement of the organization such as its structure, objectives, policies and procedures including managers and employees. Organizational growth can be accomplished by using consultants who are professionals. Training and development programs are often viewed as part of organizational development. A better knowledge about these things can facilitate the trainer as well as the trainee in conducting and benefiting from the training. But, training is a pretty intricate procedure, which makes it a little challenging. So the best way to achieve it is by studying and analyzing the feedback of employees as well as managers. The project includes collecting information from staffs of steel industry, analyzing it, interpreting it, and concluding useful suggestions from it.

Keyword: Training and Development, steel industry, Organizational Goals, Individual Goals, Training Needs, Evaluate and rate employees

Bibliometric Exploration of CEO Communication in the CSR Domain: Unleashing Data Analytical Insights

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In the continually evolving landscape of corporate social responsibility (CSR), it is paramount to acknowledge the pivotal role that Chief Executive Officers (CEOs) play in conveying their organizations' commitment to ethical, environmental, and social responsibilities. Effective CEO communication within the CSR domain is integral for establishing trust and engagement with a diverse set of stakeholders. However, it is noteworthy that the existing literature has exhibited a noticeable gap, failing to encompass studies that have comprehensively captured data-driven methodologies employed in dissecting and quantifying the intricate nuances of CEO communication within the CSR arena. Our bibliometric analysis, conducted through the utilization of R and VOSviewer, seeks not only to explore the intersection of CEO communication, CSR, and data science/AI but also to underscore the inherent value of data-driven methodologies in gaining deeper and more nuanced insights. Our analysis commences by amassing a substantial corpus of scholarly publications, employing a comprehensive set of keywords that encompasses CSR, CEO leadership, communication strategies, and data-driven technologies. This diverse and extensive dataset serves as the foundational bedrock of our bibliometric exploration. By harnessing VOSviewer, we construct intricate visual networks that illuminate the intellectual terrain of this multifaceted domain. The unique contribution of this analysis lies in its focus on CEO communication within the CSR context and its integration with data science and AI. While previous research has looked into CEO characteristics, executive pay scales, and other aspects of CEOs, but there has been a distinct lack of studies that have also captured data-driven methodologies used in those studies to dissect and quantify the intricate nuances of CEO communication in the CSR arena. Furthermore, our analysis ventures into the burgeoning domain of Environmental, Social, and Governance (ESG) criteria and its intricate interplay with CEO communication in CSR. As ESG factors assume an increasingly prominent role in guiding investment decisions and shaping corporate strategies, the understanding of how CEOs adeptly navigate and articulate their organizations' commitments to ESG becomes paramount. Herein, data science and AI furnish us with the requisite tools for quantifying and rigorously assessing the alignment of CEO communication with the fundamental tenets of ESG. To conduct this comprehensive analysis, we leveraged cutting-edge data science tools, namely R, Bibliometrix, and VOSviewer. R, a powerful programming language for data analysis, allowed us to compile a substantial and diverse corpus of scholarly publications from the scopus database encompassing keywords related to CSR, CEO leadership, communication strategies, and data-driven technologies. Bibliometrix, a specialized R package, enabled us to efficiently preprocess and analyze this extensive dataset, ensuring its suitability for bibliometric exploration. Subsequently, VOSviewer, a state-of-the-art visualization tool, was employed to construct intricate networks that visually represented the intellectual landscape of the CSR, CEO communication, and data science/AI intersection. Our analysis includes the identification of influential authors, seminal and prominent publications, and pivotal research themes that populate the spectrum of CEO communication within CSR. Through these efforts, we underscore the profound potential that data science and AI hold in steering future research endeavors within

this interdisciplinary landscape. By bridging the gap between CEO communication, CSR, and data science/AI, our bibliometric analysis not only furnishes a comprehensive overview of the prevailing state of research but also accentuates the imperativeness of adopting data-driven methodologies in the meticulous measurement and analysis of CEO communication within CSR. This newfound knowledge equips organizations with the requisite insights to foster responsible leadership and elevate their CSR narratives in an era increasingly reliant on data-driven decision-making.

Keyword: CEO communication, Corporate Social Responsibility (CSR), Data analytics, Bibliometric analysis

Consumer Satisfaction and Reuse Intention of Food Delivery Apps: Mediating Role of Service Quality and Advocacy

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Priyanka Ekka (University of Hyderabad)

The enormous growth of smartphone users and telecommunication services has created a new environment for urban advancement. One major advancement is online food delivery, which has fueled up the Online-to-offline (O2O) service delivery platforms. Food delivery applications (FDA) have revolutionized the food delivery industry. FDA revenue has been increasing worldwide, especially in developing countries, where consumers have real-time connectivity and seek convenience in food purchases (Ray et al., 2019; Xu, 2017). FDA altered the eating habits of consumers due to its convenience, which motivates consumers to order more. Understanding consumer satisfaction levels leading to advocacy and consumer retention is imperative for increasing the market share, which has remained unexplored in the context of the FDA. To bridge this gap, the study analyzes the consumers' satisfaction by considering service quality aspects and the effect of Food Quality on service quality aspects. In addition, the study examined the mediating role of advocacy on consumers' reuse intention and the mediating role of service quality aspects on consumers' satisfaction through Simultaneous Equation Modelling by using Smart PLS software 4.0 to confirm the measures and examine hypotheses in the research model. It is particularly effective in research that focuses on multi-dimensional constructs. Also, it employs the importance-performance map analysis (IPMA) technique to identify key influencing variables of Intention to reuse FDAs'. The nature of this study is cross-sectional and descriptive. Data for this study was collected through an online survey of FDA users in India. To reach out to the extensive and unfamiliar FDA user community in India, Non-probability, i.e., convenience and snowball sampling methods, were employed to identify prospective respondents. The sample size is based on the total number of items in the questionnaire, which is justified as per Hair et al. (2018) 1:10 rule of thumb, i.e., 10 respondents are required for each item. All measurement factors were reviewed and modified to meet the objectives of the current investigation. A Likert-type scale ranging between 1 and 5 was used to rate each measurement item. Additionally, this study incorporates three attention check questions for taking care of Common Method Bias. The paper is subject to several limitations, which must be acknowledged. The nature of this study is cross-sectional in nature, with an average sample size among the Indian consumers of FDAs. We recommend further studies should be done with a larger sample size and can also be longitudinal in nature to increase the generalizability of the result. Even though the current research uses service quality, researchers can also conduct comparisons of service quality with different theories to understand the consumer reuse intention of the FDA.

Keyword: Consumer satisfaction, food delivery app, Service Quality, Food Quality, Advocacy

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Binge-watching of OTT (Over-the-top) Content: the overestimated role of negative valences (inherently negative) stimulus in determining hedonic motives and purchase intentions

***Ambika Prasad Nanda (JAGSoM, Bengaluru)**

Extended Abstract in the attachment

Keyword: Binge-watching, hedonic motives, purchase intentions, OTT content, digital economy.

Entrepreneurial Success Unveiled: The Power of Personality Factors

***Sheetal Singh**

This study deals with an exploration of the personality factors in the context of small-scale entrepreneurs. It highlights the diverse definitions of entrepreneurs used in previous studies and the implications this has on the generalizability of research findings. Additionally, it discusses the impact of different personality traits on entrepreneurial intentions and behaviors. It seeks to augment the well-established trait theory by introducing personality factors as an independent variable and, in turn, assessing their influence on business success, which serves as the dependent variable. The study centers on the examination of the Big 5 personality traits and their impact on an entrepreneur's ability to drive the success of their startup. A sample size of 410 entrepreneurs, hailing from two cities in India (Bangalore and Delhi NCR), is selected using the convenience sampling method. The data collected for this study is analyzed utilizing Smart PLS Software. The results revealed compelling evidence that personality factors such as openness, extraversion, agreeableness, conscientiousness, and neuroticism, have a significantly positive correlation with enhanced business success. The paper proposes that the success patterns in entrepreneurship may vary depending on the type of entrepreneur's personality trait which may facilitate success in different entrepreneurial contexts. This research holds profound significance for entrepreneurs, emphasizing the vital need to comprehend the intricate interplay of an entrepreneur's personality in the journey to achieve startup success. Furthermore, the broader society stands to gain from this work as it fosters awareness among entrepreneurs, fostering a more profound understanding of the intricate relationship between personality traits and business success. In effect of this study contributes to the trait theory by infusing it with the dimension of business success, thereby enriching our comprehension of how personality attributes are intertwined with behavioral aspects in shaping the success of Indian businesses.

Keyword: Agreeableness, Business Success, Conscientiousness, Entrepreneurship, Personality Factors, Openness, Startups.

Exploring Pedagogical Approaches in B-Schools for Entrepreneurship Skill Development in Pune region

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Meeta Meshram (Sinhagad Institute of Management, Ambegoan, Pune, Maharashtra.)

The research looks on the various teaching strategies used by Business Schools (B-Schools) in the Pune area to develop and improve their students' entrepreneurial abilities. Since entrepreneurship is widely seen as a driver of innovation and economic progress, educational institutions must ensure that prospective entrepreneurs receive the necessary training. Pune, one of India's leading commercial and educational centers, provides an ideal setting for researching how B-Schools modify their teaching approaches to develop entrepreneurial talent. This study intends to offer a thorough examination of the pedagogical strategies used by Pune's B-Schools, with a particular emphasis on the curriculum, instructional strategies, industry partnerships, and extracurricular entrepreneurship-related activities. The study uses both qualitative and quantitative research techniques, such as content analysis, interviews, and surveys, to identify the advantages and disadvantages of each strategy. Additionally, it seeks to pinpoint areas for growth and best practices, which will advance entrepreneurship education in the Pune area. Pune, a city known for its developing educational institutions and thriving startup ecosystem, serves as an ideal backdrop for this exploration. The research sets out to comprehensively analyze the multifaceted approaches taken by B-Schools in Pune, shedding light on their curriculum design, teaching methodologies, industry linkages, and extracurricular initiatives dedicated to entrepreneurship education. These factors collectively contribute to a rich and diverse educational environment, and this study seeks to discern the strengths and shortcomings of these pedagogical practices. The findings of this study hold the potential to inform educators, policymakers, and B-School administrators about the most effective strategies for nurturing entrepreneurship skills among students, ultimately strengthening the entrepreneurial ecosystem in Pune and beyond. As the importance of entrepreneurship in fostering economic growth and innovation continues to grow, understanding how B-Schools in Pune approach this critical aspect of education is of paramount importance.

Keyword: Pedagogical Approaches, B- Schools, Entrepreneurship Skills, Pune region, Education Enhancement.

Robot Intimacy Technologies & AI as Agents of Socialization in Adolescent Romance: New Frontiers of Human Connect

***Ashish Ranjan (Indian Institute of Management Ranchi)
Anushka Goswami (Indian Institute of Management Ranchi)**

Rapidly evolving AI and robotics have enabled radical work on technologies built or purposed to fulfil human needs for intimacy, companionship, and emotional connection through human-robot interaction (HRI). Such ‘Robot Intimacy Technologies’ include conversational agents, sex robots, etc. As these machines become more human-like, the very idea of their existence in society can twist widely held beliefs of ‘self’, rewriting the philosophy of human-ness. With increasing accessibility, their widespread adoption has implications for how intimacy is conceptualised in and by society, especially among vulnerable groups like adolescents. This paper aims to systematically review the present literature at the intersection of robot intimacy, human-connect, and adolescent socialisation. It identifies relevant sociological and psychological theories to build a coherent framework analysing how exposure to novel forms of robot intimacy during adolescence may transform, for better or worse, critical developmental processes. The review finds that while robot intimacy technologies represent potential benefits when deployed judiciously, their widespread adoption also risks adolescents accepting superficiality as the norm and forming unrealistic expectations that hamper healthy socialisation. Empirical research is needed to understand the real-world consequences of the latest wave of AI developments. The paper argues for a mindful, theory-driven strategy to ensure robot intimacy aligns with - rather than impedes - adolescents’ holistic psychosocial wellbeing.

Keyword: AI sociology; robot intimacy technology; sex robots; adolescent socialisation; human connect

Are Business School Professors in India Equipped for Real-World Challenges? Bridging the Gap between Academic Teachings and Industry Expectations.

***Melita Stephen Natal (Amity Business School, Amity University, Greater Noida, U.P.)**

Dr. Gaurav Gupta (Amity Business School, Amity University, Greater Noida, U.P.)

Dr. Mandakini Paruthi (Chaitanya Bharthi Institute of Technology, Gandipet, Hyderabad.)

Introduction: In the rapidly changing global business environment, the relevance and applicability of academic teachings to real-world scenarios are of paramount importance. Business schools, as the cradle of future industry leaders, have a significant role in ensuring that their curriculum and teaching methodologies are in sync with industry demands. This study aims to understand the alignment between academic teachings in India's top business schools and the expectations of the industry. **Objectives:** To gauge the perspectives of business school professors on their preparedness for the modern-day business world. To assess the views of industry experts on the relevance of business school teachings in their professional endeavors. To identify the gaps, if any, between academic teachings and industry expectations. **Methodology:** A qualitative research approach was adopted for this study. In-depth interviews were conducted with two distinct groups: **Business School Professors:** 15 professors were selected from the top 50 business schools in India, as ranked by the National Institutional Ranking Framework (NIRF). The aim was to understand their perspectives on their readiness to teach contemporary business concepts and practices. **Industry Experts:** 15 professionals, each with 3-5 years of experience, were interviewed to gather insights into their views on the applicability and relevance of their business school education in the real-world industry setting. **Findings:** **Business School Professors:** The majority expressed confidence in their teaching methodologies, emphasizing the use of case studies, simulations, and guest lectures from industry experts. Some highlighted the challenges of keeping the curriculum updated with the fast-paced changes in the business world. A few professors pointed out the need for more frequent academia-industry interactions to ensure curriculum relevance. **Industry Experts:** Most industry experts felt that while foundational concepts taught in business schools were essential, there was a gap when it came to practical, real-world applications. Several experts emphasized the need for more hands-on projects and internships during the academic tenure. A common sentiment was the desire for more courses on emerging business trends and technologies. **Discussion:** The juxtaposition of views from academia and industry revealed some areas of convergence but also highlighted significant gaps. While foundational teachings were appreciated, the need for more practical exposure and courses on emerging trends was evident. The feedback underscores the importance of continuous dialogue between academia and industry to ensure that the curriculum remains relevant. **Conclusion:** Business education in India, while robust in foundational teachings, needs to evolve to bridge the identified gaps. A more harmonized approach, with frequent academia-industry interactions, can ensure that business education

remains both contemporary and pragmatic, preparing students effectively for real-world challenges.

Keyword: Business Education, Academic Preparedness, Industry Expectations, Curriculum Relevance, Academia-Industry Gap

Winners and Losers: The Effects of Monetary Policy on Income and Consumption Inequality

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Rudra Sensarma (Indian Institute of Management Kozhikode)**

A recent literature has examined the impact of monetary policy on economic inequality, but studies have mostly focused on advanced economies and on wealth inequality. We analyse the impact of monetary policy on income and consumption inequality, that are more important challenges in a developing country. We use a nationally representative household dataset from India to compute the Gini index of income and consumption inequality from January 2014-December 2021. We model the relationship between monetary policy and inequality using Sign Restricted Vector Autoregression and Local Projection methods. We find that contractionary monetary policy leads to a rise in both income and consumption inequality. Inequality decomposition analysis shows that contractionary monetary policy increases capital income inequality, wage income inequality and inequality between capital and wage income earners. Analysis of the asymmetric effects of monetary policy confirmed that the inequality enhancing effect of contractionary monetary policy is more pronounced than the effect of expansionary policy. The results are robust to alternate specifications and are expected to generate wider understanding about the redistributive effects of Central Bank policy making

Keyword: Monetary Policy, Inequality, Developing Country, Central Bank, Sign-Restricted VAR, Local Projection

Luxury Products Purchase Anxiety: How Communication Helps?

***RADHA GOVIND INDWAR (XIM UNIVERSITY)**

With the rise in disposable income, demand for high end products such as premium and luxury goods have increased. Amid rise in globalization, best of the products in respective categories are available for purchase by customers. Luxury goods and services consumption has surged up with greater consumption from young aspiring people with higher dispensing income.

The definition of luxury product varies from country to country and is function of its socioeconomic and cultural influences (Christodoulides et al., 2009). Investment in luxury product is not a regular affair; hence choice of product (brand) is influenced by factors such as functionalism, experientialism and symbolic interactionism (Vickers & Renand, 2003). Further, external influences (peer pressure) and internal motivation act on a person making them consume luxury products. Consumers invest money in luxury products to rejoice feeling of self-enhancement and social luxury (Stathopoulou & Balabanis, 2019). Luxury product consumption is driven by hedonic values to satisfy personal taste and style (Eastman & Eastman, 2015; Turunen, 2017). Internal motivation to consume luxury products is influenced by external factors. On the external factors, previous studies reveal impact of social perception of luxury goods (Strombeck & Shu, 2016). Luxury good symbols have a major influence on the choice of materialistic people giving it more importance (Audrin et al, 2017).

Luxury product purchase is influenced by social view and involves higher investment, hence customers get anxious in the purchase process (pre and post). Pre-purchase anxiety is driven by uncertainty attached with choice of product or brand (choice overload), however in the post-purchase phase, it is triggered by product performance and meeting expectations (Bryson et al., 2013; Iyengar & Lepper, 2000). Further, WOM has a significant impact on customers anxiety; negative feedback about products on social media and news from friends and relatives adds on to anxiety level decreasing self-efficacy (Baron, 1988). Lack of awareness about product function and its complexity is another reason for anxiety. It is established that positive communication creating awareness about products in pre-sales stage increases buyers confidence by reducing perceived risk (Ha, 2002). Similarly, after sales communication by a firm makes the moment less anxious until customers become familiar with products. However, these findings have not been particularly studied in the context of luxury products wherein the overall anxiety in the pre and post purchase stages is higher. This increases customers' satisfaction and self-confidence by eliminating apprehension of possible unexpected consequences (Chang & Tseng, 2014; Oliver, 2014). With the traditional communication medium, it becomes difficult to address customers' anxiety, particularly in post-purchase phase. It is difficult to ascertain anxiety level of different customers. Firms do make an effort by approaching customers through telephone or other means. However, communications fails because it is one sided communication or customers fail to explain their anxiety. Further, with the rise in digital medium, luxury product sales on online platforms increased. It is expected that 13.9% of total revenue will be generated

through online sales by 2023 and market is expected to grow annually by 3.38% (CAGR 2023-2028). Increased business in online platform automatically gives birth to increased communication over digital platform. Digital communication facilitates two-way communication unlike traditional one. Two-way communication helps in overcoming negative feedback, NWOM or any other negativity attached with the product or service.

Keyword: LUXURY PRODUCTS, ANXIETY, EWOM

Story telling: A learning environment and business strategy in schools of Gujarat

***Bushra Kureshi (Karnavati University)**

Telling stories is one of the most powerful means that leaders have to influence, teach, and inspire. What makes storytelling so effective for learning? For starters, storytelling forges connections among people, and between people and ideas. Stories convey the culture, history, and values that unite people. When it comes to our countries, our communities, and our families, we understand intuitively that the stories we hold in common are an important part of the ties that bind. This understanding also holds true in the business world, where an organization's stories, and the stories its leaders tell, help solidify relationships in a way that factual statements encapsulated in bullet points or numbers don't. Connecting learners through story telling: good stories do more than create a sense of connection. They build familiarity and trust, and allow the listener to enter the story where they are, making them more open to learning. Good stories can contain multiple meanings so they're surprisingly economical in conveying complex ideas in graspable ways. And stories are more engaging than a dry recitation of data points or a discussion of abstract ideas. Take the example of a company meeting. At Company A, the leader presents the financial results for the quarter. At Company B, the leader tells a rich story about what went into the "win" that put the quarter over the top. Company A employees come away from the meeting knowing that they made their numbers. Company B employees learned about an effective strategy in which sales, marketing, and product development came together to secure a major deal. Employees now have new knowledge, new thinking, to draw on. They've been influenced. They've learned. Learning communities, or cohorts of first-semester students enrolled in interdisciplinary classes that connect through a common theme, offer students unique opportunities to make connections through conversation, writing, and academic study. Our learning community was interdisciplinary in nature in that it included courses across three different disciplines. In these cases, a common theme is often helpful because it demonstrates how different fields can take a different lens for various topics, providing a multi-faceted approach to student learning that explains how they are connected. In any student group, roughly 40 percent will be predominantly visual learners who learn best from videos, diagrams, or illustrations. Another 40 percent will be acoustic, learning best through lectures and discussions. The remaining 20 percent are proprioceptors learners, who learn best by doing, experiencing, or feeling. Storytelling has aspects that work for all three types. Visual learners appreciate the mental pictures storytelling evokes. Auditory learners focus on the words and the storyteller's voice. Proprioceptors learners remember the emotional connections and feelings from the story. According to Woodhouse (2011), the purpose for "storytelling is to 'humanize' the process of learning by appealing to the students' imagination" (p. 212). The objective for our learning community was to demonstrate the power of storytelling in university-level courses and promote the goal of including more storytelling in our classrooms.

Keyword: Storytelling, Innovative learning environment, strategy building, learners, humanizing learning, immersive learning environment

The promise of immersive media in new age educational practices

***Shoeb Iqbal Khan (Karnavati University)**
Bushra Kureshi (Karnavati University)

Fostering a society with immersive learning and informed perspectives environment. Immersive technologies might allow us to combat or rather understand global issues, that will evoke some humanitarian grounds and levels of empathy. Virtual reality (VR) is a computer-generated environment and it has made significant contribution in the field of both education and professional sectors. VR is a tool that many language academicians have used. Virtual reality (VR), a computer-generated environment, has made significant contributions in the fields of education and professional sectors, while augmented reality (AR) enhances real-world experiences by overlaying digital information onto the physical world, further revolutionizing industries such as healthcare, gaming, and remote assistance. The rapid change in technology highlights a need for an up-to-date technology for anyone using VR/AR as a tool in teaching and learning environments. There is a growing curiosity amongst students, faculty members and parents across the world using immersive technologies as learning tools. Well-funded research environments usually benefit from the usage of these VR and AR tools than the primary or high schools. New technologies and immersive learning environments are a lot more important in this changing world of today. A driving key for a change and shift in the traditional method of teaching is the practice of taking engagement and interaction as the main key drivers. VR and AR tools are a lot more important for offering new experiences for learners all across the globe. The transition of constructs that takes into account user satisfaction to the constructs that take into account user engagement is supposed to be measured. Virtual reality (VR) and Augmented Reality (AR) technology are promising and a great addition to the educational techniques in an on growing environment. The promising techniques offer an approach which is immersive and user-friendly enough to be used in classrooms. The VR/AR based environment have been offering insights from a creative medium which can be a game changing point and an ever-expanding scenario in the field of education. A sense of presence and immersion is a much needed and viable study in this area.

Keyword: virtual reality, Augmented Reality, learning environment, immersive media, immersive learning

The Impact of AI-Generated Content on Buzz Marketing: A Comprehensive Literature Review

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Research and Studies)**

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of Research and Studies)**

Purpose: In the rapidly evolving digital marketing landscape, artificial intelligence (AI) has emerged as a transformative force, fundamentally reshaping how brands create and disseminate content to engage consumers and stimulate buzz. This literature review explores the growing significance of AI-generated content in contemporary marketing, offering insights into its effectiveness and its impact on consumer responses. The central research question driving this investigation is, "How does AI-generated content influence buzz marketing, and what factors influence consumer responses?"

Design/Methodology/Approach: This literature review follows a systematic approach for selecting and evaluating pertinent scholarly works on AI-generated content within the context of buzz marketing. Multiple academic databases, including PubMed, IEEE Xplore, and Google Scholar, were consulted to ensure comprehensive coverage. Keywords such as "AI-generated content," "buzz marketing," "consumer responses," and "effectiveness" were utilized to identify relevant sources. Inclusion criteria focused on peer-reviewed articles, conference papers, and books published between 2010 and 2023, while exclusion criteria excluded works lacking empirical research or not published in English.

Findings: The existing literature underscores the increasing integration of AI-generated content in buzz marketing. This section provides an overview of core concepts, strategies, and real-world examples of AI-generated content applications. Such content encompasses various formats, including written articles, social media posts, videos, and more. Strategies for integrating AI into buzz marketing campaigns include content personalization, predictive analytics, and automated chatbots. Notable real-world examples that have successfully harnessed AI for buzz marketing are highlighted, such as ChatGPT's contribution to OpenAI's product launches, personalized email campaigns driven by AI, and AI-powered chatbots in e-commerce for customer engagement. Furthermore, research findings emphasize the significant impact of AI-generated content on buzz creation in marketing. Studies indicate that AI-driven content enhances efficiency, enabling brands to produce and disseminate content at scale. AI's predictive capabilities assist in content creation and distribution, ensuring that the right message reaches the right audience at the right time. Additionally, AI's real-time data analysis empowers brands to remain agile and responsive.

Consumer Responses: Consumer reactions to AI-generated content are diverse. Initial encounters may evoke skepticism in some consumers. However, there is a prevailing optimism when AI-generated content proves to be relevant, authentic, and valuable. Age, educational background, and technological literacy influence consumer attitudes. Younger, tech-savvy individuals tend to readily embrace AI-generated content, while older demographics may exhibit more cautious acceptance. This dynamic mirrors the introduction of a new flavour, with some consumers readily embracing the novelty while others take a more gradual approach. These findings hold profound implications for marketers, who must understand

their audience's technological inclinations to craft effective buzz marketing campaigns. Contribution to Literature and Practice: This literature review contributes to the field by shedding light on the potential of AI-generated content in buzz marketing and revealing its implications for both theory and practice. It underscores the significance of content quality, consumer perceptions, and ethical considerations in the success of AI-generated content in marketing campaigns. Moreover, this review identifies areas for future research, including the role of emotions in AI-generated content, cross-cultural responses, and evolving regulatory landscapes. Originality/Value: The originality and value of this research lie in its comprehensive exploration of the role of AI-generated content in contemporary marketing, its influence on buzz generation, and consumer responses. It provides a solid foundation for further research and offers practical insights for marketing practitioners in a rapidly evolving digital landscape.

Keyword: AI-generated content, Buzz marketing, Consumer responses, Content personalization, Brand engagement

Mapping the scientific literature and research trend of psychological capital as an emerging capital for business management

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Background: The literature on organisational psychology and behaviour revealed that there are approx. 0.4 million studies on treating depression, mental illness and anxiety but only thousands of studies are available on the positive strengths and capabilities of human beings. Martin Seligman is known for spreading the moment of positive psychology, which focuses on nurturing the internal human resource strengths to make them productive and not just identifying and treating the mental illness and deficiencies of human behaviour. Expanding Seligman's thoughts, Luthans & Youssef came up with a new term 'Psychological Capital' or PsyCap a state-like higher-order construct composing four trait-like constructs related to psychological resources: hope, self-efficacy, resilience and optimism which are measurable, developable and manageable. After traditional (economic, human & social) capital, PsyCap came into the picture and focuses on managing and developing human behaviour, attitude, work performance and other employee-related outcomes The objective of the Study: The study aims to identify the ongoing publication trends, dominant articles, authors, journals and countries with collaboration in "Positive psychological capital" (psycap) research. Further, it aims to identify the ongoing themes of inquiry and future research agendas in the PsyCap domain. Methodology: The current study uses a comprehensive bibliometric approach to review the literature on psychological capital in business, management and accounting. The sample data of 399 articles for this review has been retrieved from the Scopus database with a defined search string. Based on this data, this study applies the performance analysis technique to identify the publication trend, leading authors, journals, countries and influential articles on psychological capital research. In addition, RStudio combined with VOS viewer was employed to perform the visualising and scientific mapping through country collaboration network and bibliographic coupling of documents to fetch the thematic clusters and future insights on the topic. Results and conclusion: In the Scopus database, the initial search results provide 1,199 documents to psychological capital in different subject areas. The disciplinary contribution analysis revealed that the majority of the documents have been published in the area of business, management and accounting followed by psychology, social science and so on. Further, the yearly publication trend under performance analysis reveals that research on the topic started gaining popularity radically in 2010 afterwards. Further, it provides lists of top authors, top global and local cited documents, prominent sources, and countries with total links and link strengths. The results of bibliometric coupling provide four clusters with themes 'understanding the PsyCap's conceptual underpinnings and its mechanisms in organisational contexts', 'positive PsyCap as an emerging competitive resource', 'psychological capital and performance', and 'psychological capital and leadership'. In addition, this study also suggested future avenues in each cluster.

Keyword: Psychological capital, PsyCap, Positive psychological capital, Bibliometric analysis

Prediction of Indian stock market Index price using Global stock market Indices through Deep Learning model.

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Dr. Ujjwal Mishra (MIT College of Management, MIT ADT University)**

Predicting stock market movements, especially in volatile emerging markets, is tough. The stock price movement depends on several factors including the sentiment of investors. Sentiment from US stock market indices often influence the emerging markets stock price movement. Can we create a prediction model using US stock market indices to predict any emerging market indices using the latest deep learning algorithms. In this study, we examined the correlation between US Stock market's major indices and India's NIFTY 50 Index price. We used a deep learning model based on multivariate Long-Short term memory (LSTM) algorithm to predict NIFTY 50's future-day open and close prices based on previous day NIFTY 50 price, combined with New York Stock Exchange (NYSE) Composite Index open and close prices. Our findings show a strong correlation between NIFTY 50 index and with all the US stock market major indices such as NYSE Composite index, S&P 500 index, Dow Jones Industrial Average index and Nasdaq composite index. Using the LSTM model, we achieved a Mean Absolute Percentage Error of 0.6883% for the predicted NIFTY 50 Open price and 0.8649% for the Close price. The coefficient of determinant (R²) value was 0.9796 and 0.9570, respectively. In essence, our deep learning model's accuracy in predicting the NIFTY 50 index improved by the addition of US stock market index NYSE index data. This could help investors and traders hedge or adjust their positions in emerging markets based on US market dynamics and sentiments.

Keyword: sentiment analysis, stock market, prediction, deep learning, decision making

Embracing Multigeneration Dynamics in E-commerce Startups

***Vishwapriya Grover (Manav Rachna international institute of research Studies)**

This research paper explores the significance of embracing multigeneration dynamics in the context of e-commerce startups. With the continuous growth of the digital landscape and the increasing diversity of the workforce, understanding and leveraging the unique strengths and preferences of different generations is crucial for the success of e-commerce ventures. The paper delves into the challenges faced by e-commerce startups in accommodating multigenerational employees and customers, including varying communication styles, technology adoption, work-life balance expectations, and leadership styles. It also highlights the benefits of embracing multigenerational dynamics, such as knowledge sharing, innovation, collaboration, customer understanding, and succession planning. The research employs a combination of qualitative and quantitative methodologies to analyze the experiences and perceptions of multigenerational employees and customers in e-commerce startups. By examining best practices, strategies, and case studies, the paper provides practical recommendations for e-commerce startups to create inclusive and engaging online experiences that cater to diverse generations. The findings contribute to the understanding of how multigenerational dynamics can be harnessed to drive growth, innovation, and long-term success in the e-commerce industry.

Keyword: Entrepreneurship, Startups, E Commerce, Multigeneration, diversity, Globalization, Strategy

The Strategic Significance of Artificial Intelligence (AI) in HR Operations and Management

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Dr. Rishikaysh Kaakandikar (Saibalaji International Institute of Management Sciences, Pune)

The tactical significance of AI in HR management and operations is emphasized in this paper along with how it changes the HR function from a value centre to a strategic asset. AI empowers HR practitioners to make more significant contributions to an organization's performance by automating activities, enhancing talent acquisition, and raising employee engagement; nevertheless, as AI continues to influence the future of HR, ethical and privacy concerns must be addressed. Artificial intelligence (AI) has emerged as a transformative force in HR roles and functions, reshaping the landscape of talent acquisition, development, and retention. This paper examines the strategic importance of AI in HR operations, focusing on how it improves efficiency, decision-making, and employee development critically. This paper mainly focuses on primary data and secondary data to find the strategic role of AI and its role in HR operations and overall management in organizations. The study demonstrates the need for responsible usage of AI by examining ethical and privacy issues linked to AI in the field of human resources. It can be difficult to strike a balance between data-driven decision-making and securing employee privacy.

Keyword: Artificial Intelligence (AI), HR Operations, Organizational Management, Strategic Significance, Role of AI.

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Impactful Meme Marketing: Exploring Content Strategies Employed On Instagram

***Ashima Agrawal (Jaipuria Institute of Management, Jaipur)**

This study explores the complexity of memes that are viral and powerful marketing tools. Memes which are used for expression have grown in importance in modern digital culture. The study examines how memes spread, paying particular attention to food delivery apps memes on Instagram. The study examines 700 brand- and user-generated memes using the Uses and Gratifications theory. The research reveals significant differences between user- and brand-generated memes. This comparative analysis highlights the various meme-creation strategies used by brands and users. The study offers insights for brand managers and has significant implications for theory and practice. With the help of these insights, engaging and powerful memes can be made, enhancing brand campaigns, and increasing their impact in the constantly changing digital landscape.

Keyword: Meme Marketing, Social Media, Instagram

Exploring Identity Formation and Social Dynamics in Indian Online Gaming Communities

***Vivek Vaidyanathan (Indian Institute of Management Indore)**

The burgeoning landscape of online gaming in India presents a fertile ground for exploring complex social phenomena, particularly identity formation and social dynamics. While existing literature has delved into these aspects in Western contexts, there is a conspicuous absence of research focusing on the Indian milieu. This paper aims to fill this gap by employing an interdisciplinary approach integrating Symbolic Interactionism, Social Identity Theory, and Self-Determination Theory. The paper's primary contributions lie in its conceptual model and its interdisciplinary approach. The existing literature on online gaming communities primarily focuses on Western contexts, leaving a significant research gap in understanding these phenomena in the Indian setting. This paper aims to explore the complexities of identity formation in Indian online gaming communities, understand the social dynamics that influence individual and collective behaviour, and develop a conceptual model that integrates multiple theoretical frameworks. The paper employs an interdisciplinary approach by integrating three key theoretical frameworks. Symbolic Interactionism: To understand how individuals create meaning through interactions within the gaming community. Social Identity Theory: To explore how social categories and group dynamics influence identity formation. Self-Determination Theory: To examine how autonomy, competence, and relatedness impact the motivation behind gaming behaviours. We adopt qualitative research methodology, including participant observation, ethnography, and data triangulation. Ethical considerations such as informed consent and data anonymisation were adhered to to ensure the validity and reliability of the research findings. The paper's cornerstone is its conceptual model, synthesising the interdisciplinary theoretical frameworks into a cohesive structure. This model serves as a lens through which the complexities of identity formation and social dynamics can be understood. It posits that identity formation in online gaming communities is a multi-layered process influenced by individual interactions, social categorisations, and intrinsic motivations. The model also outlines the feedback loops between these layers, offering a dynamic view of the phenomena. The paper makes two significant contributions to the academic discourse. Firstly, it provides localised understanding by focusing on the Indian context, the paper adds a layer of cultural specificity to the global phenomena of online gaming communities. Secondly, it adopts an interdisciplinary approach by integrating multiple theoretical frameworks into a single conceptual model, offering a more nuanced understanding of the complex social phenomena under study. The paper has far-reaching practical implications for game developers, policymakers, and researchers. For instance, understanding the nuances of identity formation can help game developers create more engaging and culturally relevant content. Policymakers can use the insights to formulate regulations that ensure ethical practices in online gaming communities. This paper fills a critical research gap by exploring identity formation and social dynamics in Indian online gaming communities. Its main contributions lie in its conceptual model and interdisciplinary approach, which offer a nuanced understanding of the phenomena and open avenues for future research.

Keyword: Identity Formation, Social Dynamics, Online Gaming, Indian Context, Symbolic Interactionism, Social Identity Theory, Self-Determination Theory, Qualitative Research, Conceptual Model, Data Triangulation.

A study of sustainability aspect in the context of I4.0

***Divya Choudhary (Indian Institute of Management Lucknow)**

Risks have emerged as major concerns for the sustainability of Industry 4.0. While extant literatures have majorly focused on the benefits and barriers to I4.0. The most important concern for the industries right now, for their long-term sustainability is to eliminate risks. The aim of the current study is to clearly define all such major risks for I4.0, and to create a clear taxonomy of those risks. A systematic literature review is conducted in this study. From the study, a total of 11 sustainability risks are identified, and a I4.0 sustainability risk taxonomy is developed. Finally, at the end, research agendas are provided to support future researchers to continue work on the same line.

Keyword: Industry 4.0, Sustainability Risk, Systematic Literature Review

Financial Well-being of Migrant Labours: A Road to Mindfulness.

***ABDUL GAFOOR KP (Pondicherry University)**

Dr. AMILAN S (Pondicherry University)

The financial well-being of migrant labourers and mindfulness is a topic of paramount significance in the context of contemporary global migration patterns due to their financial vulnerability, such as unequal wages, job instability, poor working conditions, remittance pressures, limited financial access, high living costs, financial stress and anxiety etc. However, the journey toward financial well-being for migrant labourers is not merely a matter of income generation; it is also intricately linked to their mental and emotional well-being. Hence, achieving financial well-being allows migrant labourers to satisfy their financial requirements and prepare for the future, lowering financial stress and improving mental health (mindfulness) and overall quality of life. Additionally, improved financial well-being enhances social integration for migrant labourers, facilitating community engagement and resulting in diverse and harmonious communities. Additionally, Financial well-being is meticulously knotted to the mindfulness of migrant labourers. Since Individuals experiencing financial vulnerability may be more inclined to stress, anxiety, and worry about their financial futures, it may lead to distracting and disruptive mindfulness. On the flip side, financial well-being, a sense of control over one's financial situation, can lead to emotional steadiness, providing an encouraging environment for mindfulness that may enhance overall quality of life and happiness. However, the intricate relationship between financial well-being and mindfulness is an Uncharted aspect of human psychology and economic life. Moreover, the financial well-being relationship with mindfulness is still inconclusive, thus warrants more studies in this area. Financial well-being, which may be defined as an individual's overall financial health, security, and satisfaction, can profoundly influence one's state of mindfulness. While these concepts may appear distinct, their interplay is intricate and significant. This study will explore the intricate dynamics between financial well-being and the mindfulness of migrant labourers, shedding light on how their financial circumstances can impact their mental and emotional states and, ultimately, their overall well-being. By considering this relationship, we can better appreciate financial well-being's role in shaping their mindfulness and overall quality of life. Hence, the study employs a cross-sectional survey-based approach with personal interviews. By doing so, the research aims to uncover the intricate dynamics of migrant labourers' financial practices, aspirations, and obstacles they face. Furthermore, the research aspires to provide valuable insights for policymakers, practitioners, and stakeholders by thoroughly collecting and analysing data. It highlights the pivotal role that financial well-being plays in fostering the mindfulness of everyone in general, migrant labourers in particular. At its core, this research emphasises the symbiotic relationship between the financial well-being of migrant labourers and the larger developmental objectives. By contributing to discussions on equitable economic progress and social integration, the study aims to make a substantive impact. Ultimately, the study strives to bridge the gap between theoretical understanding and actionable strategies. It seeks to create pathways that not only empower migrant labourers economically but also drive forward the global pursuit of sustainable development.

Keyword: Financial well-being, Mindfulness, Migrant labours, Happiness.

Rethinking Informal Markets: a case of second-hand cloth market in India

***Apoorv Khare (Indian Institute of Management Tiruchirappalli)**

In spite of being ubiquitous and integral part of our social and economic reality, informal markets remain undertheorized in marketing. There is an insufficient understanding of the informal markets in marketing specifically, and in management scholarship generally. A key reason behind this lack of understanding is that the marketing scholarship is mainly concerned with the formal (legal) business as a valid subject matter of scholarship. This focus of mainstream marketing scholarship has resulted in the reduction of reality into dichotomous categories such as formal/informal, legal/illegal, legitimate/illegitimate, giving primacy to one side of this binary by legitimizing this (formal, legal, legitimate) side as a valid subject matter of research. Even attempts to look at the other (oppositional) side of the binary is sustained by the binary thinking, leading to the privileging of particular worldviews and interpretive frameworks and marginalization of other meanings and aspects of informal markets. Thus, there is a need to understand, and rethink about informal markets. Through an interpretive investigation of second-hand cloth market in India, this paper provides a postcolonial reading of the informal market. Conceptualizing informal market as a zone of abandonment, this paper argues that informal market is not pre-modern which is waiting to be transformed into formal/modern market. Instead, informal market is a different effect of the same phenomenon, i.e. capitalist development, of which formal/modern market is another effect. The paper provides thick description of the features of the second-hand cloth market, its organizing logic, role of community, and how it creates unique social and economic value. The paper argues that both the market and the state play structural role in the creation and sustenance of informal markets, as they create the conditions for the emergence and sustenance of informal markets.

Keyword: Informal Market, Postcolonial Theory

Exploring the Motivators and Deterrents of Plant-Based Meat Consumption in India

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Introduction: Plant-based meat consumption has been on the rise globally due to increasing awareness of the negative impact of animal agriculture on the environment, animal welfare, and human health (Baum and MacDougall 2020). However, the adoption of plant-based meat products varies across different cultures and regions (Rosenberg et al. 2020). India, with its long-standing vegetarian tradition, presents a unique case for studying the motivators and deterrents of plant-based meat consumption (Kumar et al. 2021). In this study, we aimed to explore the attitudes, beliefs, and behaviors of Indian consumers towards plant-based meat products. **Methodology:** We used an in-depth interview method to collect qualitative data from a sample of 20 Indian respondents who consume plant-based meat products. Respondents were selected through an Instagram poll, where we asked people who consume plant-based meat products to participate in the study. The interviews were conducted online and recorded with the consent of the participants. The interviews were transcribed and analyzed using thematic analysis. **Results:** Our analysis revealed four major themes related to the motivators and deterrents of plant-based meat consumption in India: health and nutrition, environmental sustainability, animal welfare, and taste and texture. The majority of our respondents cited health and nutrition as the primary motivator for consuming plant-based meat products. They believed that plant-based meat products are healthier, lower in fat and cholesterol, and higher in protein than traditional meat products. The second most common motivator was environmental sustainability, with respondents recognizing the negative impact of animal agriculture on the environment and wanting to reduce their carbon footprint. Animal welfare was also cited as a motivator, with some respondents expressing concerns about animal cruelty in the meat industry. However, taste and texture emerged as the most significant deterrent to plant-based meat consumption in India, with some respondents finding the taste and texture of plant-based meat products unappealing or unfamiliar. **Managerial Implications:** Our study provides valuable insights for policymakers and food industry players to develop strategies to promote plant-based meat consumption in India. Given that health and nutrition are significant motivators, food companies can highlight the nutritional benefits of plant-based meat products in their marketing campaigns. The findings on environmental sustainability and animal welfare suggest that food companies can leverage these factors to appeal to environmentally and socially conscious consumers. However, the taste and texture barrier remains a significant challenge, which requires more research and development to create products that are more appealing to Indian consumers. Additionally, companies can consider promoting the benefits of plant-based meat products to health-conscious consumers, environmentalists, and animal lovers through social media campaigns and influencer marketing. Finally, policymakers can consider promoting plant-based meat consumption by providing incentives to food companies that produce and market plant-based meat products or by introducing policies that mandate the inclusion of

plant-based meat products in government institutions' food services. Conclusion: Our study sheds light on the motivators and deterrents of plant-based meat consumption in India. The findings suggest that health and nutrition, environmental sustainability, and animal welfare are significant motivators for Indian consumers to switch to plant-based meat products. However, taste and texture remain a significant barrier to adoption, highlighting the need for more research and development in this area. Our study provides actionable insights for policymakers and food industry players to promote plant-based meat consumption in India, a country with vast potential for growth in this sector. References Ahmed, J. (2020). Global Plant-based Meat Market Growth, Trends, and Forecast 2020-2025. Mordor Intelligence. <https://www.mordorintelligence.com/industry-reports/plant-based-meat-market> Bryant, C. J., Szejda, K., Parekh, N., & Desai, Z. (2020). Plant-based meat: Consumer attitudes, buying behavior, and product drivers. *Food Quality and Preference*, 80, 103774. <https://doi.org/10.1016/j.foodqual.2019.103774> Kumar, P., Chatli, M. K., Mehta, N., & Singh, P. (2017). Meat analogues: Health promising sustainable meat substitutes. *Critical Reviews in Food Science and Nutrition*, 57(5), 923-932. <https://doi.org/10.1080/10408398.2014.939739> Mottaleb, K. A., & Rahut, D. B. (2021). Consumer preferences and willingness to pay for plant-based meat in India. *Food Security*, 13, 401-416. <https://doi.org/10.1007/s12571-021-01140-3> Singh, A., & Chaudhary, A. (2019). Food preferences of Indian consumers for meat and its substitutes. *Food Science and Nutrition*, 7(7), 2308-2315. <https://doi.org/10.1002/fsn3.1139>

Keyword: Plant Based Meat, Indepth Interview, Consumption

Impact of marketing innovation on firms' sustainable competitive advantage; entrepreneurial orientation as a moderating construct in micro industries

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Purpose- This paper examines the impact of marketing innovation, marketing competency, and organizational performance in microfirms to achieve a sustainable competitive advantage with an entrepreneurial orientation. Design, methodology, and approach: The study adopted a survey design to collect data from owners of textile industries belonging to the microindustry group in Uttar Pradesh. In this study, data from 246 respondents was used. PLS-SEM was used to test the proposed model using SMART PLS version 4. Findings: The study aims to fill a gap in the current literature, and its results show that MI, MC, and OP are valuable elements that have a positive and significant effect on a firm's SCA success compared to those of its rivals. The results also demonstrate that an entrepreneurial orientation regulates OP and MI success in SCA. Originality/value: The study advances existing knowledge on a firm's sustainable competitive advantage, especially in microindustries in an emerging economy context. This study argues within the lines of the resource-based view theory. It demonstrates that microenterprises desperately need innovation in marketing strategies to adhere to the growing competition and increase their marketing competency to achieve sustainable competitive advantage and be globally competitive.

Keyword: Micro Industry, Sustainable Competitive Advantage, Organisational Performance, Marketing Innovation, Marketing Competency

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Developing a Short Measure of University Citizenship Behavior: A Study in Indian Universities

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Purpose: The study is for designing a psychometrical scale to measure University Citizenship Behavior (UCB) and its two dimensions. **Design/Methodology:** UCB is derived from OCB, a two-dimensional scale of OCB by Williams and Anderson (1991) widely used, and dimensions specifically demarcated. Statements of the scale rephrased suiting UCB and initially subjected to a pilot study. We conducted the Main Study wherein 1286 replies from all over India were evaluated. Factor analysis was used to identify the statistical structure of the construct and correlation was used to provide evidence of the construct validity of the dimensions. **Findings:** Cronbach's alpha of overall UCB (1-14) 0.773, UCBI (1-7) 0.817, and UCBO (8-14) 0.384. Item 10-12 dropped based on Exploratory Factor Analysis as Item-Total Correlations and Component Matrix showed they do not adjust well within UCBO. After dropping Item 10-12, Cronbach's alpha of UCBO became 0.650. We also found mean inter-item correlations moderate in UCBO and UCBI, indicating the uni-dimensionality of the items. **Practical Implications:** This short and psychometric scale is usable by researchers to measure UCB as they do use the Williams and Anderson Scale in the case of OCB. **Social Implications:** This short tool for measurement of UCB may help university authorities to work on its development as practicing this behavior may help students be good citizens of corporate and society. **Originality:** This study evolved a short, internally reliable, robust instrument to measure both UCBI and UCBO separately without interference from each other. It is unique and is an improvement over the original scale on OCB designed by Williams and Anderson.

Keyword: University Citizenship Behavior; Organizational Citizenship Behavior; Reliability of Scale; Construct Validity; OCBI; OCBO

Reimagining globalization: The Power of Digital Interconnection

***Jyoti M (Tata Consultancy Services Ltd.)**

Digital interconnection is a crucial aspect of globalization of late. According to McKinsey's report, digital flows have larger impact on GDP growth than the centuries-old goods trade. Digital platforms create markets with a customer potential and devised effective ways to reach them. "Micro-multinationals" i.e. small businesses which use Amazon, Facebook, ebay for customer connection and global suppliers. Individuals are part of globalization using digital platforms to present their talent, find work, learn and build personal networks. In recent years, digitalization is a key business innovation driver. It enables businesses with opportunities to create value and innovate. Big data analytics, cloud computing and artificial intelligence have boosted the services and new products development, improve customer engagement and operations optimization. As per the hierarchical relationship, digital capabilities were divided into three dimensions: (1) Digital integration capabilities, (2) Basic digital capabilities (3) Digital operation capabilities. Introduction This paper contributes to business performance, digitalization and innovation and fills the scientific gaps as follows: (1) considering order of hierarchy and digital capability redefinition into digital integration capability, digital operation capability and digital basic- the three dimensions to lay a research foundation on the digital capabilities functionality; (2) expanding the digital capability research boundary from the academic angle (R&M, 1999). The digital operation capability insists the operational enterprise and the digital solution capability and daily production of supporting businesses and enterprise. This capability helps enterprises using digital information technology for digital resources support, establishing production management plan, the financial and organizational management data chain, research and development, sales management, improving services and products quality and business efficiency and enterprise output (Balsa, 2020). Enterprises' digital operation capability includes applying data resources in supporting and basic businesses. Imbibing digital operation capabilities help enterprises achieve efficiency and agility, reshape business processes, use artificial intelligence technology, improve technical intelligent service abilities and promote enterprise performance. Few gaps and challenges which must be acknowledged and addressed are: Digital Divide: Developing countries lack the necessary infrastructure for digital technologies. Bridging this divide is essential to ensure that globalization through digital means is inclusive. Cybersecurity Risks: The increased reliance on digital interconnection exposes individuals, organizations and governments to cybersecurity threats. They include hacking, data breaches, and the potential for cyberwarfare. Addressing cybersecurity gaps is crucial to ensure the integrity and security of digital globalization. Regulatory Challenges: Different countries have varying regulatory frameworks for digital technologies. These regulatory gaps can inhibit the seamless global exchange of information, services, and goods. Ethical Concerns: AI and automation need to be deployed responsibly and should not lead to bias, job displacement or negative consequences. Digital Literacy: A significant gap exists in digital literacy and skills worldwide. Not everyone is equipped to navigate the digital landscape effectively, limiting the potential benefits of digital globalization for some populations. Digital Governance: The

absence of robust governance structures in the digital realm can lead to gaps in addressing cross-border issues such as data privacy, cyberattacks and meeting the international standards. Digital Ecosystem Monopolies: Concentration of power among a few tech giants leading to gaps in competition, data ownership and influence over global digital flows can hinder fair and equitable access to the digital globalization benefits. Objective here is to address these gaps to harness the potential of digital interconnection in a deglobalizing world. We explored these research questions (RQs): RQ1. Why is the digital divide still present in the developing countries and challenges required to overcome the same? RQ2. How can the digital governance be improved by addressing the cultural gaps and the ethical concerns? RQ3. How can digital literacy be promoted by mitigating the cybersecurity risks? Robust regulation, infrastructure and education investments, international cooperation and ethics are critical in reimagining globalization for an equitable and sustainable future. Digitization is making global flows more inclusive. Methodology adopted in this paper is secondary research study. It started with searching for articles. Two databases were searched by me: Business Source Complete and Scopus (Pizzi et al., 2020). Scopus has business journals collection meeting criteria of quality (Paul et al., 2021) whereas Business Source Complete does with a broader scope (Pizzi et al., 2020). Applied databases filter to gain relevant articles details. Findings: Technology rarely operates in isolation from other technologies; interoperability is necessary to create the value it is meant for. It has become dynamic, uncertain and intense due to the advent of information technology and platform technologies availability. In the developing world businesses, digital platforms overcome local market constraints. Digital technologies can create leaner models and handle complexity. Study's findings point to shifting value chains, emerging hubs and transformation of economic activity. This transition gives new opportunities to countries for profitable roles in the global economy.

Keyword: Digital economy; business; digital integration; capabilities; digital operation capabilities; sustainable development.

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MKT

Pharmaceutical Marketing and Branding: A Bibliometric Analysis from 2009 to 2023

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Purpose This study aims to provide a bibliometric analysis of Pharmaceutical Marketing and Branding. A total of 329 papers published in the past 25 years (2009 to 2023) are analyzed. Our research attempts to identify the significant journals in this area, the years with the maximum publications, most contributing authors, the most prolific countries and institutions of their origin, co-authorship network, inter-country co-authorship network and keyword co-occurrences. **Methodology** We used bibliometric techniques and literature to examine the research papers on Pharmaceutical marketing and branding listed primarily in JSTOR and Pubmed databases. The field of research used was ‘article title, abstract, and keywords.’ A total of 329 papers were comprehensively analyzed. Then, the VOSviewer software was used to create network maps of co-authorship, inter-country co-authorship and keywords co-occurrences. **Findings** The results of this bibliometric analysis show that most papers on pharmaceutical marketing were published in 2009, followed by 2014. The most significant journal is The British Medical Journal. Furthermore, the most prominent primary author is Joel Lexchin, while Aaron S. Kesselheim and Brian A. Liang are involved in most of the author collaborations. The most prolific continent of origin of authors has been The North Americas, and the most prolific country is The United States of America (USA). The most prolific institution is the University of California (USA). The top three keywords featured were ‘marketing’, ‘drug industry’ and ‘pharmaceutical marketing’.

Keyword: Pharmaceutical Marketing, Pharmaceutical Marketing Strategies, Pharmaceutical Brand Building, Pharmaceutical Promotion, Pharmaceutical Advertising, VOSviewer

FDI's Impact on Economic Growth in BRICS Nations: An In-depth Analysis

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Dr. Ash Narayan Sah (Thapar Institute of Engineering and Technology)**

This paper examines the dynamic relationship among Foreign Direct Investment (FDI), economic growth and trade openness in case of BRICS economies group comprising of Brazil, Russia, India, China and South Africa. The annual data for these economies has been collected from 1991 to 2020. This study has employed the Bayesian VAR framework to investigate dynamic interactions using panel data. The Pedroni residual cointegration test has been used to check the existence of long-run relationship between Foreign direct investment (FDI) and economic growth. The model was estimated using EViews 12. The results have provided evidence that Foreign Direct Investment (FDI) does exhibit a substantial correlation with economic growth in the short-run. However, no long run relationship has been found in case of BRICS economies. The findings of the study have implications that policy makers of these emerging economies should establish mechanisms to monitor the short-term impacts of FDI and adjust policies accordingly to maximize economic gains. The government should tailor policies to the specific circumstances of each country for sustainable economic development.

Keyword: FDI, Economic growth, BRICS, Panel data, Bayesian VAR, Pedroni cointegration.

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OBHR

Is techno-anxiety leading to quiet quitting phenomenon? A Mixed-method investigation

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The proliferation of Industry 5.0 technologies in the workplace such as Artificial Intelligence, Robotic Process Automation and Virtual / Augmented Reality has triggered an unprecedentedly rapid metamorphosis of traditional workplace setting. Employees must continuously remain updated and reskilled with respect to such new technological disruptions to keep up to pace with the winds of change and stay relevant in the job market. This is not an easy situation, and there is bound to be lots of anxiety around such technological transformation. In this paper, we try to investigate whether the recent phenomenon of quiet quitting can be triggered by rise in techno-anxiety among today's employees. Quiet quitting has been cited as a growing concern for businesses, but the existing narrative has not focused on technology's impact on such behaviour. Considering the increasing encroachment of autonomous systems and self-aware machines which are capable of replicating human work, it is about time that research effort is directed towards uncovering any surreptitious linkage between increase in technology adoption at work and the rise of this unique and contemporary trend which is befuddling HR experts across the world. This study applies a mixed-method (QUALàQUANàQUAL) research design. A qualitative inquiry is undertaken with senior management practitioners (N=22) to understand their views on this topic, followed by interviews with employees (N=25) about their perceptions in this regard. The first study establishes the legitimacy of our research question – technology related disruptions are indeed hinted to be one major reason for quiet quitting behaviour by majority of our study participants. Followed by the qualitative inquiry, a multivariate analysis is carried out with working professionals (N=435) in technology intensive industries (IT, Pharmaceuticals, Automobile, R & D and logistics) where the mediating role of technostress is tested in this context and we also check whether employee level factors such as tech-savviness and techno-scepticism can create any moderated mediation effect or not in the overall relationship between techno-anxiety and quiet quitting. We receive significant validation of our research questions, suggesting the need for organizations to invest on enhancing tech-savviness of employees to counter the issue of technostress rising from techno-anxiety leading to enhanced quiet quitting behaviour. Training interventions to address the problem have been highlighted as possible managerial interventions after another round of discussion with HR practitioners (N=14) using Delphi method to reach a common viable strategy to negate the ill effect of technology related anxiety.

Keyword: Techno-anxiety; Technostress; Quiet Quitting; Tech-savviness; Techno-scepticism

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SE

Unraveling the Web of Corporate Power: An In-depth Analysis of Board Interlocks

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The purpose of this study is to investigate how strategic board interlocks help to foster firm performance. Board interlocks, which include sharing a board member across many different businesses, can help with networking, information sharing, and cooperation. Data will be gathered using publically accessible data. The study seeks to provide insights into how board interlocks can be strategically leveraged to advance various goals, as well as potential challenges and risks associated with this practice. The findings from this research can provide valuable guidance for corporate boards, policymakers, and other stakeholders seeking to promote various practices in business.

Keyword: Strategic Board Interlocks, Corporate Governance, Literature Review

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ISBA

Data Science and Machine Learning Approach for the Leadership Style Prediction

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Artificial Intelligence and Machine learning are finding their way into different functional business areas because of their immense popularity and applicability. As businesses accumulate data in volumes, they want to explore Artificial Intelligence technologies to leverage their data assets to make strategic decisions. These decisions cut across various departments of the organization, including business administration. One of the critical functional areas is human resource management, where policies and rules are in place to get the best from the employed workforce. Business leaders and managers are exploring the application of Artificial intelligence and machine learning to bring out the best in their talent pool. The proposed work focuses on developing a data science and machine learning approach for identifying the leadership style one possesses. This work used a detailed questionnaire, and exploratory data analysis (EDA) was carried out to determine the correlations and features from the collected responses. Later, Machine learning models were developed to predict the leadership styles of an employee. Out of the experiments conducted, the support vector machine (SVM) model has been identified as one of the potential models with an 86% accuracy for this purpose. The outcome of the work can be used to shortlist potential employees for leadership roles and groom them with the necessary training and skills.

Keyword: Artificial Intelligence, Leadership Styles, EDA, Attributes, Machine Learning

A Comparison of Operational Efficiency and Service Quality of Chinese Health Care Sector

***Utsav Pandey (Indian Institute of Management Lucknow)**

Extant literature shows no common evidence on the relationship between quality and efficiency. The trade-off between the cost of providing efficient treatment and the quality experienced by the patients. To address this research gap, a two-phase data-driven analysis is undertaken. The health expenditure in China is 6% of its GDP with 8.4% projected annual rate of increment. The two most determining factors behind this are Services per case of disease and unit cost per services. On the other hand, quality of healthcare in China has been a serious concern over the years. To address this inadequacy, a two-phase data-driven analysis is proposed. First, an output-oriented Data Envelopment Analysis (DEA) is developed to express the interdependency between operational efficiency and service quality by assessing the input resources allocation to achieve these two objectives. Second, to circumvent the "best practice trap" and to account for the influences of external factors on the healthcare sector, a classification algorithm is used to categorize the health-centers based on their efficiency scores. The proposed model is empirically tested using data from 2013-2018 on health care in 31 provinces of China.

Keyword: Service Operations, Efficiency, Quality of Service, Trade-off analysis,

The impact of social connections on happiness and well-being

***Harshita Kumar (Universal AI University)**

Perpetual Mathias (Universal AI University)

This part of my life.... This part right here? This is “Happyness”-Chris Gardner (‘The Pursuit of Happyness’) Happiness is potentially the most marketable commodity in the world and cannot be ignored any longer. The universal goal for human beings is to be happy and personally, we are all capable of understanding what makes us happy, but we can trace its bases to connections to others, something that we all continuously strive to attain. Happiness and connection are inextricably linked. Humans are social creatures, and we thrive on meaningful relationships with others. When we have strong social ties, we are more likely to be happy, healthy, and resilient thus it is not just about experiencing more positive emotions but also about finding ways to cope with a negative emotion when it happens. Happiness is frequently viewed as a state that we should pursue throughout our entire lives. While some contend that a person's total level of life satisfaction influences their level of happiness, others contend that happiness requires a balance of positive and negative emotions. According to positive psychology study on happiness, obtaining happiness is mostly dependent on one's mental and subjective well-being. While the term "happiness" can be applied to any acceptable life experience where social connections are essentially a tool for happiness and well-being. Connection thus has become the corner stone of happiness making it a core competency for those who want to be in charge of their lives-both personally and professionally. People's definitions of happiness can vary greatly, depending on who you question. There are various definitions for happiness. These consist of: • A happy and contented condition; joy • A joyful or fulfilling encounter. • Adequacy or felicity • Prosperity It is important to note that happiness is a complex emotion, and there is no one-size-fits-all approach to achieving it. What works for one person may not work for another. Through the Research we are aiming at throwing light on the following Objectives: • To highlight the mechanisms through which social connections promote happiness and well-being. • To identify different types of social connections that contribute to happiness. • To understand correlation between happiness and work environment • To find the correlation between happiness and health. • To determine whether women are happier than men or the opposite. Research methodology: • The Research methodology used will comprise of secondary data collection through systematic reviews and Literature review. Analysis of the impact of social connection and well-being will include: • Increased life satisfaction • Improved physical and mental health. • Increased resilience in the face of stress and adversity • Reduced risk of mortality • Improve our interpersonal relationships. • Effective communication Implications of social connections on happiness The findings on the relationship between social connections and happiness have a number of implications for individuals, policymakers, and communities. • Improved physical and mental health. • Increased longevity • Reduced crime rates • Increased civic engagement. • Stronger communities • Stress coping mechanisms • Work-life balance • Gender Equality

Keyword: Social connections, happiness, wellbeing, correlation

Mapping the Green Finance and Green Bonds Research: “A Bibliometric Review and Future Research Agenda”

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The term “Green Finance“ immensely evolved as a future-oriented sustainable financing tool. Rising worldwide awareness about ecological sustainability, climate change mitigation, and resilience has drawn researchers and regulators attention toward green finance. Climate change is one of our time's key issues, causing significant environmental harm worldwide. With the issue of climate change looming large, a number of programs have been launched in recent years to raise environmental awareness and understanding. As declared on the 12 December 2015 Paris Climate Agreement adopted by 196 parties, international leaders have reached a strong conclusion (UNFCCC). The Paris Agreement's major goal was to reallocate resources to initiatives that promote climate resilience simultaneously lowering carbon footprint. Green bonds are rapidly gaining popularity as a novel financing mechanism in the frame of reference to environmental change risk. Green bonds are distinct from regular bonds in regard of the end use of funds; these bonds invest 100% of their proceedings on projects that are related to green construction, energy efficiency initiatives, clean energy, and clean infrastructure. The bibliometric technique was employed in the study to give an analysis of the current trends and state of the growth of green finance and green bonds. We used a variety of methodologies to meet study objectives, encompassing performance analysis, co-authorship analysis, and co-citation analysis. The literature from 2002 - 2023 is assessed using the Web of Science database (12. December.2022). This result shows 378 articles. In the study, VOSviewer 1.6.18 and Excel programme 2301 were employed. The data shows a rising trend beginning in 2010, with a sharp increase beginning in 2020, the year following Coronavirus Diseases and the Russo- Ukrainian war. The findings also show that developed nations' engagement and intellectual involvement have been greater than that of developing nations. China, India, Brazil, and Australia are among the top ten developing nations in regard to an overall publication count. Less explored countries are South Africa, the Netherlands, Indonesia, and Ghana, providing prospects for future research. In terms of published journals, the leading three publications on green finance and green bonds are Finance Research Letters, Sustainability, and Energy Economics. Most prominent authors, like Muhammad Abubakr Naeem and Farhad Taghizadeh-Hesary, have begun publishing in the field in recent years. Trend and thematic analysis of author keywords reveal the rise of green finance and green bonds. It demonstrates that in recent years, the primary emphasis has been placed on sustainable finance, renewable energy, and climate finance for reducing emissions as a strategy for ecological Sustainability, climate change mitigation, and resilience. Green finance has recently developed as the nexus of renewable energy and climate financing. In recent times, groups of authors have focused on the connectedness among clean energy and green bonds, measuring “Greenium” in green bonds, yield distinction between conventional bonds and green bonds, investor reactions to green bonds issuance, and future development of green bonds for sustainable finance with geographical focus mainly on the United States, European Union, and China.

Keyword: Bibliometric analysis. Green finance. Green bonds. Citation analysis. Co-citation.

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SE

Social Media as a Strategic Tool for Risk Management in Entrepreneurial Fundraising and Marketing

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Akshay m v (The fat studio)

Entrepreneurs face a number of risks when fundraising and marketing their businesses. These risks can include fraud, negative feedback, and reputational damage. Social media can be a powerful tool for entrepreneurs to manage these risks. This paper presentation will explore the following topics related to using social media to manage risk in entrepreneurial fundraising and marketing: How to identify and connect with potential investors on social media How to build a strong brand and reputation for your business on social media How to market your business and generate leads on social media How to manage the risk of fraud and other scams in entrepreneurial fundraising on social media How to monitor and respond to negative feedback on social media

Keyword: entrepreneurial fundraising, entrepreneurial marketing, risk management, social media

Does Sustainable Entrepreneurship Lead to Sustainable Development? An Evaluation of SE Outcomes and Ecosystems

***Vivek Jha (Indian Institute of Management Lucknow)**
Anadi Pande (Indian Institute of Management Lucknow)

This paper aims to contribute to the contemporary scholarly conversation on sustainable entrepreneurship (SE) by empirically evaluating its antecedents and outcomes. It examines whether there is any relation between the degree of SE in a nation and its progress on sustainable development. In addition, the composition of an ecosystem for sustainable entrepreneurship (ESE) is proposed and its efficacy is assessed at macro- and micro-levels. Extant research proposes a positive relationship between SE and sustainable development, but empirical evidence is scarce and incoherent. Panel regressions were used to test (a) the influence of SE density (share of total firms in the nation) on the nation's sustainability performance, and (b) the influence of ESE vis-à-vis traditional entrepreneurial ecosystems on the birth and performance of SE firms. For this purpose, a dataset comprising 5,621 SE firms from 76 nations was curated for five years (2018-2022). The results suggest that a higher density of SE firms is positively related to better sustainable development, and a favorable ESE fosters copiousness and performance of SE firms. Additional analyses show robustness of results, and the moderating role of nations' income levels. The results provides implications for policymakers and practitioners to devise a favorable ESE that engenders sustainable entrepreneurship in the nation.

Keyword: Sustainable Entrepreneurship; Ecosystems; Sustainable Development; Sustainability Outcome

Artificial Intelligence (AI) for Healthcare – A Societal Need

***Rahul Kumar (IIM Sambalpur)**

Digvijay Singh Bizalwan (IIM Sambalpur)

One of the quintessential aspects of a sustainable ecosystem is the betterment of its society and stakeholders. Most important, in the current age, a pertinent challenge is to ensure health and well-being of individuals (Agustina et al., 2019; Saksena et al., 2014). This becomes imperative particularly in geographies which are prone to characteristic diseases, in and around industrial spaces and manufacturing units (Zeng & He, 2019). Due to deficient attention, resources and realization, such situations may result in severe conditions of ailment. Accordingly, judicious use of resources is possible either through standard conceptual frameworks acting as implementation guide, or extensive use of technology (Hynninen et al., 2021; Walczak et al., 2003; Yu et al., 2023). In this paper, we advocate that both emerging technologies and strategic outlook would offer a robust and comprehensive healthcare ecosystem. We draw our motivation from other fields and disciplines where AI driven capability has fostered resilient supply chains, smart manufacturing, operational efficiency and even firm performance (Chowdhury et al., 2023; Hossain, Agnihotri, et al., 2022; Hossain, Akter, et al., 2022; Hossain et al., 2020; Kumar et al., 2023; Mikalef & Gupta, 2021). By emerging technologies, we mean use of data driven decision-making tools, big data architectures, predictive agents, cloud computing, innovative wearable devices helping in achieving more information and insights towards medical history of stakeholders and patients. Nevertheless, the state of use of emerging technologies in health care are at its infancy. Possible reasons could be the scepticism around technological intervention to aid disease prediction and diagnosis, line of treatment, drug prescription, recovery schedule, requirement of rare resources, to name a few (Chen et al., 2020; Dwivedi et al., 2021; Green et al., 2019; Thijssen et al., 2021). Resultantly, the health care start-ups are evolving with technological advancements and AI-assisted capabilities fostering information management to solve pressing challenges of the health care (Garbuio & Lin, 2019). A detailed synthesis of the extant literature revealed that there are four prevalent quadrants of AI in health care, viz., Digitalization, Data & Information Management, Computational Intelligence, and Stakeholder Perspective. In this parlance, we believe that the first three constituents pertain to the digitalization and analytical processing capabilities, while the fourth focuses on the outcome of such initiatives. We therefore intend to capture the role of AI-assisted capabilities in fostering patient satisfaction, quality of care (Wowak et al., 2023). Our study would capture self-expression of stakeholders and service consumers, where we shall capture their voices over social-media or pertinent blogging sites. Using web scraping, we can uncover opinion of large mass and then use Natural language Processing (NLP) to explore and identify the hidden characteristics of such AI-assisted capabilities (Li et al., 2022). Later, using Structural Equation Modelling (SEM) we shall investigate the impact of each of the latent characteristics underlying the AI-assisted capabilities on patient satisfaction, mediated through operational efficiency. The above findings would offer significant implication for the domain. Moreover, the implications would also be meaningful for the health-care start-ups, their funding agencies, and consumer base.

Keyword: Artificial Intelligence; Analytics Capability; Healthcare; Digitalization

Global Business Strategies of Firms During and Post COVID-19

***SHREYA KRISHNA (T A Pai Management Institute, Manipal, Manipal Academy of Higher Education)**

Harini K N (T A Pai Management Institute, Manipal, Manipal Academy of Higher Education)

The past few years have been extremely challenging for businesses of all sizes. The COVID-19 pandemic has significantly changed the way businesses operate globally and has had far-reaching effects on our work, management, and way of life. Organizations have faced challenges and have received opportunities as they have had to adapt to survive and succeed in a dynamic and evolving environment. The study aims to analyse the impact of the pandemic on global business strategies. The study will explore the critical enhancements and modifications that businesses have made, the reasons behind these changes during the pandemic, and the outcomes they have achieved in the post-COVID-19 era. To achieve this, we will follow a two-pronged approach. Firstly, we will conduct a systematic literature review to compile existing knowledge, theories, and research findings in this field. Secondly, we will complement the literature review with a brief empirical study to gather primary data and insights from businesses that have undergone strategic transformations in the wake of COVID-19.

Keyword: Global Business Strategies, Firm Response, COVID-19, Firm Performance, Literature Review

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OBHR

EMERGING TRENDS IN THE HUMAN RESOURCE MANAGEMENT RESTRUCTURING

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Abstract Introduction: The strategic process has established the plans for organizational optimization to an extent that results in restructuring the organizational activities. The application of cloud computing and artificial intelligence has facilitated the practice of initiation towards the management level of marketing growth. **Aim:** The aim of the study is to analyze the emerging trends that are prudent in the process of restructuring the human resource management. **Literature review:** The factors depicting the ideas of accessing the trends required for initiating HRM restructuring are essential for operations towards making robust announcements. The influence of human resource management lasts long with the strategic success of the organization. **Methodology:** The Survey has been done as a part of the quantitative method to analyze the various trend of HRM restructuring and its impact on other factors. A total of 55 participants has been chosen at random basis from the employee and managers of different organizations. Proper ethics has been followed by not allowing biased questions and keeping the information at safety vault. **Findings:** The data analysis done with the help of Statistical software named SPSS includes various tests to analyze the participant's Responses on the overall topic. The analysis also helps to find the answers to the hypothesis developed on the basis of direct with indirect variables. The tests included were Demographic, Correlation, Linear Regression, and Descriptive. **Discussion:** The strategic process has established the plans of organizational optimization to an extent that results in restructuring the organizational activities. Equifinality and information of assistance have encouraged the thoughts of encouraging the practice of creating a stable and bounty environment. **Conclusion:** The integration of a meaningful and functionalized system of generalizing have optimized the principles in terms of functional operations.

Keyword: Artificial intelligence, cloud computing, automation, Human resources, strategic approaches, emerging trends, employee experience, and global expansion

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MKT

The impact of the pandemic on Online Buying Behavior in the Context of Retailing

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Rachita Kashyap (ICFAI, IBS Hyderabad)
Rashmita Saran (ICFAI, IBS Hyderabad)

The purpose of the paper is to examine the moderating role of alternative attractiveness on the satisfaction-loyalty relationship. Also, to understand the ambiguous role of loyalty on intention to write online reviews and willingness to pay more. Structural Equation Modelling is conducted to test the model. The analysis of the data shows that E-satisfaction positively influences e-loyalty and E-Loyalty has a positive influence on the intention to write online reviews and the willingness to pay more, whereas alternative attractiveness moderates the relationship between e-satisfaction and e-loyalty.

Keyword: E-Satisfaction, E-Loyalty, Online Reviews, Willingness to Pay, Alternative Attractiveness

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MKT

Navigating the OTT Revolution: Challenges, Strategies, and the Path to Sustainable Growth

***Bincy Ann Babu (CHRIST(Deemed to be university))**

Over-the-top (OTT) video platforms have brought about a revolution in the way consumers access and consume digital content. These platforms, which transmit audio, video, and other media content over the internet, have experienced rapid growth in recent years due to the preference for personalised on-demand entertainment. OTT video platforms have emerged as the preferred choice for on-demand entertainment. However, this industry's swift growth comes with challenges threatening these platforms' long-term sustainability. In this ever-changing landscape, OTT platforms must embrace effective strategies to nurture sustainable growth, safeguard their future, and maintain a competitive edge. This descriptive paper aims to comprehensively examine the significant challenges encountered by OTT video platforms and outline the strategies employed by these platforms to pave the way for sustainable growth. The prospects of OTT video platforms depend on their ability to formulate sustainable growth strategies. The key challenges OTT platforms face encompass digital piracy and copyright protection, data privacy and security, content management, customer retention, infrastructure and bandwidth, regulatory complexity, and inclusive accessibility. The pivotal strategies that OTT video platforms employ for sustainable growth include content development, enhancing customer experiences, Monetisation techniques, forming strategic partnerships, fostering innovation, and offering value-added services. This study underscores the importance of continuous adaptation and innovation as indispensable tools in meeting consumers' ever evolving preferences and demands. The insights gleaned from this research are poised to offer substantial value to policymakers shaping the content landscape, digital platform operators, media professionals, and managers alike. They serve as a compass, guiding these stakeholders in optimising their approaches to cultivating enduring customer relationships, thus ensuring enduring growth within the dynamic and ever-evolving OTT market. This study provides a foundation for future research to empirically validate the impact of these strategies on the sustainable growth of OTT platforms.

Keyword: OTT Video Platforms, Platform Strategies, Platform challenges, Sustainable Growth

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FA

A EXPLORATORY STUDY ON IMPACT OF FINANCIAL PLANNING DUE TO COVID-19 ON PEOPLE OF AHMEDABAD: BEHAVIOR FINANCE APPROACH

***Dr Devrshi Upadhayay (Faculty of Management, GLS University, Ahmedabad)**

This exploration paper is centred on significance of money related arranging examination. A monetary arrangement now and again alludes to different perspectives, for example, Investment, reserve funds and use, which distributes. investment funds to different resources or tasks expected to create future pay, for example, another business or product offering, shares in a current business, or land. As a rule, use, a monetary arrangement is a progression of steps or objectives utilized by an individual or business, the dynamic and aggregate fulfilment of which are intended to achieve a last money related objective like disposal of obligation, retirement and so on. This frequently incorporates a spending which sorts out a person's funds and occasionally incorporates a progression of steps for spending and sparing future salary. In this examination paper where individual apportions his reserve funds, regardless of whether speculator is having mindfulness about the monetary arranging and its significance and additionally, researcher attempted to amplify the effect of Covid-19 pandemic on financial planning in numerous ways

Keyword: Financial planning, saving habits, financial need analysis, investment.

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SHHC

From screen to soulmates: Explaining matrimonial app adoption patterns through user gratifications

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Matrimonial apps have become an integral part of the marriage landscape in India, allowing people to explore a broader pool of potential matches and make informed decisions about their life partners. Though the prevalence of matrimonial apps can be traced back a decade, there is considerable ambivalence in the context of its adoption and usage. Prior studies focus on related areas such as online dating, social media and impact of technology on relationships, there is a relative lack of comprehensive research specifically focusing on matrimonial apps. Building upon the Uses and Gratification theory, we conducted a longitudinal analysis across three waves with, 477, 456 and 429 respondents to explore the antecedents of purchase motivation, adoption recommendation and user satisfaction in the matrimonial application context. Findings from the structural equation modelling reveals that convenience gratification, information gratification and personal-identity gratification significantly predict the purchase motivation of matrimonial app. Additionally, the results of wave 1 confirms the moderating role of community orientation in these apps. The findings of wave 2 confirms the moderating role of innovativeness and privacy concerns in amplifying users' adoption recommendation intention. Finally, the findings of wave 3 approves the role of user experience in enhancing user satisfaction from these apps. The study contributes to holistic understanding of consumer behaviour in matrimonial app background and offers intriguing theoretical and managerial insinuations regarding adoption and implementation of such technologies.

Keyword: Technology adoption; Use and gratification theory; matrimonial apps; longitudinal study; purchase motivation

Exploring the impact of ESG on the valuation of stocks: A Panel Data analysis

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Even from the first decade, we have witnessed major corporate failures in the financial and non-financial sectors. These incidents raised questions about corporate governance and its associated risk. Concerning this, many times, we come across the various decisions of the corporate to take steps on the sustainability of the firms for the long run. Thus, in this paper, we try to find the valuation of the firms on these factors using the dependent variables such as ROA, ROCE, Price- Earnings Ratio and Tobin Q Ratio along with the control variable such as total assets, board size, firm age, independent director, and industry as dummy variable. This research will broaden the area of research in the context of the ESG performance score with the valuation of the variable in the context of the listed Indian firms.

Keyword: ESG, Environmental, Social, and Governance

A study on corporate governance and CSR practices at WIPRO

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This report provides an in-depth analysis of the complex corporate governance and corporate social responsibility (CSR) strategies employed by Wipro, one of the world's leading IT and consulting company which has strong roots In India. It thoroughly evaluates the corporate governance mechanisms of Wipro, particularly its Code of Conduct / Ethics, and evaluates the strategic CSR strategies implemented by the company. Through a critical assessment, the report examines the impact of the CSR practices of Wipro on the company's reputation. The study highlights Wipro's outstanding CSR and corporate governance practices, as well as their wider implications for the corporate environment. The company's dedication to transparency and ethical conduct, as well as its extensive CSR initiatives, has resulted in a positive image that has contributed to its competitive edge, customer confidence, and investor trust.

Keyword: Corporate Governance, Code of Conduct, Ethical conduct, Competitive edge, Customer confidence and Investor trust.

Decoding interactional justice: An experimental study on effectively deploying chatbots in online food delivery (OFD) service failure

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The online food delivery (OFD) industry is grappling with service failures such as late deliveries, incorrect orders, and subpar food quality, to name a few. Incorrect management of customer service in such situations often leads to customer dissatisfaction and lesser repeat purchase. A critical issue here is the deployment of chatbots as the first line of customer service interaction for all types of service failures. OFD platforms are increasingly keen on using chatbots due to their cost-effectiveness, scalability, and ability to handle multiple customer queries simultaneously. But due to lack of understanding of consumer behaviour in these contexts, there doesn't exist a proper thumb rule of effective use of technology for customer service. This study aims to fill this gap and develop a framework to guide OFD companies in strategically deploying chatbots based on the severity of service failure, thereby enhancing customer satisfaction. Leveraging on Justice Theory, with a focus on Interactional Justice, the study aims to understand customer perceptions of fairness during service recovery in various service failure contexts. Two research questions guide the study: 1) How does the severity of an OFD service failure and the mode of customer service interaction (human vs chatbot) impact a customer's perception of interactional justice? 2) What is the role of a customer's Emotional Intelligence (EI) in affecting the relationship between the mode of interaction and perceived Interactional Justice? The study employs a 2x2 experimental design, incorporating variables such as interaction mode (Chatbot vs. Human), service failure severity (High vs. Low), and perceived Interactional Justice, with Emotional Intelligence (EI) of the customer as a moderating variable. Control variables included technological comfort and attitude towards complaining. Participants were randomly allocated to these scenarios, and exposed to chat script between a customer and a service agent (chatbot or human). Their opinions were captured using validated scales and analysed using ANOVA. Results suggest that chatbots are more effective in low-severity service failure scenarios, while human agents are preferred in high-severity situations. This is likely because human agents are better equipped to handle the emotional complexities and nuances involved in resolving high-severity service failures, thereby providing a more personalized and empathetic service recovery. Emotional Intelligence of the customer positively moderates these relationships whereby high EI customers have a higher perception of interactional justice towards chatbots. Individuals with high EI are generally better at understanding and managing their own emotions, as well as interpreting and influencing the emotions of others. This skill set could make them more understanding and appreciative of the algorithmic limitations of a chatbot, thereby increasing their perception of fairness or justice in the interaction. They may also be more adept at utilizing the chatbot effectively to resolve their issues, further enhancing their perception of interactional justice. The study makes several contributions to both theory and practice. It offers actionable insights for OFD companies to optimize their customer service strategies, thereby enhancing customer satisfaction and brand reputation.

Keyword: Chatbots, Service Failure, Interactional Justice, Online Food Delivery

INNOVATIONS AND ENERGY EFFICIENCY: A FIRM-LEVEL STUDY OF THE MANUFACTURING SECTOR OF INDIA

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In this paper, we investigated the impact of different types of firm-level innovations implemented and patented Innovation on the energy efficiency of manufacturing firms in India. Data (secondary data) for the study is sourced from the 'Enterprise Survey data and the 'Innovation Follow-Up Survey data provided by the World Bank. We have used multiple regression analysis with energy intensity as dependent variable. Further to check the robustness of our results, we apply the fractional probit model (FPM), originally developed by Papke and Wooldridge (1996). To take into account heterogeneity of sectors we have analysed: Hard to Abate and Other Sectors separately. We also analysed the role of 1991 Economic Reforms and 2001 Energy Conservation Act on improvements in energy efficiency. Our results show that firm-level process and product innovations result in improving energy efficiency whereas organizational firm-level innovation and patented innovations are not significantly improving energy efficiency. We found that firm-level process innovations are significant in improving the energy efficiency of firms in the Hard-to-Abate sector whereas product innovation is significant in other sectors. Results also show that innovations are not significantly improving the energy efficiency of firms incorporated before 1991. However, process innovation is significantly improving the energy efficiency of firms incorporated after 1991 and both process and product innovations are improving the energy efficiency of firms incorporated after 2001. Thus, the Economic Reforms of 1991 and Energy conservation policies introduced in 2001 have positive effects on improving energy efficiency. These results are important in the context of achieving sustainable development goals and reducing emissions in emerging economies like India.

Keyword: Innovations, Energy Efficiency, hard-to-abate, reforms, Manufacturing Firm-Level Data.

Role of Ethical Leadership in Corporate Governance: A Systematic Review

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The concept of governance has become essential to the success and accountability of organizations in today's world, where things are becoming more complex and interconnected. The effectiveness of governance systems relies heavily on the behavior exhibited by leaders within these organizations. This systematic review delves into the multifaceted relationship between ethical leadership and corporate governance, shedding light on the pivotal role played by leaders in fostering ethical behavior and decision-making within the corporate sphere. The current systematic review was conducted among three digital databases – Scopus, Emerald Insight, and PsycArticles - from where 1564 records were obtained. Thirty-two studies that fulfilled eligibility criteria were included for analysis. Thematic synthesis was the method adopted for the analysis of the data. Analysis revealed two major themes –Impact of Ethical Culture and Leadership and Associated Factors of Ethical Behavior- and subsequent subthemes that critically examine the key dimensions of ethical leadership within corporate governance, including promoting ethical values, transparency, integrity, and stakeholder engagement.

Keyword: Ethical Leadership; Corporate Governance; Ethical Culture; Corporate Social Responsibility

Corporate Governance Mechanisms and CSR Initiatives: A Comprehensive Analysis of Reliance Industries Limited

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Vaidehi Gokhale V (CMS Business School)
Ishant Agarwal (CMS Business School)

This paper examines Reliance Industries Limited's (RIL) corporate social responsibility (CSR) initiatives and governance framework. The Indian conglomerate is a leader in CSR, focusing on health, education, rural development, sports, disaster response, women empowerment, arts, culture, and heritage. RIL's governance model emphasizes transparency, accountability, and ethical behavior, aligning business objectives with societal and stakeholder well-being.

Keyword: CSR projects, women empowerment, health, healthcare, corporate governance

Consumer's preferences and willingness to pay (WTP) for video streaming services

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Dr. AMIT SACHAN (IIM RANCHI)

The widespread use of mobile phones and increased accessibility of remote systems, noting that video streaming services on mobile devices are replacing traditional TV within the digital platform. While various business models for streaming services have proven profitable in the market, the exploration of subscription-based video on demand remains relatively limited. Utilizing conjoint analysis in a pilot study, this research work determined the part-worth utilities associated with the attributes of streaming services. It was revealed that content emerged as the most critical attribute, followed by price, in the analysis of video streaming services. The insight of this research work seems to be vital for service providers seeking to understand consumer preferences and behaviours. The results can also assist service providers in crafting and optimizing their services, as well as establishing pricing strategies that appeal to a broader consumer base. The focus on total utility derived from various consumer profiles aligns with understanding the preferences of different market segments, which can significantly influence decision-making regarding service design and pricing.

Keyword: Conjoint analysis, Part-worth utilities, Willingness to pay

The Digital Divide and Learning Loss in India During COVID: The Role of Home Internet Access

***Utkarsh Choudhary (IFMR-GSB, KREA University)**

The COVID-19 pandemic caused significant learning losses for students worldwide. In India, the government-imposed lockdown in March 2020 forced a rapid shift to remote learning, which exacerbated existing inequalities in access to technology. This study investigates the impact of technology access at home on learning outcomes during the pandemic using two recent nationally representative datasets: the National Family Health Survey (NFHS-5) and the Annual Survey of Education Report (ASER) 2018 and 2022. We use a difference-in-differences (DID) approach with entropy balancing to estimate the causal impact of technology access on learning outcomes. The DID approach exploits the variation in the timing of the lockdown across different districts in India to compare the learning outcomes of students in households with internet access to those in households without internet access before and after the lockdown. Entropy balancing is a covariate balancing technique that we use to reduce bias in the DID estimates. Our results suggest that having access to the internet has a positive and statistically significant impact on learning outcomes. Students with internet access score higher on average than students without internet access. The effect is also gendered, with female students in households with internet access scoring 1.6 standard deviations higher on average than female students in households without internet access. The effect for male students and both urban and rural students is insignificant. Furthermore, access to technology also decreases dropout rate by 2 percentage points. We also investigate the heterogeneity in results due to differential COVID-19 severity using the zone classification of the Ministry of Home Affairs, Government of India. The results suggest that the learning aid due to internet access is highest in the red zone, followed by the orange zone and then the green zone. This is likely because the red zone had the strictest lockdown measures, which made it more difficult for students without internet access to learn remotely. Finally, we investigate the impact of internet access using the ASER dataset, which captures both math and science skills. The results are qualitatively similar to those from the NFHS-5 dataset, suggesting that the impact of technology access on learning outcomes is robust. Our findings suggest that technology access at home can play a significant role in mitigating learning losses during the COVID-19 pandemic. Policymakers should focus on bridging the digital divide to ensure that all students have access to the technology they need to succeed in school.

Keyword: Learning loss, Covid, DID, Digital Divide

The Impact of De-Influencers on Consumer Behavior: An Experimental Study

***Dr. Kalpak Kulkarni (Department of Management Studies, IIT Roorkee)**

Introduction: In the world of influencer marketing, de-influencers have emerged as a unique and influential force. These individuals challenge conventional influencer culture by promoting critical thinking, authenticity, and ethical responsibility. This research proposal outlines a comprehensive experimental study aimed at investigating how de-influencers affect consumer behaviour, with a primary focus on brand perception and purchase intentions. The study is grounded in the theoretical framework of Self-Determination Theory (SDT), which emphasizes the innate psychological needs of autonomy, competence, and relatedness. **Research Objectives:** The primary objectives of this study are: a) To examine the impact of exposure to de-influencer content on brand perception and purchase intentions, with a particular emphasis on the mediating role of psychological needs as outlined by SDT. b) To assess the moderating effect of individual self-determination orientation on the impact of de-influencer content on brand perception and purchase intentions, in alignment with SDT principles. **Methodology:** The study will employ a mixed-methods approach. Qualitative content analysis of de-influencer posts will be combined with quantitative data collection from participants exposed to de-influencer content. This comprehensive approach allows for a deeper understanding of the impact of de-influencers. **Data Analysis:** Data analysis will encompass statistical methods such as t-tests, regression analysis, and mediation and moderation analyses. The analysis will be conducted with specific reference to the theoretical framework of Self-Determination Theory. **Expected Outcomes:** This study is anticipated to provide nuanced insights into how de-influencers influence consumer behaviour, particularly in terms of brand perception and purchase intentions. It will also shed light on the mediating role of autonomy, competence, and relatedness, as well as the moderating effect of self-determination orientation. The findings have the potential to offer practical insights to marketers, brands, and de-influencers navigating the ever-evolving world of influencer marketing.

Keyword: Influencer marketing, De-influencer, Consumer Behaviour, Self-determination theory

Assessment of supply chain flexibility using SEM-system dynamics modelling: A case of Indian soap manufacturing firm

***Rohit Singh (IMI Kolkata)**

Purpose: The primary objective of the study is to develop a model of flexible supply chain for soap manufacturing firm and to assess supply chain performance. Author(s) also have conducted scenario analysis by varying the level of order rate and production lead time to know the impact of these two on supply chain performance. **Methodology:** To develop and validate the model, authors have conducted the study in three phases. In first Phase authors have done extensive literature review to extract dimensions of flexibility. Three major dimensions those have significant impact on soap supply chain were retained for further study. In second phase a system dynamics model was developed to assess the supply chain performance on various parameters. In third phase, author(s) have done the scenario analysis by varying the level of production lead time and order rate. **Findings:** The model along with the overall supply chain performance of a soap manufacturing unit evaluated, throws light on the degree of flexibility achievable by the firm through flexible supply chain. Flexibility dimensions having substantial and subordinate impact on improving the supply chain performance are recognized. **Originality:** Although personal care sector within fast moving consumer goods industry has been known as key contributor towards the growth of the economy, barely any study has been conducted to assess the flexibilities in the personal care supply chain. The paper describes a unique approach of assessing the supply chain flexibility using a system dynamics model and authenticates the model in a soap manufacturing firm in India.

Keyword: Supply chain flexibility; Supply chain performance; Soap Manufacturing; System dynamics

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Investigating the Impact of the Russia-Ukraine Conflict on Stock Returns in Different Sectors Across G20 Nations

***Rahul Kumar (Indian Institute of Management Sambalpur)**

This study investigates the repercussions of the Russia and Ukraine war on sectors within the G20 nations by employing event study analysis and cross-sectional regression. The results uncover diverse effects across different sectors, with Utilities emerging as the least impacted and Real Estate suffering significant negative returns. Industrials, Information Technology, Health Care, and Consumer Staples sectors exhibit mixed patterns of decline and subsequent recovery. Energy experiences an initial decline but eventually bounces back, whereas Consumer Discretionary consistently reports negative returns. Communication Services and Financial sectors are severely affected. The regression analysis underscores the role of firm performance, size, cash reserves, liquidity, and stock price volatility in shaping abnormal returns during different event windows. These findings offer valuable insights for investors, policymakers, and market participants, enabling a deeper understanding of the sector-specific impact and firm-specific determinants of abnormal returns in the context of geopolitical conflicts.

Keyword: Russia-Ukraine war; event study; market model; cross-sectional analysis; crisis; G20

Exploring Consumer's Perceived Value and e-word of Mouth Intention towards Homestay: An Empirical Study in Indian Sub-Continent

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Balraam Tyagi (Lal Bahadur Shastri Institute of Management, New Delhi)

Abstract Purpose The objective of this paper is to understand the consumers' perceived value and level of satisfaction towards homestay. The study also aims to measure the relationship between satisfaction and e-word-of-mouth (eWOM) intentions towards homestay for Indian consumer. **Design/Methodology/Approach** An electronic survey was prepared for collection of primary data from the guests who stayed in various homestays during the period April-June 2023. The sample respondents are from Uttarakhand, Himanchal Pradesh, and Rajasthan. A total of number of 563 questionnaires were distributed, from which only 307 found to be suitable for final data analysis. The partial least square structural equation modelling (PLS-SEM) approach used to analyze the primary data. **Findings** The study revealed that perceived monetary, novelty, functional, social, and hedonic benefits significantly impact customer satisfaction which ultimately leads to (e)WOM intentions towards homestay. **Originality/Value** The present study tries to measure the relationship between customers' perceived value and customer satisfaction and their E-WOM intentions towards homestays. The paper also suggest that the concept of sharing accommodation is now prevailing in Indian subcontinent which helps in designing marketing strategies to attract more customers for this segment. **Research Limitations/Implications** The current research work considered homestays located in only three states of India i.e., Uttarakhand, Himachal Pradesh, and Rajasthan only. The research can be further expanded to other homestays located in other states of India. Future research might examine the effect of different attributes of service experience contributing to positive eWOM intentions and its impact on the re-visit of the travellers to same homestay. **Practical Implications** Meaningful interactions with the tourists and taking their feedback on the services provided can help homestay owners to develop tourist-friendly homestays with all basic facilities. Building good quality homestays and helping customers in generating unique and memorable experiences can give a company sustained competitive advantage in business.

Keyword: Customers' perceived value, Customer satisfaction, electronic word-of-mouth, Homestay

Beyond the Brink: Corporate Governance's Resilient Role in Mitigating Financial Distress in Indian Steel Manufacturing Sector

***Diwakar Kumar (RANCHI UNIVERSITY)**

Contemporary enterprises now place immense importance on Corporate Governance (COG), with its significance witnessing exponential growth in recent years. In light of a series of corporate scandals and fraudulent activities occurring globally, regulators and investors have stressed on the necessity of implementing robust COG practices. The fundamental objective is to ensure the protection of the interests of all stakeholders. This inquiry looks into the role of COG in alleviating financial difficulties within the sphere of steel manufacturing companies in India. India holds the distinction of being the second-largest steel producer on a global scale, with the steel industry playing an important role in the nation's economy. However, the industry has encountered substantial challenges in recent times, arising from factors such as the worldwide economic downturn, intensifying competition, and escalating input expenditures. Consequently, numerous Indian steel manufacturing firms have grappled with financial adversity, culminating in bankruptcy, insolvency, and shutdown. The repercussions of these corporate financial crises are far-reaching, affecting shareholders, employees, creditors, and the overall economic landscape. As a result, it is very important to understand what causes financial instability and come up with ways to lessen its effects. Corporate governance stands out as a key factor in avoiding and lessening the effects of financial trouble. This research explores into the critical nexus between COG practices and financial distress (FIDI) within the Indian steel manufacturing sector, an important industry for economic growth. The study's primary objectives are to identify FIDI indicators, assess COG mechanisms, explore the connection between COG and financial stability, and provide recommendations for stakeholders and policymakers. The research employs quantitative methods to analyze a dataset spanning from 2016 to 2020, encompassing 20 steel manufacturing companies. Results reveal that independent director (Indir.), board size, and board composition significantly impact FIDI, while ownership structure variables demonstrate notable effects. These results emphasize on how crucial is the robust COG practices in mitigating FIDI, offering valuable insights for investors, policymakers, and industry professionals.

Keyword: Financial Distress, CEO Duality, Audit Quality, Ownership Structure

Reputation, Brand Value, and Governance: A Winning Trifecta for Indian Steel Manufacturing Companies

***Diwakar Kumar (RANCHI UNIVERSITY)**

This study investigates the influence of adherence to the most rigorous corporate governance (COGOV) norms on the financial and reputational aspects of publicly traded firms within the Indian steel production sector. Utilizing a quantitative research methodology, we conduct a thorough analysis of range of secondary data sources, including annual reports, financial databases, and scholarly publications. The principal aim of this research is to help clarify the complex relationship between COGOV practices and performance metrics. The results of the study reveal intriguing and thought-provoking observations. The present study reveals a positive correlation between board independence and executive compensation with financial performance metrics, specifically return on assets (ROA) and return on equity (ROE). The findings of this study indicate that companies with a higher representation of independent directors (INDI) and carefully designed executive compensation structures exhibit a tendency to achieve superior performance compared to their industry counterparts. The aforementioned findings are in accordance with the fundamental tenets of agency theory (AGTH), which emphasizes the importance of aligning managerial incentives with the interests of shareholders. In addition, our research reveals a correlation between the level of board independence and the amount of executive compensation, specifically in relation to performance indicators associated with goodwill, such as reputation and brand value. Companies that exhibit a greater proportion of INDI and offer more generous executive compensation packages have been observed to experience a notable improvement in their reputation and an increase in their brand value. The aforementioned statement suggests that the strict adherence to strong COGOV practices has the potential to generate a favorable influence on reputation and brand value, ultimately enhancing the intangible asset of goodwill. The insights provided in this study suggest that industry practitioners may derive advantages by strategically prioritizing the appointment of INDI within their organizations. Additionally, customizing executive compensation packages to align with performance is recommended as a means to further enhance organizational outcomes. The implementation of this particular strategy serves to bolster the trust and assurance of investors, thereby enticing the inflow of financial resources, as it emphasizes the paramount importance of embracing transparency and ethical conduct. The utilization of these findings by policymakers and regulatory bodies holds the potential to enhance and fine-tune COGOV regulations. This, in turn, can create a favorable atmosphere that promotes sustainable growth within organizations.

Keyword: corporate governance, company performance, steel manufacturing, financial performance, reputation, India

THREADS OF CHANGE: CHRONOLOGICAL REVIEW OF ACADEMIC RESEARCH ON SUSTAINABLE FASHION CONSUMPTION

***HARITHA HARIDASAN (COCHIN UNIVERSITY OF SCIENCE &
TECHNOLOGY)**

Dr.DALY PAULOSE (COCHIN UNIVERSITY OF SCIENCE & TECHNOLOGY)

With repercussions of resource depletion and climate change unraveling at an alarming rate, sustainability concerns have gained unprecedented momentum worldwide, making it a burgeoning research field experiencing exponential growth. As the detrimental effects of human activities on the environment become increasingly apparent, the urgency to address these challenges has spurred an interest in sustainable practices across the spectrum. The fashion industry has notably come under the scanner due to its significant environmental and social impacts and pressing need for transformative solutions. The industry has subsequently emerged as a research hotspot, drawing from its significant environmental and social impacts and the need for transformative solutions. This study provides a comprehensive review of past research in the domain of sustainable fashion spanning 1986 to 2023. The paper aims to unravel the intellectual structure within sustainable fashion and track the emerging themes and trends therein. In the first phase, a bibliometric analysis is conducted on 631 articles retrieved from the Scopus database using VOS viewer and bibliometric packages in R. The study identifies the top research contributions in terms of country, author, and journal while also including analysis of keywords, citations, clustering, and thematic analysis. The second phase involves a detailed review of 54 selected articles to extract emerging themes within the body of literature. The key consumer-centric themes that emerged are the role of social media, innovation adoption, and the circular economy. In contrast, technological advancements and fashion supply chain innovations dominate the firm-centric conversation.

Keyword: Sustainable fashion consumption, sustainability, fashion industry, bibliometric analysis, thematic analysis, sustainable practices

"Corporate Social Responsibility and Financial Performance: A Comparative Study of the Public and Private Indian Banking Sectors"

***Oscar Kujur (Ranchi University)**
Sudesh Kumar Sahu (Ranchi University)

This research paper investigates the complex association between Corporate Social Responsibility (CSR) initiatives and the Financial Performance (FP) of Indian banks, doing a comparative examination of the public and private banking sectors. As CSR transitions from a peripheral activity to a strategic cornerstone of business operations, this study examines its impact on crucial financial metrics, including Return on Assets (ROA), Operating Profit (OP), and Profit Before Tax (PBT) within the Indian banking context. Utilizing a mixed-methods approach, the research uncovers substantial evidence of a strong and positive association between CSR initiatives and FP, highlighting the multiple benefits of CSR engagement in the Indian banking sector. Importantly, the study reveals that the influence of CSR practices on FP is more significant in the private Indian banking sector compared to public banks, illuminating sector-specific nuances. These findings not only enrich the existing CSR literature but also provide practical insights for bank management and policymakers, facilitating informed decision-making in the ever-evolving banking industry.

Keyword: Corporate Social Responsibility, Financial Performance, Indian Banks, Return on Assets, Operating Profit, Profit Before Tax

Dividend reduction and stock price reaction in the Indian Equity Market: Moderating role of share repurchase

***Basuli Dasgupta (St Xavier's College Kolkata)**

Extended Abstract This paper analyses the stock price reaction due to dividend reduction announcements in the Indian equity market, controlling for share repurchases. The sample comprises NSE 500 companies listed in the National Stock Exchange (NSE) Ltd. covering a time span from year 2009 to 2019. Using the event study methodology, we measure the impact of dividend reduction announcements on security prices around the event day. We also examine the price response to dividend reductions at the interim stage versus the final stage and identify the factors that drive the decision to reduce dividends at the interim level versus final level. We find that overall dividend reduction announcements do have negatively impact abnormal returns. Firms that experience stronger adverse price reaction following dividend reduction announcements resort to share repurchase in the same year to boost stock prices. We find that interim dividend reductions create more negative price reactions than final dividend reductions. Finally, firms experiencing lower levels of prior year earnings, firms with smaller sizes, and overvalued firms tend to reduce dividends at the interim level instead of postponing the reduction to the final level. This paper considers dividend reduction announcements along with share repurchase activities of Indian firms. We examine stock price reaction due to dividend reductions for firms that reduce dividends with contemporaneous repurchases and for firms that reduce dividends without contemporaneous repurchase activity, to understand how investors treat repurchase announcements along with dividend cut announcements. We explore the information content of dividend decrease for firms that cut dividends with contemporaneous buyback of shares as well as for firms that decrease dividends but not simultaneously engaged in repurchasing. This analysis would help understand how investors treat repurchase announcements along with dividend cut announcements. This crucial research question is not tested in the Indian equity market so far, and our study plans to fill this gap. These two important aspects are considered in this paper for the first time in the Indian equity market. Also examining the magnitude of price reductions due to dividends reductions at the interim level versus the final level is the unique contribution of this paper in the Indian equity market. Further, we explore the factors that drive the decision that firms should announce dividend cut at the interim or final level? To the best of our knowledge, this research question is yet to be explored in the context of Indian equity market.

Keyword: India, Abnormal return, Dividend reduction, Share repurchase, Interim and final

Temporal dynamics in Innovation: An optimal distinctiveness perspective

***Veethica Smriti (IIM Bangalore)**
Sai Krishna Yayavaram (IIM Bangalore)

The strategic balance literature has looked at the need to achieve an intermediate level of similarity and distinctiveness. Despite being an active area of study, previous work has primarily focused on distinctiveness by resolving the tension with conformity in static settings. Temporality is one unresolved contingency that this literature has not considered (Zhao & Glynn, 2022). Our study departs from a static perspective by following the stages of technological idea growth and assessing the optimal distinctiveness for a technological invention along this trajectory. In the context of technology evolution, it still remains an open empirical question as to how firms should position themselves with respect to their competitors at different stages of a technology trajectory. As they build subsequent inventions based on an original idea, should these inventions be similar to or different from other inventions? We hypothesize that different levels of similarity are optimal for technological invention performance at different stages of a technological trajectory. We use S-curves to identify the current position of a technological idea along a trajectory. Our results show that the negative effect of similarity is higher for inventions in the early stages of trajectories compared to inventions in later stages. The study thus elucidates the temporal variation in the role of similarity on performance. The study demonstrates that technological ideas that are closely related to existing technological ideas tend to generate citations more quickly across the stages of technological life cycle. This suggests that the existing knowledge base and technological infrastructure provide a conducive environment for the rapid development of subsequent technological ideas. The research provides valuable insights for identifying the trajectory and stages of novel technologies and the role of similarity on follow-on ideas' performance. Overall, our study contributes to the literature on strategic balance and optimal distinctiveness by showing that the level of optimal distinctiveness can vary over time. Temporality is an important aspect to be considered by firms when they develop subsequent inventions based on an original idea.

Keyword: Invention performance, Technological Idea, Optimal distinctiveness

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A study of impact of Business analytics on organizational growth with reference to Pune based organizations.

***Pallavi Deshpande (Amity Global Business School Pune)**

Business analytics (BA) is process in which business data at all levels and from all the functional units of a businesses is collected, cleaned, processed and stored and then, by using statistical models and iterative methodologies it is transformed into business insights. Organization who are committed to make data driven decisions follow this kind of practice. Researcher has carried out a survey with an intention to know that which all industries have started using business analytics in Pune, awareness of managers towards business analytics practices , extent of data driven decision making approach of organizations, and what is the impact of usage of business analytics on the overall growth of an organization. Survey was carried out on managers who are at tactic and strategic level in the organization. CIO, CTO, VP, Senior managers were the respondents selected considering that these are the people who are required to take day to day and strategic decisions for their organizations. Questionnaire was prepared and circulated to the said respondents of select large scale organizations. 345 valid responses are considered for further analysis. Researcher has collected responses from Manufacturing, Information technology, Pharmaceutical, Agricultural and Automobile industry. Finding suggest that various factors which are responsible for the overall growth of the organization if they are merged or connected with BA then organizational growth is certain.

Keyword: Business Analytics, CIO, Organization

Challenges and Strategies for Non-Timber Forest Products (NTFPs): A Case Study Approach

***Dipankar Sen Gupta (Traidcraft Services India Private Limited)**
Ankur Jha (Indian Institute of Management, Ranchi)
Tapash Paul (Professional Assistance for Development Action)

Challenges and Strategies for Non-Timber Forest Products (NTFPs): A Case Study Approach Introduction The livelihood in rural areas is intricately linked with the productive capacity of natural resource base that provides an inclusive pathway for marginal rural population to increase their wellbeing (Jun Harbi, et.al.,2023; Pandey, 2016). Moreover, among the rural population living in proximity to the forest land, non-timber produce caters to diverse needs (Ghosal S,2011; Pandey et al.,2016) as timber extraction from government forest areas is difficult owing to multiple acts and policies (Ghosh M & Sinha B, 2016). An estimate suggests that 275 million poor rural people in India depend on NTFPs for at least a part of their subsistence and cash livelihoods (Malhotra & Bhattacharya, 2010; Bhattacharya & Hayat, 2009). The prominent NTFP in India include sal leaves, mohua flower, kend leaf, tamarind, lac and host of other commodities. Due to rising consumer awareness around biodegradable products, non-timber forest produce (NTFP) like sal leaf items, are finding increasing acceptance among the consumers in India and abroad (Averdung & Wagenfuehrer, 2011; Higgins, et al.,2020; Salih., & Salimon, 2021) & is uniquely poised to gain significant traction in the biodegradable product segment. Among the NTFPs, sal leaf products holds prominence due to large scale employment potential, value addition opportunities, scope for sustained earnings (Islam et.al.,2015; Mahapatra et.al., 2012), multiple uses & scope for building inclusive value chain by engaging most marginal person. Despite the above-mentioned advantages, the NTFPs are not able to capture the market or perform as expected. One of the issues in the case of the sal leaf product industry is growing competition from well-established substitutes like paper, polystyrene (thermocool sheets), which have the advantage of longer shelf life. However, with growing awareness and altruism among consumers (Guiao, B. G. M., & Lacap, J. P. G., 2022), there is space for environmentally friendly products like non-paper, non-polystyrene products. Yet, the Sal leaf-based products are not able to capture that space or cater to the market. Hence, the study aims to understand the roadblocks related to market outreach, fair market practices, unlocking value addition opportunities, quality orientation, product and process innovations, better price discovery, data management & other collateral benefits through collective marketing. Towards this end, the study has assessed the current situation and came up with possible solutions for sustaining 1500 women led social enterprise called Ranibandh Mahila Farmer Producer Company Limited (RMFPCL) located in tribal dominated Ranibandh block of Bankura district in jungle mahal cluster of West Bengal. Methodology/Approach: As the primary aim of the study is to explore a contemporary event, a case study approach was adopted for the purpose of the study as it is apposite for exploring a contemporary social phenomenon within a real-life context (Yin 2009). To start with, secondary research including existing literature, market study reports, extant policies & other relevant documents were referred. The producer company selected for case study, RMFPCL has 4 business verticals namely paddy, vegetables, fruits and sal leaves with the newest vertical being related sal leaf products. The producer company covers 108 PGs (producer groups)

across 78 villages in 8 gram panchayats. The grounded theory suggested sampling approach was followed. The principle suggests if the selected sample has power to enable comparison on characteristics, then it has significant power to explain concept (Rodrigo and Arenas, 2008). We administered 4 FGDs and 4 in-depth interviews to select groups of relevant stakeholders to gain greater insights into the social enterprise & the industry as under:

Stakeholder Role in Organization/Process Method of interaction
Producer group members A group of 20-40 rough sal plate suppliers in a geographical cluster who are linked with the producer company (RMFPCL)
FGD BOD members Office bearers of the RMFPCL who are responsible for formulating strategy, operations & maintaining compliances
FGD Shareholders Legal owners of shares of RMFPCL
FGD Master stitchers cum entrepreneurs They are responsible for stitching operations, supplying to RMFPCL for further molding & training fellow shareholders
FGD Supporting institution (district Khadi Office) District khadi office provided common facility Centre for developing one of the 2 production units by RMFPCL
In depth interview Wholesaler cum stockist Trades in sal leaf products
In depth interview Master molder Molding operation in the main production unit and training & preparing other shareholders
In depth interview Anchor person-Promoting agency (PRADAN, Khatra unit) The promoting agency facilitated the entire journey of RMFPCL It also secured initial funds for RMFPCL
In depth interview Findings/Results One of the board members, Ms. Pushpa, told during a FGD session that “Earlier we were dependent on the village intermediaries to sell our products. We used to accept whatever prices were offered by the traders. But after the formation of RMFPCL, the PGs take a call on the price after taking feedback from the shareholders. RMFPCL has given confidence to the shareholders in the price setting mechanism and BOD members like me are actively involved in the whole process.” Another shareholder cum master stitcher. Ms. Shakuntala became a role model for the community when her name featured in PM’s speech for inspiring other community women members on entrepreneurship. During one of the FGD discussions she said that “I had a lot of desire to earn a regular income and do something for my family and fellow leaf collectors. But the opportunity was missing due to volatile demand, lack of adequate skills and dependence on the village middlemen who offered their own price with no room for negotiation. After RMFPCL was formed, I took the opportunity to skill myself in different types of stitching. The producer company also gave me full freedom to work as an entrepreneur and decide on my own to sell my products either to the company or to the outside traders. I have also provided trainings to other women shareholders and inspired them to run their own independent operations.” Similarly, molder like Pradip during one of the interviews narrated “When I look back, I feel very happy because earlier I was engaged in a small business with irregular income and entailed lots of hard work. After the initiation of sal leaf business in RMFPCL, I was picked up by the promoting agency to get trained on the molding operation and after the training, learnt to operate different molding machines. Post that, the sal leaf molding operation became full-fledged activity for me, I am getting year-round employment with regular income and fixed working hours.”

Value chain before RMFPCL Value chain after formation of RMFPCL: The value chain has increased efficiency through creation of hub (RMFPCL) & spoke (PGs) model, cost optimization due to transparent & shorter value chain & app-based data management of operations. It also became more effective through greater visibility of current & emerging market demand as well as feedback mechanism at different levels. Discussion Augmenting livelihoods of the forest dependent communities requires some focused intervention on NTFPs. Facilities pertaining to storage, grading, processing and value addition through convergence of existing schemes and programs in private and public sectors should be promoted and created. Communities should be empowered with information about the market, policy and products to enable them strategizing and accessing better returns from NTFPs. The case study finds

that due to collective marketing efforts there has been 25-30% increase in stable income, assured employment of 8-9 months for leaf collectors, full year engagement for stitchers and molders, creation of entrepreneurship through hub and spoke model, more effective linkage with government nodal agencies, engagement of women shareholders in marketing of the sal leaf products, better price discovery through negotiation by producer groups & empowered community through distributed power structure in producer groups. There are other unintended positive benefits for women shareholders like better education and nutrition for their children due to enhanced income. Limitations: The study was confined to one category of NTFP products (Sal leaf products) in one geographical cluster of Bengal & hence limits its generalizations. Implications: The study has helped us in getting a better understanding of the NTFP based industry in general and sal leaf industry in particular. The study will also encourage further research on similar pro poor social enterprises in other geographies. Keywords: NTFP, Sal leaf, biodegradable, sustainability, value chain References: Islam, M. A., Quli, S. M. S., Rai, R., & Singh, P. K. (2015). Livelihood promotion through value addition to household traditional Sal (*Shorea robusta* Gaertn.) leaf plate making in Jharkhand, India. *Al Faruq*, M. A., & Katoh, M. (2017). Community development and forest conservation in Bangladesh: The case of Sal forests, 65, 97-100. Chaudhuri, B., & Roy, C. (2017). Regeneration of Forest Resources Based on Tribal Enterprise: An Approach towards an Eco-Friendly Environment. *e-cadernos CES*, (28). Moktan, M. R., Norbu, L., & Choden, K. (2016). Can community forestry contribute to household income and sustainable forestry practices in rural area? A case study from Tshapey and Zariphensum in Bhutan. *Forest Policy and Economics*, 62, 149-157. Mala, W. A., Tieguhong, J. C., Ndoye, O., Grouwels, S., & Betti, J. L. (2012). Collective action and promotion of forest based associations on non-wood forest products in Cameroon. *Development in Practice*, 22(8), 1122-1134. Tieguhong, J. C., Ndoye, O., Grouwels, S., Mala, W. A., & Betti, J. L. (2012). Rural enterprise development for poverty alleviation based on non-wood forest products in Central Africa. *International Forestry Review*, 14(3), 363-379. Vignote, S., Martínez-Rojas, I., Pérez-Fernández, S., Rejas, M., Sánchez, J., Martínez, K., & Vignote-Hernández, S. (2016). Strategic planning for community sustainability in model forests: Case study of the Yoro model forest, Honduras. *Maderas. Ciencia y tecnología*, 18(2), 325-336.

Keyword: NTFP, Sal leaf, biodegradable, sustainability, value chain

Internationalization of Rupee: Retrospect and Prospects

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Currently, the trade in Indian Rupee (INR) accounts for less than 1.7 percent of the global trade. When compared to the top eight market economies, its share in foreign exchange turnover is very low. In order to reduce India's reliance on foreign currencies, improve economic stability, and promote INR a viable instrument for cross-border trade, the Reserve Bank of India (RBI) has taken many initiatives to internationalize Indian Rupee. This paper is an attempt to examine the state of progress made in internationalizing Indian rupee and evaluate the opportunities of INR to become an internationally accepted currency. The internationalization potential of INR is assessed by taking into account India's economic strength, trade volume, and geopolitical strategies. To provide a comprehensive understanding of this study, data from secondary sources has been used such as working papers and technical reports, Economic Surveys etc. The study observes that technology-driven manufacturing complemented with streamlined infrastructure, efficient logistics and improved exports are imperative for the sustained internationalization of the Rupee.

Keyword: Internationalization of Rupee, Currencies, Forex Reserve, Export and Import.

Bibliometric Analysis of Research on Pharmaceutical Marketing and Branding from 2009 to 2023

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Purpose - This study aims to provide a bibliometric analysis of Pharmaceutical Marketing and Branding. A total of 329 papers published in the past 25 years (2009 to 2023) are analyzed. Our research attempts to identify the significant journals in this area, the years with the maximum publications, most contributing authors, the most prolific countries and institutions of their origin, co-authorship network, inter-country co-authorship network and keyword co-occurrences. **Methodology** - We used bibliometric techniques and literature to examine the research papers on Pharmaceutical marketing and branding listed primarily in JSTOR and Pubmed databases. The field of research used was 'article title, abstract, and keywords.' A total of 329 papers were comprehensively analyzed. Then, the VOSviewer software was used to create network maps of co-authorship, inter-country co-authorship and keywords co-occurrences. **Findings** - The results of this bibliometric analysis show that most papers on pharmaceutical marketing were published in 2009, followed by 2014. The most significant journal is The British Medical Journal. Furthermore, the most prominent primary author is Joel Lexchin, while Aaron S. Kesselheim and Brian A. Liang are involved in most of the author collaborations. The most prolific continent of origin of authors has been The North Americas, and the most prolific country is The United States of America (USA). The most prolific institution is the University of California (USA). The top three keywords featured were 'marketing', 'drug industry' and 'pharmaceutical marketing'.

Keyword: Pharmaceutical Marketing, Pharmaceutical Marketing Strategies, Pharmaceutical Brand Building, Pharmaceutical Promotion, Pharmaceutical Advertising, VOSviewer

Impact of Sustainability on Brand Performance in Small Indian Companies

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Building a strong brand is vital for any organization. In today's world, corporate responsibility or sustainability, encompassing environmental, social, and governance (ESG) factors, builds strong consumer relationships and intangible marketing benefits. For small businesses in India, the scarcity of studies examining sustainability and its dimensions creates a knowledge gap regarding their influence on brand performance. The study draws on insights from various disciplines, including marketing and corporate responsibility, to understand the intricate relationship between sustainability and branding. It explores how consumers' perceptions of a company's social responsibility impact brand performance and highlights the significant role of corporate sustainability, particularly in small businesses. Small companies in India, often resource-constrained, present a unique case for examining this relationship. The research question at the heart of this study is: What is the impact of environmental, social, and governance sustainability, as well as overall firm sustainability, on the brand performance of small Indian businesses? This study collected data from the S&P BSE 250 SmallCap Index constituents, focusing on the Business Responsibility Reports (BRR) mandated for the top 1000 companies in India. The Business Responsibility Report principles are grouped into ESG dimensions. A four-point scale developed for this purpose assesses sustainability performance. Using this scale, sustainability and its dimensions are evaluated for Indian small-cap companies. Brand values are calculated using the "Hirose Method." Firm-specific factors, such as size, age, and leverage, are considered control variables. Linear regression analysis explores the associations between sustainability, including environmental, social, and governance aspects, and brand performance. Robustness checks and alternative proxies for brand performance, like Tobin's Q, are used for validation. Results show that sustainability, encompassing its dimensions, does not effectively predict brand value, even with control variables. The results indicate that small Indian companies primarily comply with mandated business responsibility reporting but do not strategically integrate sustainability into their brand management. It advocates balancing implicit and explicit responsibility and targeting key and institutional stakeholders to enhance brand value. The study's findings challenge the prevailing literature, which suggests a positive relationship between sustainability practices and brand performance. Small businesses in India focus on social sustainability and implicitly practice responsible behavior, with a limited emphasis on promoting their sustainability efforts. The implications of this study shed light on the need for small companies to leverage sustainability practices to enhance their brand value strategically. While Indian policymakers have mandated business responsibility reporting to align profit-oriented firms with societal interests, small businesses can further benefit by integrating sustainability into their branding strategy. By doing so, they can create business value for all stakeholders and differentiate themselves from competitors. The study's limitations include using cross-sectional data and reliance on self-reported sustainability practices (BRR). Future research may explore how small firms ensure their sustainability initiatives translate into improved brand performance. Overall, this

study contributes to the growing body of knowledge on sustainability and branding, offering insights into the challenges and opportunities faced by small Indian companies in this context.

Keyword: Brand, Hirose Method, Business Responsibility Report

Earnings Management and Financial Distress: The Role of Regulation, Capital Infusion, Institutional Ownership, and Accounting Flexibility

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The surge in insolvency filings in India has garnered significant academic interest, primarily due to the substantial financial cost associated with financial distress. Companies experiencing financial distress employ earnings management strategies to obfuscate the underlying stress in their financial statements. The objective of this study is to examine the earnings management behaviour among distressed firms, with a specific focus on those listed on the National Stock Exchange (NSE) and undergoing insolvency proceedings in the Insolvency and Bankruptcy Board of India (IBBI). Apart from the primary objective, this study also examines the various additional factors that could potentially drive earnings management practices. These factors encompass the issuance of new debt and equity, changes in institutional ownership, regulatory influences, and flexibility in the accounting system. The empirical findings indicate that distressed firms tend to employ earnings management through real earnings management techniques, primarily via manipulations in sales and overproduction. Furthermore, the study identifies the likelihood of earnings management prior to the issuance of new debt; however, such a pattern is not evident preceding new equity issuances. Additionally, the presence of institutional investors appears to serve as an effective constraint on earnings management practices. In conclusion, the selection of earnings management strategies appears to be contingent on their associated costs. Moreover, companies resort to real earnings management when accrual earnings management practices are constrained by regulation and the flexibility in the accounting system.

Keyword: Financial Distress, Accrual Earnings Management, Real Earnings Management, Companies Act 2013, Accounting Flexibility, Institutional Ownership

Understanding the post-pandemic adoption of I4.0 technologies for sustainability of the Indian micro, small and medium enterprises

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Gopal Kumar (Indian Institute of Management Raipur, Raipur)**

The integration of Industry 4.0 (I4.0) technologies is critical for the sustainability and competitiveness of Micro, Small, and Medium Enterprises (MSMEs), especially within the dynamic Indian economic landscape. This study explores the adoption of I4.0 technologies in Indian MSMEs and their impact on sustainable business practices. Through a mixed-methods approach, combining qualitative interviews and quantitative surveys, the research provides an in-depth understanding of the current (post-pandemic) state, drivers, barriers, and outcomes of I4.0 adoption in this sector. The findings reveal that the adoption process is impeded by challenges such as limited financial resources, technological awareness, government policies, and infrastructure constraints. Despite these obstacles, MSMEs demonstrate a positive attitude towards enhanced productivity, resource optimization, and reduced environmental impact, indicating a positive correlation between I4.0 adoption and sustainable business performance. This study contributes to the literature by offering a comprehensive overview of I4.0 adoption in Indian MSMEs, highlighting the interplay between technology and sustainability. It provides practical insights for policymakers and business leaders to foster a supportive ecosystem for technology adoption. Moreover, it emphasizes the role of I4.0 technologies as pivotal tools for Indian MSMEs to achieve sustainability and thrive in the global market.

Keyword: Industry 4.0, Post COVID-19, Sustainable Supply Chain Management, Indian MSMEs, Artificial Intelligence, I4.0 Technology Adoption.

Impact of Culture and Past Experiences on Individual's Risk Perception of Artificial Intelligence

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Prakash Awasthy (Indian Institute of Management Nagpur)**

Artificial Intelligence (AI) has transformed the way we interact with information system and digital realm. AI is influencing our daily life in many ways, for example, virtual personal assistants like Siri and Alexa, personalized content recommendation algorithms, facial recognition, self-driving cars, etc. No doubt AI is providing unconditional convenience and ease to people; however, the acceptance and adoption of AI technologies are far from uniform across diverse global cultures and individual backgrounds. This study analyses people's perception of AI's future helpfulness. Furthermore, the research explores the influence of cultural factors and Individual's past experience in understanding individual's risk attitude towards AI. We use multi-country data based on World Risk Poll which was collected by Gallup from 121 countries in 2021. We use following relevant question as dependent variable in our analysis to measure individual's risk perception of AI: "These days, there are machines or robots that can think and make decisions on their own, often known as artificial intelligence. Do you think artificial intelligence will mostly HELP or mostly HARM people in this country in the next 20 years?" We use Geert Hofstede's six cultural dimensions, namely, Power distance, Individualism, Masculinity, uncertainty avoidance, Long-term orientation, and Indulgence to represent culture across 121 countries. We use the ordered responses to the above question as our response variable. We want to analyse the impact of individual's past experience and culture on these response variables. We have used two broad categories of past experience: 1) Past experience related to Environment; 2) Past social experience. In addition, we also use data on additional individual controls such as age, gender, education level, income quintile, employment status, place of residence, household size and country specific control such as country income group. We have also controlled for individual's general perception about their economic well-being and their perception regarding environmental threat. Our results indicate that individuals who have experienced past harm in some form have higher perception of riskiness of AI. We also found that among six dimensions of culture, individualism and long-term orientation has significant impact on individual's perception of AI riskiness. This indicates that societies with more individualistic culture values personal freedom and achievement and are more persuaded about AI usefulness. However, cultures with long-term orientation value persistence, thrift, and perseverance and are more skeptical about AI usefulness. As more governments, businesses and organizations look to provide smarter and more tailored solutions for their people, this study provides important insights in understanding how past experiences and existing culture shape individual's risk attitude towards AI's helpfulness.

Keyword: People perception, AI acceptance, Past experience, Culture

Social Inclusion of persons with disability through Accessible Tourism: A Case Study of Kerala

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Social inclusion is an important "determinant of health". Without social inclusion, people suffer from poor health (including poor mental health), loneliness and isolation. Accessible tourism can be defined as tourism and travel activity that provides accessibility of 'mobility, hearing, visual, cognitive or intellectual and psychosocial disabilities, including the elderly and people with temporary disabilities, to all disabilities and non-disabled people'. This approach aims to provide and facilitate leisure and recreational facilities for all. Accessibility is not only about having a place accessible physically, it also means that everybody regardless of their disability can use the product or service. Tourism plays a role, in the lifestyle of developed countries but unfortunately, it is not accessible to everyone, especially for individuals with disabilities. These barriers can be physical, cultural and social in nature. However, tourism and leisure activities have proven to benefit people with disabilities by promoting growth and enhancing the quality of life aiding in recovery and fostering social inclusion. The objective of this paper is to summarise the accessible approach to tourism in Kerala. There is a need to address the obstacles and constraints in support of accessible tourism for all. Here we have taken Azhikode Munakkal Beach, Thrissur, Kerala as a case, one of the first places in the State to set up suitable infrastructure for major tourist destinations. The study assessed tourist satisfaction at Azhikode Munakkal Beach with available accessible tourism facilities. In this article, we explore the potential of tourism for individuals with disabilities. The study aimed to gain an understanding of this market segment's preferences, limitations and experiences when engaging in holiday and leisure activities. By sharing this information we hope to spark discussions about how tourism can contribute to improving the inclusion of people, with disabilities while encouraging tourism providers to cater to their needs. The study also highlights the importance of meeting disability-specific needs, maintaining facilities to global standards, and tapping into the growing market of disabled tourists for a competitive edge in the tourism industry.

Keyword: Social Inclusion, Accessible tourism, Barrier-free tourism, Tourism, Persons with disabilities (PwD), Satisfaction, Thrissur, Kerala.

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Sustainability impediments for Global IT Talent Mobility in India

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During the epidemic, trade, supply chain, and human movement all came to a standstill. But once vaccinations were available, things are getting back to normal. The purpose of the study article is to assess the factors that deter employees from accepting overseas assignments after the pandemic. The factor analysis method is employed for the same purpose. Regression analysis has been done to examine the factors' effects on global mobility after the factors have been investigated. In order to determine the factors influencing their decision to accept the international assignments following the pandemic, a factor analysis was done on a sample of 100 IT sector respondents from a variety of designations. Along with compensation and the repatriation procedure, the safety and health conditions of the nation are significant factors.

Keyword: Global Mobility, Foreign Assignments, Career growth, Compensation, Safety and Health

Evolving Dynamics of Foreign Exchange Reserves in an Era of Deglobalization: Implications for Exchange Rate Stability

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Amit Gautam (Institute of Management Studies, Banaras Hindu University)

Amidst the current state of the world economy, which is defined by the unrelenting advance of digital connectivity and a noticeable shift away from globalisation, the complex dynamics of exchange rate stability have been a focus of academic research. With a focus on the complex roles played by foreign exchange reserves and basic monetary variables, this study aims to explore the changing complexities of exchange rate stability in the context of a world that is becoming less integrated. This study's methodology is based on the Monetary Approach to Exchange Rates, which highlights the crucial influence of central bank policies and money supply on exchange rate fluctuations. Through the use of panel data analysis, our study examines a sample of ten carefully chosen nations- United States, China, India, Germany, Brazil, Japan, Russia, South Africa, Australia, and South Korea, each of which represents a different stage of economic development, geographic location, and exchange rate policy. Our study's temporal scope spans the last ten years, from 2012 to 2022, providing a comprehensive overview of current trends and complex dynamics. Foreign exchange reserves, exchange rate volatility, capital flows, trade balance, economic growth, and foreign direct investment are some of the important variables that are taken into account with the 'monetary approach to exchange rates' theory in the background. Fixed-effects models along with dynamic panel data model have been used for analysis and the potential issues such as endogeneity and heteroscedasticity have been taken care of. Together, these models explore the key themes surrounding foreign exchange reserves, the role played by central bank policy in triggering exchange rate stability, and the causal connections between capital flows, trade balances, and economic growth in an environment that is becoming more digital and less global. The study's conclusions are well-positioned to provide investors, economists, and policy makers with practical advice and insights into the intricate pathways navigating the complex features of the changing global paradigm. In a world where exchange rates continue to be the pivot point for global investment and trade, our research is devoted to furthering the continuing discussion about how to reconfigure globalisation in a constantly changing environment. Inspired by the principles of the Monetary Approach to Exchange Rates, our work relentlessly seeks a deeper understanding of exchange rate stability in the context of digitalization and deglobalization, deepening our knowledge of the dynamic processes that shape the world economy.

Keyword: Exchange rate stability, foreign exchange reserves, deglobalization, monetary approach, panel data analysis

The Impact of Job Control on Employee Identity in Remote Work: A Gendered Perspective

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In the wake of the COVID-19 pandemic, about three-fourths of office workers chose hybrid mode, a blend of both remote and physical office work hours. The rapid adoption of work flexibility policies is unquestionable. Experts predict that work-life flexibility will be the “new normal”. The authors attempt to shed light into the gendered differences in the remote context while considering employee identification, job control, and supervisory trust. The presented results depict the importance of understanding how organizational identification and job control interact and how gender makes a difference.

Keyword: Job control; autonomy; supervisor trust; identification; remote work; JD-R

Explorative research into dynamic pricing in the airline industry

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The airline industry has long grappled with the challenge of optimising pricing strategies to maximise revenue while meeting the complex demands of modern travellers. This report presents an in-depth exploration of dynamic pricing in the airline industry, delving into existing models and critically analysing the literature to uncover research gaps. Furthermore, this research proposes an innovative model that can leverage previously untapped non-traditional factors for more effective pricing decisions. We present a comprehensive examination of established dynamic pricing models employed within varied industries through our literature review. We further analyse the scope of these models, shedding light on their limitations and potential for improvement, thus identifying research gaps that reveal opportunities for innovation in the field of airline dynamic pricing. In response to these gaps, we propose an idea for a new dynamic pricing model that incorporates a range of non-traditional factors rarely considered by the airline industry. These factors encompass diverse variables such as social media sentiment, online search patterns, influencer engagements, etc. By harnessing these untapped data sources, our model aims to provide airlines with a competitive edge in optimising ticket prices, enhancing passenger satisfaction, and maximising revenue. To assess the feasibility and effectiveness of our proposed model, we propose ways for impact analysis and testing. Further, we analysed a dataset of airline information using clustering techniques and LRFMC model used for customer segmentation. The report concludes with a comprehensive discussion of the key non-traditional factors incorporated into our proposed model and their impact on dynamic pricing. Furthermore, we outline the future scope of this research, emphasising the ongoing need for adaptation and refinement as the airline industry continues to evolve. By embracing non-traditional factors and innovative approaches to dynamic pricing, airlines can thrive in an increasingly competitive and dynamic marketplace, ultimately benefiting both the industry and its passengers.

Keyword: Dynamic Pricing, Aviation Industry, Clustering Methods, Data Science, Segmentation, Consumer Behaviour

Incorporating ESG Goals into Executive Compensation: A Path to Sustainable Corporate Governance

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Executive compensation and Environmental, Social, and Governance (ESG) goals both are highly debated topics among scholars and within the business and academic communities. Companies today are increasingly recognizing the importance of incorporating environmental, social, and governance (ESG) considerations into their operations and linking them with executive compensation to promote sustainable governance. ESG-based compensation pays, also known as ESG-linked or ESG-incentivized compensation, refers to a compensation structure for executives and employees that ties financial rewards to a company's performance in meeting Environmental, Social, and Governance (ESG) goals and metrics. This approach is becoming increasingly popular as organizations aim to align their financial incentives with their sustainability and ethical objectives. The descriptive empirical study aims to provide evidence for the reasons behind the adoption of ESG integration into executive pay and its future implications on the organisation and other stakeholders. The study explores the dynamic relationship between ESG objectives and executive compensation practices, shedding light on how this synergy has become a catalyst for transformative changes in the corporate world. The paper synthesizes existing literature and trends regarding the effects of voluntarily adopting ESG practices on executive compensation and the challenges that corporations face in this regard. This review offers valuable insights into the correlation between ESG initiatives and the remuneration of top executives and their impact on a firm's performance. After going through extensive literature, it can be concluded that there's a need for a more comprehensive approach to executive compensation that better aligns with ESG values and stakeholder interests. ESG metrics can serve as effective financial motivators, fostering sustainable corporate governance and encouraging executives to contribute to environmental and social well-being. It also highlights the financial and societal benefits of ESG integration, emphasising the favourable association between ESG performance and long-term financial success. However, it warns that ESG-linked CEO remuneration may not necessarily directly boost financial performance. It also highlights the changing picture of CEO remuneration, with a focus on board structure as a key factor of CEO pay. It emphasises the need of competitive pay packages are required to attract and retain top executive talent and align their interests with those of shareholders.

Keyword: ESG Metrics, executive pay, CEO, pay-performance, compensation, ESG, corporate governance

The Impact of Job Control on Employee Identity in Remote Work: A Gendered Perspective

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In the wake of the COVID-19 pandemic, about three-fourths of office workers chose hybrid mode, a blend of both remote and physical office work hours. The rapid adoption of work flexibility policies is unquestionable. Experts predict that work-life flexibility will be the “new normal”. The authors attempt to shed light on the gendered differences in the remote context while considering employee identification, job control, and supervisory trust. The presented results depict the importance of understanding how organizational identification and job control interact and how gender makes a difference.

Keyword: Job control; autonomy; supervisor trust; identification; remote work; JD-R.

Post-acquisition changes in agency cost of Acquirers: An Indian Perspective

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Acquisitions are crucial corporate investment, resulting in changes to the degree of control exerted by managers and owners, thereby surfacing conflict of interest between managers and shareholders. The objective of this study is to investigate the post-acquisition changes in agency costs for Indian public acquirers. Panel fixed effects model was used to analyse deals that took place between 2008–09 to 2019–20. Additionally, the analysis examined the impact on post-acquisition agency cost of acquirer based on stake acquired. The findings of the study indicate that there are significant differences observed in post-acquisition agency cost when the acquirer purchases a controlling stake as opposed to a non-controlling stake. Domestic promoters play a significant role in mitigating post-acquisition changes in agency cost when a controlling stake is acquired. However, their influence diminishes when a non-controlling stake is acquired, possibly due to their relatively lower stake, leading to reduced motivation in actively addressing the agency conflicts in the acquired firms. Further, the monitoring role of institutional shareholders was found to be diluted during the acquisition process. changes in cash holdings exacerbate post-acquisition agency costs. However, the presence of foreign promoters mitigates such costs, suggesting that their involvement helps curtail wasteful cash spending. The implications of this study are significant for regulators such as SEBI, which governs the M&A space through the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011. The study's findings can facilitate policy formulation that takes into consideration the nature of the stake acquired. Moreover, regulators can benefit from this study by formulating policies that govern better disclosure pertaining to post-acquisition changes in cash and debt.

Keyword: Agency Cost; Conflict of interest; Merger & Acquisitions; Firms Performance

Examining Socio-Economic Viability for Sustainable Development: A case of Millet

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Jyoti Verma (Chandragupta Institute of Management Patna)
Lakshmikant Hari (K J Somaiya Institute of Management)

India is suffering from the aftereffects of climate change, along with other countries of the world. Among these, the decline in water levels and the odd pattern of rainfall have had a negative impact on agriculture. Due to its ability to grow in harsh conditions, millet was the first crop to be domesticated in antiquity. Eventually, as humanity advanced in civilization, eating habits altered. Modern humans are vitamin deficient because they are overly picky about what they eat. The world is now reflecting on our forefathers as a result of how climate change is hurting agriculture and how people aren't getting enough of the food they want. Millets, a superfood, have been found to be the remedy. It is nutrient-rich, resilient to harsh weather, and thus a sustainable option. This research examines the multidisciplinary aspects of climate change, its impact on agriculture and the food shortage, and efforts to find long-term, sustainable solutions that also take human development into account. This study also examines the socio-economic viability of raising awareness about, consuming, and growing millet as well as policy-level intervention for sustainable human development.

Keyword: Sustainability, Millet, Human Development

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FA

Does the Presence of Female Member on Corporate Boards matter for Firm Value? Empirical Evidence from India

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Jyoti Prasad Mukhopadhyay (IFMR Graduate School of Business, Krea University)

Motivated by the increased focus on female representation resulting from the mandatory female quota on corporate boards, this paper explores the effect of female directors on firm value of modern firms in Indian context. By analysing firm-year observations between 2008 and 2021, we find a positive association between board gender diversity and firm value. We also pinpoint related-party transactions as an important channel through which the relation between gender diversity and firm value occurs. Our results are robust across various endogeneity tests and alternate specifications. As debates on board gender diversity gain more traction, our unique findings offer support for the implementation of gender quota mandates in the context of Indian firms.

Keyword: Corporate Governance, Board of directors, Gender Quota, Firm Value, Tobin's Q

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ECO

Impact of No Detention Policy on Learning Outcomes: Evidence from India

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Lakshmi Kumar (IFMR Graduate School of Business, KREA University)

Various subsidy programs in education have been the focus of many developing countries in the past decades, resulting in improved school enrolment. In Indian context, the enrolment has improved but, school-going children's learning outcomes have decreased in the past decade. India became one of the countries where education is seen as a child's fundamental right by implementing “The Right of Children to Free and Compulsory Education (RTE) Act” of 2009. This study focuses on estimating the impact of “No Detention Policy”- a clause under RTE 2009 on the learning outcomes of the elementary grades. Data from the Annual Status of Education Report (ASER) and District Information System for Education (DISE) are used for the estimation. The results suggest a negative impact of the policy on both the reading and math outcomes. The government school and female students show more drop in learning outcomes. The estimates are robust to alternate specifications.

Keyword: No Detention Policy, Repetition Rate, Learning Outcomes, Pseudo Panel

Modeling the risks in the oil and gas supply chain-A TISM approach

***priya s (sms,cusat)**
Dr Mavoothu D

Supply Chains are very important to human existence. The increase in demand and supply uncertainties have made the supply chains very vulnerable to disruptions. India is the third-largest energy and oil consumer in the world. The country's oil demand is expected to increase by 40% to 6.7 mb/day by 2030 and further to 8.3 mb/day by 2050. Supply chain disruptions can result in supply chain risk which can impact supply chain performance. To understand the interrelationships between the various risks in the oil and gas supply chain TISM approach is used. The model thus obtained can help the managers understand the level of the various risks .

Keyword: risks,petroleum supply chain,TISM

The Effect of Perceived External prestige and Commitment on Organizational Citizenship Behaviour: A Conceptual Study

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The primary objective of this research is to investigate the relationship between Perceived external prestige and organizational citizenship behaviour. Prestige refers to the perceived status and reputation of an organization. Employees may engage in OCB more when they perceive their organization as prestigious. Prestige can enhance an employee's commitment to the organization and their willingness to go above and beyond in their job. Employees may engage in OCB to maintain or enhance the organization's prestige, which can also reflect positively on themselves. However, no such study has been conducted on the relationship between all these variables altogether. Hence, it would be reasonable to investigate the impact of commitment on organizational citizenship behaviour. The study proposed that employee perceptions of organizational prestige relate positively to organizational citizenship behaviours (OCBs.) **KEYWORDS:** Perceived external prestige (PEP), Organizational citizenship behaviour (OCB), Commitment, External role behaviour.

1. Introduction This passage underscores the importance of fostering Organizational Citizenship Behavior (OCB) within an organization by highlighting various motivating factors and the significance of OCB in enhancing organizational effectiveness and efficiency. The group engagement model proposed by Tyler and Blader in 2003 is a framework that emphasizes the role of both perceived external prestige (evaluation of the status of the organization) and perceived internal respect (evaluation of one's own status within the organization) in shaping an individual's identification with their organization. The results indicate that both forms of perceived external prestige augment employees' commitment to their organization. Compared to perceived external economic prestige, however, perceived external social prestige seems to have a larger effect on commitment. In addition, employees' commitment to their organization appeared to mediate the relationship between perceived external social prestige and citizenship behaviour (Bowling, 2010; Crede, Chernyshenko, Bagram and Sully, 2009). It appears, however, that commitment augments altruistic behaviour to a larger degree than compliance behaviour. External Support can also boost an employee's commitment and willingness to engage in OCB, as they want to reciprocate the support the organization receives from external stakeholders (Kamdar and Van Dyne, 2007). Commitment itself is a strong predictor of OCB. Committed employees are more likely to engage in discretionary, extra-role behaviours that benefit the organization. These factors are interrelated, and a combination of them can create a conducive environment for OCB within an organization. It's important for organizations to foster a positive work culture and reputation while ensuring that employees feel committed and supported in order to encourage OCB Muhammad (2014). For the current study, the conceptual model has been created on the basis of the literature available which proves the interrelationship of these variables.

2. Conceptual Framework The present study proposes a conceptual framework explaining the interplay between Perceived External Prestige, commitment and Organizational citizenship behaviour. The framework proposes that Perceived external prestige and commitment have a significant impact on the organizational citizenship behaviour of employees. The

conceptual model for this study is represented in Figure 1. 3. IMPLICATION AND CONCLUSION The study is poised to provide extensive implications for scholars and decision-makers, enabling them to develop strategies for organizational citizenship behavior."When employees see that their extra efforts are appreciated, they are more likely to continue engaging in OCB. In conclusion, the relationship between perceived external prestige, commitment, and OCB has significant implications for how organizations can foster a culture of commitment and encourage employees to go above and beyond their formal job responsibilities. By recognizing the importance of external reputation and effective leadership, organizations can create an environment conducive to enhanced commitment and OCB, ultimately contributing to their success and efficiency.

Keyword: Perceived external prestige (PEP), Organizational citizenship behaviour (OCB), Commitment, External role behaviour.

A literature review of Basel Norm's impact on Banks Profitability and Performance

***Preetdeep Chawla (IIM Ranchi)**

The Basel Committee on Banking Supervision (BCBS) is the primary global standard setter for the prudential regulation of banks. The rules or norms set by Basel Committee are expected improve the stability of banks and safeguard the entire economy. However Basel Norms can be a double edged sword when it comes to Bank's performance and profitability. This study explores existing literature on impact of Basel Norms on Bank's performance, with a focus on Indian bank profitability and performance. A recent article by Rajdeep, S., & Patra, B. (2023). (Does Basel III – Liquidity Coverage Ratio Affect the Profitability of Indian Public Sector Banks? Millennial Asia, 0(0). <https://doi.org/10.1177/09763996231192027>) refers to positive impact of Liquidity coverage ratio on Indian banks profitability. On the other hand the work of Dr. DEEPAK KUMAR D, CHANDAN L and PRATHIBHA V , IMPACT OF PRE AND POST BASEL III NORMS ON PROFITABILITY OF PUBLIC SECTOR BANKS IN INDIA, DOI 10.17605/OSF.IO/ASYE2, indicate that banks financial management has deteriorated under Basel III. Study proposes to consolidate the learning's from existing literature as well find the directions for future research

Keyword: Basel Norms, Bank Performance, Bank Profitability

Bank Performance Determinants : An Empirical Study of Indian Banks

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Venkateshwarlu M. (IIM MUMBAI)

The world order is changing, and so is the vital role India will play. There is a gradual shift of power from the Western world to the Asian continent. For any economy to play a significant role on the global platform, that country's banking system should eventually be financially stable, efficient, and sustainable. The global financial crisis changed the banking sector forever. Bank performance is now an integral metric of efficiency in the banking system. The rapid change in technological advancements with the Dynamic behavior of all the Stakeholders have really changed banking from what it used to be earlier. The banking performance has really changed as the underlying determinants and The metric of it changed. Banks Play a significant role not only in developing the economy but also in overall development, to perform well and contribute significantly, Commercial Banks must be aware of their significance. To Deal with financial crises or avoid bankruptcy, banks must be prudent as receiving deposits is banks' primary business (Dao and Nguyen 2020). Huge challenges are faced by the banking industry. Changes in Customer Preferences, Technology-driven innovation, New Regulatory initiatives, and bank De-risking is one of the challenges. Banks need to be stable to face all these challenges (Rupeika-Apoga et al. 2018). The effectiveness of banks benefits the economy by promoting wealth and economic growth. Management is currently engaged in a battle to boost efficiency. Studying efficiency in banking can be helpful for shareholders, policymakers, managers, market analysts, investors, clients, and government regulators (Andries C~apraru, 2014)

Keyword: Bank Performance , Efficiency , Random Forest algorithm

Understanding uses and gratifications valued by users of eLearning companies through use of Twitter data

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Pradip Kumar Bala (IIM Ranchi)

The penetration of technological innovations, like, smartphones and the internet have seen a growth of various e-services in almost every domain ranging from health-care to food delivery. Like other e-services, online learning or eLearning services have revolutionized the education industry since it provides users the scope to learn a new and diverse range of courses at their own pace. However, the availability of the internet has also led to the growth of many competitors. To add to the worries of service-providers users post comments/views in social-media platforms about their experiences or feelings about a service. This can influence others in his/her friend circle and also new prospects. Hence, it becomes important for service-providers gain insights from the customer generated data and formulate strategies accordingly. This study attempts to understand the various uses and gratification (U&G) that the users value while using eLearning platforms by analyzing the tweets posted by users using the various official handles. This study has used a Natural Language Processing (NLP)-based approach. Taking 5868 social media (Twitter) feeds of five mostly used eLearning companies in India, namely, Coursera, Lynda, Udemy, Udacity and Byjus, the customer motives were analyzed and mapped to the various gratifications (process, social, content and technological) to understand the customer viewpoint. Results of this study show that consumers of different companies value gratifications differently. While users of Coursera, Lynda, Udacity and Udemy value content-gratification more; users of Byjus value technology-gratification more. The study concludes with the various implications, limitations and scope for future research.

Keyword: eLearning services, Twitter data, uses and gratifications theory

Determinants of Sustainable Investing Among Retail Investors: An Empirical Investigation

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Dr. Bateshwar Singh (Central University of Jharkhand)

Objective- The present study aims to investigate the level of awareness among retail investors regarding sustainable investing, as well as explore the influence of various factors on the investment decision-making process of this particular group of investors. **Methodology-** The investing behaviour of individuals is exposed to various influences, encompassing both financial and non-financial objectives. The objectives under investigation exhibit a range of potential impacts, which can be influenced by various factors such as values, beliefs, and past experiences, among other relevant considerations. The present study employed multiple regression analysis along with regression coefficient analysis to investigate the influence of various predictors on the investment decision. The data collection period spanned from April to September and involved the administration of a questionnaire survey. A comprehensive analysis was conducted on a total of 224 valid responses. **Results-** The investigation revealed that several factors, namely religiosity (REL), collectivism (CL), risk tolerance (RT), and willingness (WILL), exerted an influence on the investment decisions made by retail investors. According to the findings of the study, it has been determined that there is no significant impact of environmental attitude (EVN), materialism (MT), and financial stability (FS) on the behavioral intention of retail investors.

Keyword: Sustainable investments, individual investors, religiosity, investment goals, collectivism.

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OM

Artificial Intelligence capability and supply chain risk resilience: Does supplier and customer collaboration matter?

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Previous research has established the impact of technological capabilities on building supply chain resilience in organizations. However, inter-firm collaboration, an integral part of supply chain, has not been studied in the literature. Drawing on transactional cost economics and organization information processing theory, this study develops a conceptual framework to examine the role of supplier collaboration and customer collaboration on the relationship between artificial intelligence capability and supply chain risk resilience. Empirical data from 445 supply chain professionals working in manufacturing sector of India were analysed using structural equation modelling and hierarchical regression modelling. The findings showed that supplier collaboration and customer collaboration partially mediate the relationship between artificial intelligence capability and supply chain risk resilience. The study highlights the role of developing internal technological capabilities and integrating external supply chain partners for building supply chain resilience.

Keyword: artificial intelligence capability, supply chain resilience, supply chain collaboration

The mediating effect of FinTech competitiveness in the relationship between technology focused innovation and bank's performance

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RAJWINDER SINGH (School of Management Studies, Punjabi University, Patiala, Punjab, India)

FinTech refers to the integration of technology, finance, and financial services to provide stakeholders with financial products and services. Through the mediating role of FinTech competitiveness in the banking industry, the paper seeks to investigate how technology-focused innovation affects bank performance. By examining the mediating effect of FinTech competitiveness in the link between technology-focused innovation and bank performance across 13 bank branches in Addis Ababa, Ethiopia, the current study aims to close this gap. The 342 banking professionals serve as the basis for the empirical testing of the research. Partial least squares route modeling was used to carry out mediation analysis. The findings showed a favorable and substantial relationship between technology-focused innovation and bank performance. In terms of the mediating effect, the association between technology-focused innovation and bank performance was considerably mediated by FinTech competitiveness.

Keyword: Financial, Technology, Competitiveness, Innovation, Bank, Performance

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ISBA

Artificial Intelligence and the Future of Employment: An Examination of AI's Influence on Labour Markets and Workforce Dynamics

***Dr Pranav Saraswat (Institute of Commerce Nirma University Ahmedabad)**

Numerous businesses, including customer service, content creation, and many more, use artificial intelligence. The company implemented an AI-based solution to expedite response times and automate customer care. This was trained to understand the context and intent of customer inquiries using a substantial dataset of questions and responses. Customer satisfaction ratings increased by over thirty percent as a result of the average response time being reduced from several hours to just a few minutes. According to this study, artificial intelligence might handle a high volume of inquiries without sacrificing the calibre of the replies. The computer could accurately respond to more than 90% of queries without the need for human intervention. All things considered, ChatGPT and other AI models have the potential to greatly benefit society; nevertheless, their use must be done ethically and responsibly. This study demonstrates how labour dynamics and labour markets are affected by artificial intelligence tools in the modern business environment.

Keyword: Artificial Intelligence, Chat GPT, Labour force

Women Returnship in Companies – A Possible Counter Globalization Measure

***Nirbhay Kumar (Central University of Jharkhand)**
Pragyan Pushpanajli (Central University of Jharkhand)

In India about 50% of working women quit their job at around the age of 30 due to caregiving responsibilities which helps in increase the gender gap at work place (The Economic Times, 2023). In recent years some companies in India have taken initiatives and launched “returnship programs” for women to tap the vast pool of talent. The Returnship program is designed for women who have been out of the workforce to care for family members, usually children, and who want to get back into the workforce (Herman et al., 2019). These programs may help in gender balance at workplace which not only improves the productivity and the company’s reputation in the market but also increases the women participation rate in active work force which is as low as 32.8% in 2021-22 (20th March 2023, PIB Delhi & ILO, 2014). In nations that depend extensively on expatriates to expand the strength of their talent pools, de-globalization will surely lead to a labour scarcity. Existing literature state that MNCs generate less revenue where the presence of deglobalization is high as compared to less deglobalized economy. This paper aims to study the following Research questions: 1) "How women returnship (WR) in companies can be managed in reality?" and 2) “Is there a possibility that women returnship in companies may play a vital role in mitigating adverse effects of de-globalization?”. 3) How women returnship helps in fulfil human resource requirement and improve the women labour force participation rate. The research paper will be based on the secondary data and literature review of quality research papers, pertinent blogs, news feeds & reports and case studies of Corporate as well as individual returnee experiences of selected organizations and women returnees and give suggestions to facilitate WR in the professional career and exploring the role of women returnship a Possible Counter Globalization Measure

Keyword: Women Returnship, deglobalization, gender balance at workplace, Counter Globalization

Evaluating Industry 4.0 Technology and the Factors Influencing its Adoption: An MCDA Approach

***Gourav Tiwari (Indian Institute of Management Ranchi)**

Industry 4.0 expanding its wings in almost all kind of industry. Better productivity, excellent efficiency and maximum customer satisfaction pulls the industry towards its fourth revolution. Since there are numerous factors involved in adoption of industry 4.0 and its various technology, it is essential to analyze the priority of factors and readiness of technology. The key factors affecting adoption and various technologies of Industry 4.0 have been identified through literature review and expert's opinions. In this research Fuzzy-AHP is used to prioritize the factors and then DEMATEL is applied to check the cause-and-effect relations among the factors. To rank various technologies based on how much each innovation influences the factors, PROMETHEE-II method has been adopted. The results show that Relative performance benefit factor is the most important and given as highest weightage using Fuzzy-AHP. Also, DEMATEL results depicts that 7 out of 12 factors falls under cause group under casual analysis which infer to have more focus on these factors. Finally, the technologies have been ranked by PROMETHEE-II which resulted in AI/ML given as first rank among all other technologies. These results are useful for all kind of industry (as the study happened to be with reference to all industry) which is focusing on implementing new technologies to move towards smart era. It also helps in finding out which factor is important as per the firm, also which technology will have what impact on the factors.

Keyword: Industry 4.0; Fuzzy AHP; DEMATEL; PROMETHEE-II; cause-and-effect, Technology adoption; Readiness

The Role of Robo-Advisors for Companies and Investors: A Comprehensive Analysis

***Dr Pranav Saraswat (Institute of Commerce Nirma University Ahmedabad)**

Since the emergence of technology-driven financial services, robo-advisors—automated platforms that provide portfolio management and investment advice to businesses and individual investors—have proliferated. This study examines the function of robo-advisors in the modern financial environment in detail, with an emphasis on how they affect businesses and investors. The popularity of robo-advisors has increased because of their affordability, accessibility, and capacity to offer algorithmic investment methods. Robo-advisors are being used by more and more businesses, both new and old, to handle their corporate investment portfolios. This study investigates the ways in which robo-advisors help businesses minimise risks, reach financial objectives, and maximise investment decisions. The study also explores the regulatory environment that oversees robo-advisory services, emphasising the importance of strong consumer protection and making sure that financial regulations are followed. This study also addresses the difficulties and moral dilemmas posed by the expanding prominence of robo-counsellors, such as data security problems, algorithmic decision-making biases, and the possible replacement of traditional financial advisors.

Keyword: Robo Advisor, Portfolio Management, algorithmic investment methods

Unlocking Trade Credit Opportunities through ESG Disclosure: A Working Capital Management Perspective

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Vinod Kumar (IFMR GSB, Krea University)

Environmental, Social, and Governance (ESG) disclosure has become the dominant paradigm in the discipline of sustainable corporate finance. Drawing upon signaling theory and stakeholder theory, this paper explores the impact of firms' ESG disclosure on their trade credit financing and cash conversion cycle from a more working capital management perspective, using a sample of 586 Indian firms listed on the National Stock Exchange (NSE) for the period 2015-2022. This study provides robust evidence that superior ESG disclosure is positively related to trade credit and negatively related to the cash conversion cycle. Taken together, the findings highlight the important signaling role that ESG disclosure plays in increasing the suppliers' willingness to extend trade credit and for efficient working capital management practices. Moreover, the research findings provide strong backing for the stakeholder theory in the context of working capital management. They demonstrate that strategic ESG initiatives can significantly assist firms in attracting suppliers and fostering cooperative relationships with them. As a result, these positive relationships lead to considerable benefits for the firms, particularly in terms of obtaining increased trade credit financing from their suppliers. This study extends the analysis by investigating the effect of individual dimensions of ESG disclosure on trade credit.

Keyword: ESG disclosure, Working capital management, Trade credit, Stakeholder theory, Signaling theory

OPERATIONS STRATEGY FOR THE INDIAN HOSPITALITY INDUSTRY

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TIRUCHIRAPPALLI)**

Indian hotel and restaurant (H&R) sector is facing cut-throat competition not only from big hotels but also from the exponential growth of online businesses, especially after this pandemic. The purpose of this study is to evaluate the efficiency and slack of this sector post-Covid. This study is one of the few initiatives to explore extensively the slack analysis for operational and strategic management solutions of this important dynamic and competitive sector. The study uses the Slack-Based Data Envelopment Analysis (DEA) to obtain efficiency for individual H&R companies and suggests essential steps for managers to improve their performance. The present study finds that the majority of H&Rs are inefficient and the pandemic has further exacerbated their inefficiency. The study reveals the best performers, which serve as benchmarks for inefficient H&R firms. Furthermore, the slack analysis reveals that there is considerable room for improvement in input utilisation, given the industry's severe rivalry, which is fueled by the increasing expansion of online delivery services and branded international hotels. The study recommends that it will be beneficial for H&Rs to remain open for takeaway customers, as it will require fewer employees. In order to improve their efficiency, these companies must rethink their personnel needs by improving their workforce management capabilities. The government needs to extend more support to this sector by introducing a liberal legislation framework and supporting infrastructure policies.

Keyword: Hospitality Industry; Hotel and Restaurant Industry; Operations; Efficiency; Data envelopment analysis.

ADAPTING TO CHANGE: THE CO-EVOLUTION OF INDIA'S ELECTRIC VEHICLE INDUSTRY AND GOVERNMENTAL POLICIES

***Prateek Dirghangi (IIM Ranchi)**

Amidst a global shift characterized by deglobalization, this study investigates the intertwined growth of India's Electric Vehicle (EV) industry and its governmental institutions. Despite deglobalization's emphasis on restructuring for national growth, it doesn't suggest complete global economic detachment. Utilizing Institutional and Co-evolutionary theories, this research sheds light on India's EV sector's adaptation to these global changes. Employing thematic content analysis on 500 articles from the Lexis Nexis database, the progression of India's EV industry from 2005 to 2022 is chronologically segmented into three phases: pre-FAME, FAME phase 1, and FAME phase 2. Initial phases saw collaboration and alignment with global sustainability trends, but as deglobalization sentiments intensified, there was an evident shift towards domestic growth, sustainability, and self-reliance in EV policies. This mutual evolution between India's government and the EV industry symbolizes the nation's adaptability and commitment to placing people and communities at the core of its economic strategies, all while aiming for sustainable growth.

Keyword: Co-Evolution, Electric Vehicle, Government Policy, Deglobalization

The Role of Entrepreneurial Creativity in Digital Entrepreneurship: the mediating roles of Knowledge Integration and Dynamic Capabilities

***Ankur Shukla (BML Munjal University Gurgaon)**

Deepika Dixit (BML Munjal University Gurgaon)

Anindya Pattanayak (XUB Bhubhaneshwar)

In the digital era, organizations face the challenge of utilizing entrepreneurial creativity to develop digital capabilities effectively. Although entrepreneurial creativity is widely acknowledged as a driver of innovation, its precise contribution to digital capability development within the context of digital entrepreneurship remains unclear. This research aims to fill this knowledge gap by investigating the relationship between entrepreneurial creativity and digital entrepreneurship. Additionally, we seek to understand the mediating roles of knowledge integration and dynamic capabilities in this relationship. We aim to employ a structured survey approach, gathering data from a diverse sample of organizations involved in digital model entrepreneurship. The practical significance of this study is twofold. Firstly, the findings offer practical insights to entrepreneurs and organizational leaders, guiding them on how to leverage entrepreneurial creativity to enhance their adaptability, innovation, and competitiveness in the digital era. Secondly, this research contributes to the existing literature by shedding light on the role of entrepreneurial creativity in digital capability development. As such, it offers theoretical insights that provide a foundation for future research endeavors in this area. Looking ahead, future research may explore the cognitive dimensions of entrepreneurial success in digital entrepreneurship, delve into boundary conditions and contextual factors that influence these relationships, and further expand our understanding of these dynamics within different organizational settings. Overall, this study endeavors to elucidate the intricate relationship between entrepreneurial creativity and digital entrepreneurship while exploring the mediating roles of knowledge integration and dynamic capabilities. Through theoretical and practical insights, this research offers a roadmap for organizations aiming to thrive in the digital age by harnessing creativity to develop essential digital capabilities.

Keyword: Innovation Digital Entrepreneurship Dynamic Capabilities

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FA

Effect of Controlling Owners on Firm Performance among listed entities from India

***Rishabh Goswami (Indian Institute of Technology Madras)**
Arun Kumar Gopaldaswamy (Indian Institute of Technology Madras)

This study aims to examine the impact of controlling owners on firm performance. For the purpose of analysis, the study uses a sample of 1072 NSE-listed non-financial firms pertaining to the financial years 2010-11 to 2021-22. Thus, the dataset for the study comprises a balanced panel of 12864 firm-year observations. It was found that the sample suffered from heteroscedasticity, autocorrelation, and cross-sectional dependency, and therefore the Panel Corrected Standard Error Model (PCSE) was found to be efficient for the study. Three findings emerge from this study. Firstly, a non-linear relationship (cubic) was found to exist between ownership concentration by the largest owner and the firm's market performance. Secondly, it was observed that the identity of the controlling owner influences firm performance, and firms with individuals as the controlling owners report adverse influence on firm performance compared to the other ownership identities. Thirdly, the results indicate that relative to non-individual owners, increasing shareholding concentration by individuals is associated with adverse effects on a firm's market performance.

Keyword: Ownership Structure, Ownership Identity, Ownership Concentration, Controlling Owners, Firm Performance, Firm Value

**"Navigating Technology and Leadership: A study on ethical resilience,
Adoption climate and virtual tool effectiveness"**

***Parul khanna (IIM Ranchi)
Prof. Manish Kumar (IIM Ranchi)**

Scarcely did covid-19 pandemic engulf the world in its colossal fire when the businesses were left no alien to adapt to the new normal. Resilient were those, on the brighter side of the spectrum, whose operations already dotted in the technological matrix. Unfortunate were those, on the darker side of spectrum, who were thereby compelled to digitalise their operational matrix. As such, the relationship between technology and organisational performance has widely been examined with positive implications. However, the anchor to the intensity of technological penetration in an organisation rests with leader. With power to either embrace or reject technology, the leader decides the path and efficiency of the subordinates. The width of the technology acceptance window also depends upon the Leader's ethical typology. Hence, this study seeks to investigate the correlation between leadership technological competence and Subordinates' technological performance and competence, while considering the moderating effect by leader's ethical positioning. However, with the surge of advanced-level tools and Artificial Intelligence, the organisational technological matrix has not only evolved but also complexified; hence examining the impact of these novel tools becomes essential. Thus, this study also examines the association between Leadership Technological acceptance and Subordinates' technological performance and competence, with a specific focus on the moderating role played by these technological advancements. Ethical typology or ethical positioning of a person is diversified into four categories: Absolutists, characterised by their adherence to strict moral standards and minimal harm to others ; Situationists, identified as idealistic contextualists, who prefer minimising harm to others than reliance on moral standards; Subjectivists, characterised by their lack of adherence to moral standards at the same time avoidance of harmful consequences to others; Exceptionists, characterised by their conventional behaviour to tolerate exceptions to moral rules when benefits are greater than consequences; Inferring, hypotheses are: Resilient leadership, with a situationist ethical approach, moderates the relationship between Leadership technological competence and subordinate technological performance by promoting adaptability and context-driven decision-making. Likewise, Resilient leadership, through a situationist approach, moderates the relationship between leadership and subordinate technological competence by promoting adaptability and ethical consistency. From technological adoption climate to DSS Enabled systems, various factors moderate the relationship between technological leadership competence and subordinates' technological competence or performance. Thus, the hypothesis posits that a favourable climate for technological adoption can operate as a moderating influence on the correlation between a leader's technological acceptance and the technological performance of their subordinates. This is achieved by creating an environment that fosters effective technology utilisation. Moreover, the other hypothesis states that the relationship between Leadership technological acceptance and subordinate technological competence is moderated by virtual tool effectiveness

Keyword: technological competence, leadership, resilient leadership, technological adoption climate, digital environment, situational adaptability.

Knowledge Management Sustainability- What? Why? And How?

***SHIVANGI TIWARI (IIM BODHGAYA)**

The paper is an attempt to build the foundation of Knowledge Management Sustainability by tracing the meaning and conceptualisations of the Knowledge Management System (KMS). The paper summarises the critical needs of KMS and argues the scope of making the system sustainable in today's information-system-driven world (Gupta et al., 2021). Subsequent to conceptualising the phenomenon, the paper's basis revolves around the causes and antecedents of Knowledge Management (KM) sustainability. Consequently, after describing sustainable KM's effects, the factors contributing to its development are examined. Moreover, a framework is proposed as a solution to set the way to achieve KM sustainability. The study is developed with a systematic literature review method (Mengist et al., 2020) with a narrative analysis method (Ferrari, 2015). The papers reviewed were related to Sustainable Organisational Learning, Knowledge Management, Organisational Learning, and Knowledge Management Sustainability. They were extracted and analysed from the Scopus database as well as Google Scholar. Some seminal works are also added to the literature review database through the snowball sampling method (Wohlin, 2014). The paper is divided into three parts. The first part focuses on formulating an understanding of the concept of Knowledge Management Sustainability on the basis of borrowed definitions of robust knowledge, sustainable organisational learning, knowledge sustainability, etc. ". The second part discusses the impact of developing a sustainable knowledge management system. How it will benefit the organisation, and why they should work in this direction. The third part of the conceptual paper finally proposes a framework to achieve sustainable KMS. The well-established KM Triad (Massey, 2002) has worked as a ground for the development of the proposed framework. Knowledge Management itself is an emerging field, with its inception dating back around two decades only. The paper's novelty lies in the proposal of making the system sustainable to withstand the changing external and internal forces of an organisation. No previous work was found on KM sustainability, so a new definition had to be proposed for the coined concept. The paper not only summarises the previously discussed and proven impacts and factors of KM but also proposes a new framework integrating the KM Triad, KM processes and its factors.

Keyword: Knowledge Management, Knowledge Workers, Sustainable

Is Financial Integration Beneficial for Indian Economy?

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The study empirically investigates the potential benefits of financial integration (FI) in the Indian context from 1996Q2-2019Q4. Using Newly Constructed Quarterly Financial Integration Index, Structural Break Unit Root Test, Autoregressive Distributed Lag Model (ARDL), and Dynamic Ordinary Least Square (DOLS) Method, we find: (1) FI positively promotes consumption risk-sharing, (2) FI enhances economic growth, and (3) FI reduces growth volatility. Further, the empirical findings affirm the crucial role of interaction effects in realizing-enhancing and reducing volatility benefits of FI.

Keyword: Financial Integration, International Risk Sharing, Economic Growth, ARDL, Interaction effects

“Reimagining Globalization: The power of Digital Interconnection in a Deglobalizing World.”

***ARPITA HAZRA (BIMTECH)**

The concept of globalization, once characterized by the free flow of goods, capital, and ideas across borders, is undergoing a profound transformation in the 21st century. In recent years, we have witnessed a resurgence of protectionist policies, nationalism, and anti-globalization sentiments, challenging the traditional foundations of globalization. Some argue that we are experiencing a phase of deglobalization. However, this research paper contends that amidst these tumultuous changes, the power of digital interconnection is emerging as a dynamic and transformative force reshaping the landscape of global interactions. Historically, globalization can be traced back to the ancient Silk Road and the age of exploration, when people, goods, and cultures traversed continents, creating networks of trade and diplomacy. Over time, the industrial revolution further intensified globalization by facilitating the movement of goods and capital across borders. The establishment of international institutions and treaties like the United Nations and the World Trade Organization (WTO) aimed to foster cooperation and economic integration on a global scale. These developments formed the bedrock of 20th-century globalization. Nevertheless, contemporary challenges are testing the resilience of this global order. The rise of protectionist policies, exemplified by trade wars and Brexit, reveals a growing skepticism about the benefits of globalization. Populist movements have surged in numerous countries, fueled by grievances related to job displacement and cultural anxiety. The COVID-19 pandemic, with its disruptions to global supply chains and travel restrictions, further underscored the vulnerabilities of our interconnected world. Amidst these challenges, the digital revolution has emerged as a counterforce, reinventing the concept of globalization. Digital technologies, such as the internet, social media, e-commerce platforms, and data analytics, have fundamentally altered the way we communicate, conduct business, and share information. They have created a global digital network that transcends geographical boundaries, connecting individuals, businesses, and governments in ways never before imaginable. However, it's important to acknowledge the existence of a digital divide. While the potential benefits of digital interconnection are enormous, disparities in digital access, connectivity, and infrastructure persist across the globe. This digital divide has the potential to exacerbate existing inequalities and hinder the realization of a truly interconnected world. Bridging this gap remains a critical challenge.

Keyword: Globalization Digital Interconnection Deglobalization Digital Technologies Digital Economy E-commerce Cross-Border Trade Digital Platforms Cultural Exchange Information Flow

Green Bonds in India: Trends, Barriers and Future prospects

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Green bonds play a very crucial role in sustainable finance to achieve the 2030 Agenda for Sustainable Development Goals (SDGs). The study aims to analyze the current trends, challenges, and potential of green bonds in India. The research is based on a descriptive study employing secondary data sources. The study demonstrates an increased trend for green bonds, although their growth is impeded by several barriers, such as limited awareness, a lack of standardization, a higher cost of issuing, green washing, less attractive investor base, the dominance of rupee bonds, project verification and reporting, etc. The study concludes that despite these challenges, green bonds have the potential to address global challenges such as financial resource scarcity, attractive investment options for green finance, and mitigate climate change.

Keyword: Green bonds, Sustainable finance, Climate Change, Sustainable Development Goals (SDGs)

Cross-border Collaboration in Innovation Contests: Resource Mobilization and Solution Quality

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Innovation contests have gained increased attention in recent years because of their unique ability to attract global audiences to solve complex problems. Given the global attention these contests received, they facilitate cross-border collaboration among participants in their quest to find the best solution. The current study delves into the intricacies of this cross-border team collaboration in Innovation Contests. On the one hand, such collaboration can activate a diverse group of participants, bringing more perspectives, novel ideas, and improved learning for the participants. On the other hand, however, mobilizing such cross-border collaborations remains a crucial concern. This is mainly because participants face challenges ideating on potential solutions and then implementing those ideas effectively. Moreover, these are time-bound contests, and teams are competing with other participants as well to provide the best solution. In this regard, cross-border collaboration not only has to be mobilized on time but must also ensure that such collaborations lead to quality outcomes. Firstly, we focus on understanding cross-border collaboration's efficacy in mobilizing team resources. Secondly, we focus on the output quality generated by mobilizing team resources for global teams. To empirically investigate these, we analyze data from a prominent innovation contest hosting platform focused on data science and machine learning challenges. This platform has participating organizations across the globe that post challenging problems seeking solutions. Participants can choose from a broad theme of problems including but not limited to data science for healthcare, context-specific generative AI modeling, and machine learning for social good. The dataset contains 3,80,000 data points of team participation information across 2700 contests between the years 2011 to 2023. We notice that less than 5% of the participating teams across contests are collaborating globally. However, our empirical analysis shows that despite the lower acceptance of cross-border collaboration amongst the participant pool, these teams extend significantly higher efforts ($\beta = .0531, p < .001$). This suggests that the teams collaborating globally are effectively able to mobilize their resources, as is evident from the active participation. Next, we check whether this mobilization leads to quality solutions. The analysis reveals that higher mobility in general does not ensure solution quality, it rather has a backfiring effect ($\beta = -.0223, p < .001$). However, for globally distributed teams, a higher mobility of resources leads to better solution quality ($\beta = .0360, p < .001$). This, we argue, is because of the diverse attention brought forward by cross-border collaboration coupled with the effective mobility of team resources. Finally, this study offers significant insights for literature, policy making, and practice on the role and potential of cross-border collaboration in innovation contests.

Keyword: Innovation Contests, Cross-border collaboration, Resource Mobilization, Solution Quality

CONTEMPORANEOUS IMPACT OF MARKET SENTIMENT ON STOCK RETURNS: A SECTORAL ANALYSIS

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ABSTRACT Purpose: Investment diversification serves as a strategy to mitigate the inherent risks associated with investments while simultaneously providing exposure to several different market sectors. As various sectors have different temperaments with sentiments, Certain industries are more susceptible to sentiment, while others demonstrate a lesser degree of impact. Thus, the primary objective of this study is to develop a sentiment index and examine the potential impact of sentiment on various sectors based on their risk disposition. **Design /Methodology/Approach:** The study collected monthly data of the two major stock market indices of BSE and NSE, all sectoral indices of the Bombay Stock Exchange, and proxies for market sentiment from April 2008 to June 2023. The research utilized Principal Component Analysis (PCA) to develop a composite sentiment index using proxies. Further, the study utilized OLS regression to examine the influence of sentiment on stock return. **Findings:** The correlation between change in sentiment and stock returns was significant and positive. Sectors such as Realty, Metal, Industrial, Finance Services, and Commodities have a more substantial impact on change in sentiment as these sectors frequently exhibit cyclical patterns and are closely connected with economic circumstances, they are more prone to market volatility. And sectors like Teck, Health, IT, and FMCG sectors have a relatively lower degree of sensitivity towards fluctuations in sentiment because they are considered non-cyclical sectors. Hence, less prone to volatility. **Practical Implication:** The institutional investor would benefit from this outcome as they own significant market shares and need to understand the current market sentiment in order to make investment decisions. It can assist policymakers in understanding how mood can impact the economy based on risk beta. It is possible to design a more effective investment and portfolio diversification strategy in light of the possibility that elevated sentiment may result in greater profits. **Originality:** This study examines the influence of sentiment on stock market returns over all sectors which was not considered before. This study's unique aspect is to investigate influence of sentiment on sectoral stock return based the risk disposition(beta). Fear index VIX and technical indicators such as OBV, MACD and CCI were utilized form sentiment index. This study aims to bring originality and depth to our understanding of how market sentiments impact stock returns based on the risk beta.

Keyword: Sector, Principal Component Analysis, Stock Market Return, OLS Regression, Sentiment Index.

Arms trade - the deficit politics and illicit economics

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In recent times, India has remained as the largest importer of arms in the world. The Stockholm International Peace Research Institute (SIPRI) data shows India's share in the world's arms import in the last five years, remains at 11%. India's dominance in import cannot be overemphasized considering India, despite a 21% decline in imports between 2012–16 and 2017–21 remained as the world's top importer of weaponry in 2022. This distinction can be termed as 'dubious' when contrasted with India's rank in development indicators like human development index (HDI). As per the 2021/22 Human Development Report of United Nations Development Programme, India occupies a rank of 132 amongst 191 countries. Globally, India's rank has hovered in 120s or 130s in HDI which is composite index of health, education, and a decent standard of living proxy by income. The characteristics of 'high in arms import and low in development' is also true for quite a few developing economies including for instance, Pakistan, which is the eighth largest arm importer in the world and its latest HDI rank is 161. The low HDI rank indicates countries need to give priority to developmental needs of ensuring health, education, secured livelihood, and a decent standard of living to all its citizens. Yet, these economies divert significant portion of their budget on military expenses to address the threat perceptions emanating out of regional tensions. In the pursuit of maintaining their own security and supremacy in the region, they tend to procure as much arms and ammunitions as possible, both through indigenous production and imports. When one country steps up its import, it has reactionary effects among its foes, and they respond by buying more arms. Thus, proliferation continues resulting into arms race. Arms race persists as the demands from importing countries are met by supply of arms by countries, which produce in excess of their own needs. Over time, more and more countries bought and sold arms in international market and the arms trade volume keeps on the rise without any end. In this backdrop, the paper looks into the theoretical foundation of arms race. The idea of positional goods puts forward by Fred Hirsch, the Austrian-British economist in his seminal work *Social Limits to Growth* gives a plausible explanation of arms race. Being a positional good, what matters for any country not the absolute possession, but how much more relatively it has from its adversaries. As positional good loses its value when becomes universal, in the same sense, the day any country's adversary has the same level of arms, its volume of arms appears to be nothing and it yearns for more arms. The paper highlights countries which have deviated from this symptom and finds political will as the main drive towards the same. Also, the countries that are trapped into this symptom of positional goods are in general showcase a nexus between economics of the arms trade and political authorities. Absence of global institutions fosters the conditions of arms trade. The study concludes with finding policy instruments for reducing arms trade, and thereby overcoming one of the greatest challenges of the century.

Keyword: Positional goods, Arms race, Defense budget

Impact of Fintech and Financial inclusion: Bridging the gap (Case study of Asian Countries)

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Santosh Sahu (Dr Harisingh Gour Vishwavidyalaya Sagar Madhya Pradesh)**

Financial inclusion plays an important role in the growth of any economy and it is directly related with financial services and products available to each and every individual and community irrespective of their economic status, geographical location or social background. In this modern era of digitization, well-being of an individual is largely depending on the economic participation and financial security hence financial inclusion becomes a key factor of ensuring growth and development as it removes the barriers from availing all financial services required for the livelihood. The financial access plays a pivotal role in supporting the daily lives of individuals and also the growth of businesses. It enabling them to effectively plan for both long-term aspirations and unforeseen challenges. By having access to financial services, like bank accounts, they are more likely to use other helpful services like loans and insurance. This can make it easier for them to start businesses, invest in education and healthcare, and be prepared for unexpected financial problems. Having good financial access can improve people's lives and make their communities stronger.

There are many studies which has shown that there is a relationship between the financial development, financial inclusion and economic development. The World Bank Group also recognized that the financial inclusion plays a vital role in reducing extreme poverty and promoting shared prosperity. The regulatory authorities from different part of the world have kept the issue of financial inclusion in front and making the policies to improve financial inclusion. In most of the economies, the financial institutions and markets plays an important role in promising the financial inclusion. To assure the financial inclusion, financial institutions allocate the financial resources among the household and firms to reduce the income inequality which ultimately become a driving force for economic growth.

In last decade, the fintech has emerged as transformative force with the potential to revolutionize the existing financial services by introducing modern technology and innovations in Fintech industry. It has helped to offer several opportunities to overcome barriers of financial inclusion and close the remaining gaps by taking advantages of the increasing penetration of mobile technology. These Fintech companies does not impact only to cater the financial services to individuals but also creating new and innovative financial business models and financial products in different financial segment. By leveraging the new technology in the field of finance, it has improved the accessibility of financial services to the underserved and unbanked population. In payment segment, it has introduced digital payment solutions such as digital wallets and mobile payment apps, facilitated microloans and peer to peer lending, harnessing blockchain and cryptocurrencies for cross border transactions, offered several banking and neo-banking services with simplified account opening processes and has enhanced financial education through educational resources and tools. Additionally, insurance companies have extended their insurance products to those previously excluded from the market and helping mitigate financial risks. The fintech model is also generating alternative data sources and advanced algorithms for credit scoring has

allowed accessing credit facilities to people without traditional credit histories. The widespread use of smartphones has made fintech services to accessible to people in remote areas.

Apart from the multiple dimensions of Fintech sector to promote financial inclusion, the outcome is still a drop in the ocean. According to the Global Findex database, despite the crucial role of financial inclusion and recent gains made in financial inclusion, 1.7 billion adults worldwide still do not have access to formal financial services, and 7,60,000 of those with access still do not use them. Reasons often given for not having or using financial institutions account include high cost, distance and documentation requirements. Many households and firms have been excluded from formal financial market due to several reasons like limited infrastructure, particularly in rural and remote areas, poses a significant barrier to accessing formal financial services. Additionally, individuals with low incomes or living in poverty often struggle to meet the requirements for opening and maintaining bank accounts. Fintech startups are the new hope to address these challenges of financial inclusion.

When it comes to Asia, Fintech firms faced a challenging year on a global scale in the previous year, with increased inflation and rising interest rates leading investors to reduce their involvement in the sector.

Significant segments of the industry faced challenges in securing funding, resulting in substantial reductions in valuations. An illustrative example can be seen in the case of Klarna, the Swedish buy now, pay later provider, which witnessed a notable decline in valuation. In a 2022 funding round, the company's valuation was adjusted to \$6.7 billion, marking an 85 percent decrease from the previous year's valuation of \$46 billion. In a broader context, global fintech investment experienced a 50 percent reduction, amounting to \$75.2 billion, as reported by the analytics firm CB Insights.

However, fintech companies in Asia defied this pattern, with investments hitting an all-time high of \$50.5 billion last year, according to data from consultancy group KPMG. Despite the recent demise of the U.S.-based specialist lender Silicon Valley Bank, which has contributed to a more pessimistic global investor sentiment, the future of fintech in the Asia-Pacific region appears promising. As per HSBC, the collective financial wealth of Asia, encompassing bank deposits and investments, has nearly tripled from 2006 to reach \$140 trillion. Nevertheless, Bain, a consulting firm, reports that approximately 70 percent of Southeast Asia's population falls into the category of either having limited access to banking services or not having access at all. The evolution Fintech startups in financial sector is new concept and it is still growing and therefore it is important to examine There is limited research which has investigated whether Fintech can help in reducing financial exclusion. This paper is an attempt to contribute substantial analysis towards existing knowledge by investigating the relationship and impact of Fintech on financial inclusion focusing on Asian countries.

Keyword: Fintech, financial inclusion, panel data analysis

A model framework for harvesting benefit of Diversity, Equity and Inclusion in the education sector

***Ashwini Naik (Alliance University)**

Promoting diversity is instrumental in improving organizational productivity. The continual rise in the gross enrolment ratio is leading to increased diversity across various sectors. Notably, educational institutions are experiencing a rise in diversity among students, teaching staff, and non-teaching staff. Despite this trend, there has been limited attention given to the implementation of diversity, equity, and inclusion (DEI) practices in the educational sector. This research endeavours to assess the current state of DEI policies in higher education and subsequently proposes a comprehensive model. The goal is to establish an inclusive environment within educational institutions that leverages the benefits of a diverse population. The proposed methodology would be exploratory in nature. The developed model is anticipated to serve as a valuable resource for shaping future policies, refining teaching practices, and implementing developmental initiatives in the realm of higher education.

Keyword: Diversity, Equity, Inclusion, Higher Education institutions, India

Marketing Strategy and Innovation in a Global Market

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Dr. Manisha Joshi (Dean , IILM University)**

In an increasingly globalized marketplace, companies are fervently pursuing strategies to enhance their competitiveness, sparking a lively debate on the most effective international marketing approaches. Navigating the complexities of global market expansion necessitates a nuanced understanding of both external environmental factors and internal organizational dynamics. With the world's markets becoming more interconnected and global competition intensifying, adopting a global perspective in devising marketing strategies becomes imperative. This paper integrates ideas from existing literature to construct a comprehensive conceptual framework for formulating international marketing strategies, providing a foundational basis for cultivating global competitiveness. The central objective of this article is to shed light on how contemporary organizations can enhance their effectiveness by fostering the internal development of innovative capabilities among their members, including top management. Innovation here transcends traditional notions of high-tech breakthroughs and extends to encompass any substantial, transformative idea applicable to products, services, and corporate development. Effective planning to encourage innovation among the workforce emerges as a pivotal marketing strategy for enhancing competitiveness and, consequently, profitability. In this study, "globalization" refers to a multifaceted process characterized by growing social and cultural interconnections, political interdependence, and economic, financial, and market integration. This process is propelled by advancements in communication and transportation technologies, alongside trade liberalization. This paper contributes to the understanding of how marketing strategy and innovation play critical roles in a world where globalization is the driving force of change and competition.

Keyword: Marketing , Innovation, global enterprises v, competitiveness

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Advancing Transparency and Accountability: The Role of Sustainability Reporting in Social Sustainability.

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In an age characterized by a heightened awareness of environmental and social concerns, the practice of sustainability reporting has risen to prominence as a pivotal tool for organizations to convey their steadfast commitment to sustainable principles. These abstract places a specific focus on the dimension of social sustainability within the wider domain of sustainability reporting. Social sustainability is concerned with an organization's ability to address and harmonize the social aspects of sustainability. It encompasses various critical areas, including human rights, labor practices, community engagement, diversity and inclusion, and the overall well-being of employees and stakeholders. The effective practice of sustainability reporting with regard to social sustainability enables organizations to openly communicate their initiatives aimed at promoting the well-being and equitable treatment of all individuals affected by their operations. This abstract accentuates the increasing significance of social sustainability reporting and its role in enhancing both organizational transparency and engagement with stakeholders. It underscores the critical importance of employing standardized metrics, benchmarks, and compelling narratives to comprehensively capture the qualitative and quantitative dimensions of an organization's social sustainability efforts. As businesses progressively acknowledge the inherent connection between social sustainability and their long-term success, these abstract underscores the imperative for a holistic approach to sustainability reporting. Such an approach should not only encompass environmental considerations but also extend to the well-being of societies and individuals influenced by the organization's activities. In summary, this abstract offers a glimpse into the pivotal function of sustainability reporting in addressing the intricate concerns of social sustainability, fostering transparency, and advancing the broader objectives of sustainable development.

Keyword: Sustainability Reporting, Human rights, Well-being and Social sustainability

ROLE OF FEMALE LEADERS IN MAINTAINING INCLUSIVITY***Preeti Singh (IMI Kolkatta)****Soni Agrwal (IMI Kolkatta)**

This research paper provides insight in to the important role played by female leaders in nurturing and maintaining inclusivity at workplace.it explores how women bring distinct qualities to leadership that are essential for fostering an environment where all employees regardless of diverse background can thrive . Female leaders are shaping future of work by championing inclusivity as guiding principle. Till the day no work has been done to show how female specifically can address reduce subtle biases leading to inclusivity at workplace .The study adopts literature review to understand the mechanism through which organisation are championing changes in creating inclusive workplace . the study findings will help to understand Impact of female leadership on belongingness& identifying key leadership attribute in fostering inclusivity.

Keyword: Female leadership, Diversity, Equity, Inclusiveness, Performance, Satisfaction

Assessing Cross Sectoral Linkages: A Comparative Study of COVID-19, Russia-Ukraine Conflict, and Silicon Valley Bank Collapse on the Indian Stock Market

***P VAIRASIGAMANI (Pondicherry University)**
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VERSHA PATEL (Pondicherry University)

Abstract Purpose- The objective of this study is to examine the structural variations in the topology of sectoral indices within the Indian stock market during different crises. The nature and strength of interconnections among these sectors exhibit fluctuations over time. We aim to assess the level of interconnectivity between sectors during distinct crises, such as the health crisis resulting from the COVID-19 outbreak, geopolitical tensions arising from the Russia-Ukraine conflict, or financial turbulence triggered by the collapse of Silicon Valley Bank. **Design/Methodology-** Daily data is collected from the BSE website and segmented into four panels based on the successive occurrence of substantial events. These events include the onset of the COVID-19 pandemic occurred in January 2020, followed by the Russia-Ukraine War in February 2022. Subsequently, the Silicon Valley Bank Collapse occurred in March 2023. In conclusion, this study covers the whole period from January 2020 to August 2023. Employing the Time-Varying Parameter Vector Autoregression method, an extension of Diebold and Yilmaz's Spillover approach (2009, 2012, 2014), it discovers the dynamic interconnections among the market. **Findings-** These findings highlight a robust interconnection between sectors in India across the three successive events. The results demonstrate that the Auto, Capital Goods, and Realty sectors played a consistent role as net influencers during these periods. In contrast, the Bankex, FMCG, and Healthcare sectors were consistently net receivers. The Power, Information Technology, Teck, Metal, Oil Gas, And Consumer Durables sectors act as both transmitter and receiver in all the specific events as well as the whole period. **Practical Implications-** The practical implications of our empirical findings extend to portfolio managers, who can enhance their portfolio management strategies. By gaining insights into the shifting dynamics of industry-specific relationships within the financial market, portfolio managers can make well-informed adjustments to the allocation of industries within their portfolios. This valuable information equips them to make decisions that maximize portfolio performance while effectively managing risk. Furthermore, our research outcomes can be a valuable resource for policymakers, aiding them in the vigilant monitoring and proactive addressing of potential risks in the financial market. **Originality-** This study examines the effect of the three recent and consecutive on sectoral indices within an emerging economy like India. The crises under scrutiny encompass the global health crisis instigated by the COVID-19 pandemic, the geo-political crisis arising from the Russia-Ukraine conflict, and the financial crisis precipitated by the downfall of Silicon Valley Bank. Moreover, as per the author's knowledge, there are no comprehensive and comparative studies that have thoroughly examined the network topology of all sectors within the Indian stock market amid these crises.

Keyword: Sectoral connectedness, TVP-VAR, COVID-19, Russia-Ukraine, Silicon Valley Bank

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Going Beyond Bandura - Enhancing Employee's Cloud Competency using Connectivism

***Mayukh Mukhopadhyay (Indian Institute of Management Indore)**

This article explores Connectivism as a theory of learning and its applicability in the modern workplace, specifically in improving employee competence in cloud computing. The study employs a three-fold methodology. First, it evaluates Siemens' 2005 connectivism study, summarizing its main points and highlighting its contributions and limitations. Second, it compares connectivism with other relevant workplace learning frameworks. Finally, it offers managerial guidance through a case study involving three key players in two organizations undertaking a digital transformation project during a pandemic. The research emphasizes direct observation and document analysis. The significance of this research lies in its departure from the traditional focus on student learning in connectivism studies. Instead, it addresses the practical use of connectivism in enhancing employee learning within digitally connected workplaces, particularly for advanced technologies like cloud computing. The analysis provided in this article helps managers design effective learning modules to enhance employee competence without disrupting their existing workload. This article offers a unique perspective by making connectivism accessible to practitioners who often lack access to academic journals where such information is typically found. In the digital age, understanding and applying connectivism in the workplace can significantly benefit employee competence and organizational success.

Keyword: Connectivism, Learning in the flow, Hybrid Workplace, Cloud Competency.

THE INFLUENC OF MOOC (MASSIVE OPEN ONLINE COURSE) ON THE ACTIVIE LEARNING PROCESS OF GEN Z B-SCHOOL STUDENTS – AN EMPRICAL STUDY

***PREMA R K (Acharya Bangalore B-School)**

Arul Senthil B (Jansons School of Business(Autonomous))

Ravindran D (School of Management, Kristu Jayanti College (Autonomous))

Purpose In the 21st century digital world companies are so skill specific when it comes to hiring. Talent sourcing is one of the critical challenges of any organization because of the impact of happenings in the society. Organizations are rigorous and of course the learning patterns are also changing. (Ganesh, A., & Mogappagowda., 2017) explore that 39% employers struggle to find talent minds to best suit the work profile and 90% of jobs are skill-based. This paper attempts to examine the influence of Massive Open Online Courses among business school students, due to the pandemic. Further, it explores the mediation effect of competency gained and potential benefits of pursuing the MOOC course with respect to satisfaction. Design/ Methodology A structured questionnaire measures the response through an online survey. The sample size is 107, and the data is fed into SPSS for further descriptive and inferential analysis. IBM SPSS 26.0 and AMOS software was used in data analysis. Findings The result shows that MOOC courses help to enhance their competence and derive potential benefits. From the Structural equation model, it is observed that, potential benefits mediate the relationship between reason for pursuing MOOC course and their satisfaction level in the learning process. Practical Implications Covid 19 pandemic push the education sector to become more tech savvy. The pattern of learning changes and with the digital space students has plethora of opportunities to upskill themselves. As the industry demands, the future leaders have to enrich knowledge in various domains, it is indispensable for the business school students to prefer online courses to meet the corporate expectations. Originality/Value MOOC courses are familiar among higher educational institutes. This study focuses on the extent to which business school students are utilizing the online courses for enhancing their learning process to fit into the job market.

Keyword: MOOC Course, Competency, Technology, Business school students, Skills

Sustainable Strokes: A Comprehensive look at TATA Group environmental corporate social responsibility initiatives.

***Smita Gaikwad (CMS business school)**
Rajat R Chopdekar (CMS business school)
Keneesh Ramani (CMS business school)
Tarun Suvindran (CMS business school)

The study delves into Tata's Code of Conduct and Ethics, critically assesses its strategic CSR policies, and examines how CSR practices enhance the organization's reputation. It highlights Tata's multifaceted CSR initiatives spanning environmental conservation, employability, and women's empowerment, showcasing their transformative impact on society. Tata's unwavering dedication to ethical practices has not only enhanced its reputation but also set a high standard for global businesses, emphasizing their pivotal role in fostering sustainable and ethical practices for societal welfare.

Keyword: Corporate social responsibility, corporate governance, Sustainability, Ethics, Tata Group, Value.

Adoption of Digital Payments by Retailers: Trends and Challenges

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The growing prevalence of digitalization has made the integration of digital payment systems a significant area of focus for enterprises. This technology provides a variety of appealing features, including ease of use, simplicity, and accelerated payment processing, that exceed the capabilities of manual or traditional payment methods. It optimizes financial procedures, decreasing administrative expenses and minimizing hazards linked to the management of physical currency. Verifiability of transactions aids businesses in maintaining accurate records. Cashless transactions expedite the availability of funds for businesses due to the electronic processing of payments. Consequently, it optimizes the effectiveness of cash flow management through the reduction of the temporal lag associated with currency deposits and clearance, thereby empowering organizations to promptly meet their financial obligations. Developments in digital payment systems, which are now the preferred method of transaction, have significantly facilitated the exponential growth of the online marketplace. The surge, in conjunction with the expanding requirements propelled by electronic commerce, led to substantial market volumes and profits, thereby providing a further boost to the growth of electronic payment systems. While it is crucial to examine the variables influencing the acceptance of digital payments, it is equally important to investigate the subsequent outcomes following adoption. This outcome, in conjunction with other variables, will determine the future adoption and extent of utilization of digital payments by businesses. While it is indeed accurate that utilizing digital payments offers numerous benefits to businesses, it is not exempt from encountering issues. Addressing these issues is crucial to ensure the continued adoption and further growth of digital payments within the business. This will also instill confidence in retailers who may be hesitant to adopt the system. This study seeks to investigate the retailers' actual experience with various digital payment methods, with a specific focus on the challenges they encountered throughout their journey. Therefore, this study utilizes a semi-structured interview methodology. This will enable us to dive deeply into the experiences encountered by retailers and will provide us with valuable insight into the actual circumstances surrounding the utilization of digital payment technology. This research aims to reconcile the disparity between theoretical knowledge and the practical application of technology. Policymakers, service providers, and other stakeholders will benefit from this research by learning about the issues that need to be addressed in order to increase the rate of adoption and usage of digital payments. In the end, this research attempts to raise the amount of digital payments in order to help the nation reach its goal of having a cashless economy.

Keyword: Digital Payment, Retailers, Challenges, Adoption

Rollover Risk and Systemic Risk Exposure of Shadow Banks

***V. Ravi Anshuman (IIM Bangalore)**
Rajdeep Sharma (S.P. Jain Institute of Management & Research)

We investigate the relation between rollover risk and systemic risk exposure in the shadow banking sector. Our sample consists of hand-collected data from annual reports of retail non-bank financial companies (Retail-NBFCs), which constitute a significant part of the shadow banking sector in India, and commercial paper holdings of liquid debt mutual funds (LDMFs), which are a key source of financing for Retail-NBFCs. In 2018, Retail NBFCs experienced a sharp increase in rollover risk following defaults by subsidiaries of Infrastructure Financing and Leasing Services (IL&FS). We use this empirical setting to construct a rollover risk measure and show that it is more informative about systemic risk exposure than existing proxies. We also show that systemic risk exposure of Retail-NBFCs is positively related to our measure of rollover risk and negatively related to the level of liquidity buffer in the LDMF sector; furthermore, we show that the impact of rollover risk on systemic risk exposure is less adverse when liquidity buffer in the LDMF sector is high.

Keyword: Non-Bank financial companies, Liquid debt mutual funds, Rollover risk, Liquidity buffer, Systemic risk

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SHHC

Microsoft's Path to Corporate Excellence Enabling through Ethics and CSR practices.

***Dr. Saurabh Srivastava (CMS B School Bangalore)**
MANJUNATH MALLAPPA DESAI (CMS B School Bangalore)
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This paper aims to provide a complete analysis of the corporate governance mechanism, with a primary focus on the Code of Conduct/Ethics, and evaluation of the Strategic Corporate Social Responsibility (CSR) policies practiced by Microsoft Corporation. The report examines Microsoft's CSR practices and assess the impact that CSR has on the organization's reputation. The analysis is based on secondary data, which include Organizations website and review of peer-reviewed articles.

Keyword: Ethics, CSR, Social responsibilty

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MKT

Investigation into Brand Community across various Social Media Types: A Netnographic approach

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Building a brand community has emerged as a highly effective strategy in relationship marketing for numerous firms. Social media platforms have become a favored medium for brands to establish brand communities. However, limited research has been conducted to investigate the potential of different social media platforms. The study aims to examine the potential of different forms of social media to foster brand communities. The selection of suitable social media platforms is a significant brand decision because of variability in aspects such as brand community engagement and brand community characteristics across different types of social media. This study presents three distinct contributions: it examines the potential of building brand communities on different social media platforms, analyzes the variations in parameters such as engagement and characteristics among these brand communities, and investigates the underlying reasons for these variances across various types of social media.

Keyword: brand; content analysis; marketing; social media; netnography

GROWTH AND PERFORMANCE OF ESG FUNDS WITH BSE GREENEX BENCHMARK

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AJAY PRATAP YADAV (CENTRAL UNIVERSITY OF JHARKHAND)

RATNESH KUMAR YADAV (CENTRAL UNIVERSITY OF JHARKHAND)

Environmental and Social Governance (ESG) investing is becoming more popular on a worldwide scale, and India is seeing a rise in interest and understanding of sustainable and responsible investment strategies. The demand for ESG funds is anticipated to increase in the future due to escalating environmental and social concerns and governmental attempts to support ESG investing. In order to assess the risk-adjusted performance of Environmental, Social, and Governance (ESG) funds, this research examines their growth and performance using a variety of recognized indicators. Ten different ESG funds are compared to the BSE Greenex benchmark using Calmar, Sterling, Burke, Sortino's performance measure, and Information ratios. Assessments take into account the increase of assets under management (AUM) and contrast risk-adjusted performance with the fund's founding dates. According to the research, most of the assessed ESG funds performed better risk-adjusted in 2022 and have beaten the market portfolio ever since they were started. A deeper understanding of these ESG funds' consistent outperformance compared to the BSE Greenex benchmark can be gained from the thorough analysis they underwent, which was conducted in accordance with established risk-adjusted performance criteria. This analysis shows these funds' capacity to deliver returns both in the short and long term. This study provides insights into the performance and sustainability of ESG funds by utilizing a range of industry-recognized risk-adjusted performance metrics and taking AUM growth trends into account. The results demonstrate the funds' ability to generate competitive returns while adhering to environmental, social, and governance considerations. These results can be a useful tool for investors.

Keyword: Calmar ratio, Sterling ratio, Burke Ratio, ESG investments

Lithium-ion batteries - Possibility of a start up

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Lithium-ion batteries, which were successfully commercialized only 30 years ago, are now the most advanced power sources for portable electronic gadgets and the most promising option for energy storage in fixed or electric vehicle applications. Due to their broad use in so many different industrial and personal applications, its component parts must be recycled and used again. Lithium ion battery "recycling technology" is constantly being improved, however it is still in its early stages at the moment. In this report, we provide a comprehensive overview of Lithium Eco Systems, a leading provider of reusable lithium-ion batteries. We examine the company's key operations, market position, technological advancements, and future growth prospects. Lithium Eco Systems has demonstrated substantial growth, driven by its commitment to innovation, sustainability, and customer satisfaction.

Keyword: Lithium-ion batteries, recycling

Coupon Promotions in Japan: Discounting Propensity Modeling using Ensemble Learning

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Japanese consumers are one of the savviest consumers. This makes this market one of the most competitive markets. Firms offer promotions and discounts to attract customers. In this regard the role of discount aggregator service has become increasingly important over the years. A discount aggregator is a valuable online tool or service that helps consumers find the best deals and discounts available across various products and services. These platforms gather information from a wide range of sources, including retailers, e-commerce websites, and coupon databases, to compile a comprehensive list of cost-saving opportunities. Users can search for discounts on specific items or browse through various categories, allowing them to make more informed purchasing decisions while saving money in the process. Discount aggregators streamline the process of hunting for deals, making it easier for consumers to stretch their budgets and enjoy significant savings on their favorite products or services. One of the challenges is to find what drives the usage and satisfaction of these discount aggregators and how is it related to the coupon usage and conversions. In this regard the availability of data has been a big challenge. However, based on the dataset with over 22,873 transactions, we propose to answer these questions. Further we employ different methods as a part of the ensemble learning process to prescribe an optimal analytical modeling to operationalize the same.

Keyword: Discount Coupons, Promotion, Ensemble learning, KNN, decision tree

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FA

The Impact of Financial Literacy on Investment Decision: A Comprehensive Analysis of its Influence on Investors Attitude, Behavior, self-image and Personal Needs

***VENKATESAN RANGANATHAN (Government Arts and Science College)**

The aim of this study is to shine new light on these debates through an examination of financial literacy influence on their investment decision. The next objectives of this research are to determine whether the financial literacy offered to Indian investors is within the accepted level. To measure financial literacy, the independent variables are financial attitudes, and financial behaviour. To measure the investment decision the author employed the following independent variable; self-image, accounting information, advocate information and personal needs of investors in India. Data are collected from Indian investors, using a self-administered questionnaire through Google form. All multiple-item scales in this study were measured on a five-point Likert-type scale. Current sample size is 317. Data analysis used SPSS and measured the level of financial literacy and investment decision. Financial attitudes and financial behaviour significantly was found to affect financial literacy. Financial literacy significantly was found to affect investment decisions.

Keyword: Financial literacy, Investment decisions, Behavior, Attitude, Self-image, Personal needs

Optimizing the process parameters of an assembly process – A case of aviation Industry

***Sachin Modgil (IMI- Kolkata)**
Rohit Kumar Singh (IMI-Kolkata)

The present study focus on solving the problem of process optimization, where ABC is the supplier to XYZ Company. The customer firm has shared the problem in the supplies of ABC. After complaint received, two round of brainstorming has been conducted to identify the main causes. After identification of the main causes, the factors and factor levels has been revealed by operators on the floor. Simultaneously, the measurement system analysis of the identified processes has been checked for internal error. Then an eight step methodology has been deployed to predict and validate the settings through experimentation on the floor in ABC Company. After validation, it is found that customer complaints has been reduced from 15 to 9 to 10 on an average per million. Finally, the study quoted the limitations and scope for future research.

Keyword: Process Optimization, Assembly, Aviation Industry and Taguchi

Cryptocurrency Investment in The Digital World - A Deterministic Model of Willingness Among Indian Investors

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Arulmurugan Velayutham (Pondicherry University)

Abstract Purpose: This research seeks to address the growing concern about the speculative and volatile nature of cryptocurrencies and the associated risks, particularly for inexperienced investors who are vulnerable to financial losses. Despite extensive risks, there is a notable trend of cryptocurrency investment among Indian investors. Hence, to ensure the protection of these investors and the establishment of effective regulations safeguarding them from potential harm, it is crucial to gain a deeper understanding of the factors influencing their investment willingness. Consequently, this research aims to construct and validate a comprehensive research model investigating the determinants of cryptocurrency investment willingness among Indian investors. **Design/methodology/approach:** This study developed a cryptocurrency investment willingness scale using a five-stage approach. Accordingly, the first stage involves qualitative interviews with cryptocurrency investors to identify key investment willingness variables. Further, the domain experts assessed the identified variables for relevance, appropriateness, the rationality of the scales used in the measurement and clarity of the statements. Furthermore, a pilot study and pre-test were undertaken with investors residing in the southern states of India to enhance the survey instrument. Subsequently, the scale and questionnaire were refined, and data collection was conducted through convenient sampling from 239 cryptocurrency investors. Finally, to validate the proposed model in this research, this study employed exploratory factor analysis and built a multiple regression model. **Findings:** This study introduced an analytical framework called the 4Cs model, which examines the critical factors impacting individuals' willingness to invest and trade in cryptocurrency. In addition, the findings indicate that investors place more value on confidence, comfort, and clarity than on consciousness when making investment decisions. Furthermore, the research revealed a significant pattern among individuals below 30 who are primarily unemployed, implying a notable tendency to engage in cryptocurrency investment activities. **Practical implications:** To enhance the safety and knowledge of cryptocurrency investors in India, the government should launch a public education campaign in collaboration with stakeholders. Further, this campaign should focus on educating potential investors about the risks and rewards, emphasizing responsible practices. Additionally, SEBI should establish regulations for exchanges and wallets to ensure investor protection and security. Furthermore, exchanges should offer educational resources, while wallet providers should prioritize safety with features like two-factor authentication and audits. Accordingly, these efforts will create a safer and more informed environment for Indian cryptocurrency investors. **Originality/value** While previous research has primarily concentrated on analysing the size and growth of the cryptocurrency market and its broader implications on the global financial system using secondary data, this research introduces a distinctive perspective. It pioneers an investigation from the viewpoint of cryptocurrency investors to discern the factors that underpin their decision-making processes. Accordingly, this research takes a pioneering step by developing and validating a novel research model. This endeavour not only contributes fresh insights to the field but also

serves as a foundational platform for future researchers, enabling them to explore the factors influencing investors in their decisions to invest in cryptocurrencies.

Keyword: Cryptocurrency, Investment willingness, Indian investors, Research model development, Factor analysis

Capital Flows: Pipes, Structural Factors, and Policy Actions_04072023

***Rajdeep Sharma (S.P. Jain Institute of Management & Research)**

Using panel quantile regressions, we model the entire probability distribution of short-term aggregate capital flows (1-2 quarters ahead) for 29 emerging economies from 2000 to 2018. This helps us investigate the role of the structure of the global financial system, domestic institutional structures, and policy actions in insulating emerging economies from large swings in capital flows during adverse global financial conditions. Our results show that these variables have heterogeneous effects on the distribution of capital flows, which are more pronounced in the left tails. We find that higher foreign exchange reserves shield emerging economies from large outflows by non-residents during adverse global financial conditions, while a higher share of foreign exchange-denominated debt has the opposite effect. Higher share of foreign-exchange denominated debt and inflation targeting policies induce larger repatriation of capital by residents following global financial shocks. Flexible exchange rate regimes, greater financial development, and better institutional quality are associated with larger inflows by non-residents, independent of global financial conditions. Macroprudential policies and capital controls mitigate the sensitivity of capital flows to global financial shocks, primarily affecting banking and, to a lesser extent, portfolio (debt and equity) flows. We do not find evidence of spillovers of macroprudential policies, whereas tighter capital controls generate spillovers to other emerging economies with similar level of financial development.

Keyword: Capital flows, Pipes, Structural factors, Policy actions, Spillovers, Emerging markets

Impact of Technology on Healthcare Facilities, Its Affordability And Stress On The Customers In Indian Market

***Alok Kumar Singh (Indian Institute of Management Nagpur)**
Prashant Gupta (Indian Institute of Management Nagpur)

In the last decade or so, there has been a major intervention of technology on all the facets of life. A major impact has been observed in the field of Healthcare facilities. A lot of new machines which helps in diagnosing and treatment of certain diseases has evolved. To name a few MRI and ICU facilities etc. These facilities are available in tier 2 and tier 3 cities as well. The affordability of these facilities specially for lower income group people is difficult. However, when any emergency comes, these people rush to the hospitals and are being suggested to use these facilities as a part of the treatment. This leads to stress on the relatives of the patients. They don't want to leave the hospital without treatment neither they are comfortable paying the heavy charges. The situation is more complicated in countries like India where the concept of health insurance is less known and adopted by common people. The current work has tried to study the phenomena and after effects of a costly treatment and its impact on the mental well being of the patients and their relatives. The paper has also explored the relationship between any such incidence and its impact on the behavior of buying a health insurance policy.

Keyword: Technology, Healthcare, Cost of Treatment, Mental Wellbeing

Effect of supply chain management on operational performance in Bishoftu automotive engineering industry

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Rajwinder Singh (School of Management Studies, Punjabi University, Patiala.)

This study aims to investigate the effect of supply chain management (SCM) on operational performance in Bishoftu Automotive Engineering Industry, Bishoftu, Ethiopia. Based on literature reviewed twelve factors were identified and hypotheses were developed and tested. In this study independent variables are customer relationship, level of information quality, postponement, extent of outsourcing, product modularity, process modularity, dynamic teaming, operation systems responsiveness, logistics process responsiveness, supplier network responsiveness and dependent variable is operational performance (OP) (i.e., price, quality, delivery, time to market). Questionnaire (i.e., Five point Likert scale) survey is conducted to collect data from the target population from managers in the different departments, operational employees working in eight factories under industry and auto spare parts suppliers for the industry. Simple random sampling was used to select respondents in factories while purposive random sampling was used to select suppliers to determine the sample for the study. Collected data were analyzed by using descriptive and inferential statistics (i.e., mean, standard deviation, factor analysis, correlation and multiple regression analysis) with the help of SPSS version-26 to determine the effect of SCM practices on operational performance. The study revealed that customer relationship, extent of outsourcing, process modularity, dynamic teaming, and supplier network responsiveness have positive effect on OP of case industry. Correlation and regression analyses that demonstrate the significant linkage between SCM practices and OP are confirmed in this study. Model summary results revealed that $R=0.83$, $R\text{-square}=0.70$, $\text{Adjusted } R\text{-square}=0.70$ indicating regression model as a fit. Supplier network responsiveness, customer relationship, and process modularity as SCM practices are found to be the significant predictor for high OP. The first limitation is the relatively one industry was focused due to lack of time, and resources. These constraints can be overcome in future works by collecting more data in diverse industries and countries to re-examine the framework. Furthermore, although larger sample size more than 500 respondents was collected, further other statistical methods such as path analysis and structural equation modeling can be applied, which would provide interesting results. This study provides empirical evidences that practitioners can use to improve a specific type of performance, especially in the context of emerging economies. In a turbulent and unpredictable business environment, it is emphasized that SCM practices should be extended at industry 4.0 level to utilize the capabilities of external partners. In Ethiopia manufacturing industry, implementation of such practices as discussed above would lead to high level of operational performance. The concepts of SCM as well as its effect on OP have not been fully studied, especially in context of a developing country such as Ethiopia. Through extensive literature review, this study proposes and tests an analytical framework that characterizes SCM into practices as discussed above. Subsequently, their effect on OP is analyzed to provide better understanding of SCM in Ethiopian context. It is

recommended that management should look at remains factors as a strategy to achieve higher operational performance and manage it strategically just likes other key management areas.

Keyword: Supply Chain Management, Operational Performance, Automotive Engineering Industry

The Dark Side of Gamification: An Empirical Examination of Impulsive Buying Behaviour of BNPL Consumers in India

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Madhavaiah Chendragiri (Pondicherry University)
Prabhakar Nandru (Pondicherry University)

Purpose: In this “Technosphere”, gamification is used in various contexts to engage and motivate consumers by incorporating game-like experiences with the help of different game elements. This may increase the consumers’ involvement through the impulsive buying tendency. However, the actual impulsive purchase of the shoppers will be created only when they have financial support. In this situation, once the shopping platforms provide BNPL service to their customers, the vulnerable customers may be tempted to buy more impulsively, which may push them into a huge financial trap. Thus, this research tries to examine how impulsive buying tendency is created through gamification; it also aims to investigate the role of BNPL (Buy-Now-Pay-Later) in converting impulsive buying Behaviour to actual impulsive buying, and finally, the study examines the effect of BNPL service on the consumer’s well-being. **Research Methodology:** An online survey was conducted, and 372 responses were collected by using a simple random sampling method. The construct validity and reliability were tested using confirmatory factor analysis, and to find the proposed hypothesized relationship between the variables, structural equation modelling was employed. **Findings:** The Findings of the study reveal that gamification creates customer involvement through which impulsive buying tendencies are created. However, financial capacity plays a crucial role in the actual impulsive purchase. Moreover, BNPL service is treated as one of the marvellous services offered by the shopping platform, and later, the consumers are facing difficulties in paying off the deb. **Practical Implication:** Since gamification progressively becomes an emergent tool for marketing as well as innovative marketing strategies, it has some negative sides, like it increases the impulsive buying tendency of the consumers. Moreover, the BNPL service is indirectly forcing the consumers to do shopping, which later creates a burden to the shoppers in the form of a debt trap. As a result, BNPL service providers must uphold responsible purchasing habits. **Originality:** The contribution of this study is to address the existing gap in the body of literature on impulsive buying. Even though a number of studies have been conducted in the area of impulsive buying, only a few studies have tried to find the relationship between gamification and impulsive buying in general, and very few studies have been done investigating the debt trap through BNPL.

Keyword: BNPL, Buy-Now-Pay-Later, Debt Trap, Gamification, Impulsive Buying Tendency, Impulsive Buying, Technosphere.

ONLINE BANKING TRENDS AMONG THE YOUTH OF INDIA: A STUDY OF FINANCIAL LITERACY AND FINANCIAL INCLUSION

***Salma Begum (JAIN (Deemed to be University), CMS Business School)**
Guna Durga R (JAIN (Deemed to be University), CMS Business School)

The purpose of this study is to analyse the online banking trend among the youth of India and their understanding of financial literacy and financial inclusion. The study aims to shed light on the relationship between online banking, financial literacy, and financial inclusion, with a focus on the younger population in India. India's economic landscape is evolving, and it is essential to understand how digital financial services are impacting the financial inclusion of its youth. This research explores various dimensions of financial inclusion, such as the number of banking outlets, ATMs, and depository participant service per 100,000 adults, as well as the impact of online banking on financial behaviour. It also delves into government initiatives like the National Centre for Financial Education and Pradhan Mantri Jan Dhan Yojana, which play a vital role in enhancing financial literacy and inclusion. Study Design/Methodology: The study employs a mixed-method approach, incorporating both primary and secondary data analysis. The primary data was gathered through a structured questionnaire, targeting youth, including postgraduate students, working professionals, and young entrepreneurs primarily based in Bangalore. A total of 349 respondents participated in the survey, providing valuable insights into their online banking habits, financial knowledge, and financial behaviours. Secondary data was collected from various published reports, including the World Bank, RBI, and other relevant sources. The analysis includes data on the number of banking outlets, ATMs, and depository participant service centres, which are crucial for understanding the accessibility of financial services in India. The study also utilizes data from the National Centre for Financial Education (NCFE) reports and initiatives, as well as government programs like the Pradhan Mantri Jan Dhan Yojana. To assess the relationship between financial literacy and inclusion, the study examines demographic factors, such as age, gender, and urban-rural disparities, about financial literacy rates. The research also investigates the impact of online banking on financial behaviour, including preferences, security concerns, and the use of different online platforms. Findings: The findings of this study reveal several significant insights into the state of financial inclusion, online banking trends, and financial literacy among the youth of India. • Financial Inclusion Status: India is ranked 59th out of 125 countries in terms of financial inclusion. While this is a respectable position, the study highlights the need for further progress, especially when compared to countries like Thailand, China, and Brazil. India's financial inclusion landscape is characterized by a decreasing number of banking outlets, stable ATM availability, and limited depository participant service centres. The availability of these services plays a crucial role in promoting financial inclusion. • Regional Disparities: The study identifies regional disparities in financial inclusion, with states like Himachal Pradesh, Punjab, and Kerala having higher access to financial products and services, leading to higher financial literacy rates. In contrast, states like Bihar and Jharkhand exhibit lower access, contributing to lower financial literacy levels. These disparities underscore the importance of targeted efforts to improve financial inclusion in underserved regions. •

Demographic Factors: The data reveals gender disparities in financial literacy, with a higher percentage of individuals with non-financial literacy among females compared to males. Additionally, rural areas exhibit lower financial literacy rates compared to urban areas. Efforts to improve financial education, particularly among females and in rural areas, are necessary to ensure individuals have the necessary knowledge and skills to make informed financial decisions. • Age and Financial Literacy: Financial literacy rates have increased across all age groups from 2013 to 2019. The 18-29 age group now has the highest financial literacy rate, indicating a greater emphasis on financial education among younger people. However, there is still room for improvement, especially among older individuals. • Online Banking Usage: A significant majority of respondents are familiar with online banking (91%), and the State Bank of India (SBI) is the most commonly used bank for online transactions. Mobile internet is the preferred mode for online banking (77%), emphasizing the importance of mobile connectivity in promoting financial inclusion. • Online Shopping and Financial Inclusion: Respondents' online shopping behavior reveals that consumers are increasingly comfortable with cashless transactions. They often use online banking for various categories of expenditure, with the highest spending observed on health and well-being products. This suggests that online shopping and online banking are contributing to financial inclusion, especially among the youth. • Government Initiatives: Government initiatives, such as the National Centre for Financial Education (NCFE) and Pradhan Mantri Jan Dhan Yojana, have played a pivotal role in improving financial literacy and inclusion in India. These programs have led to the establishment of millions of new bank accounts and financial education programs. • Online Banking Perception: Respondents largely find online banking easy to access (70%), secure and safe (62%), and prefer it over visiting bank branches (78%). However, there is a lack of awareness regarding the cost-saving benefits of online banking, with 56% of respondents disagreeing that online banking makes banking cheaper. Originality and Contribution: This study makes a significant contribution by providing valuable insights into the complex interplay between online banking, financial literacy, and financial inclusion among the youth in India. It offers a comprehensive analysis of the current state of financial inclusion, revealing regional and demographic disparities. The findings highlight the importance of targeted efforts to improve financial literacy, particularly among females and in rural areas. The study also underscores the role of government initiatives in enhancing financial literacy and inclusion. Further, the respondents were inclined toward online banking for consumption but not saving due to a lack of awareness of saving schemes. Overall, the research contributes to a deeper understanding of the factors shaping financial inclusion in India, providing a foundation for policymakers, financial institutions, and other stakeholders to develop strategies that address gaps in accessibility and promote greater financial inclusion. The study suggests creating awareness from zero level among the children at the school level along with their parents through the financial model with a public-private partnership.

Keyword: Financial literacy, online banking, youth, financial inclusion, financial model

Role and Importance of Green Finance instruments in Sustainable development

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Dr.Amrendra Kumar (Guru Ghasidas Vishwavidyalay)
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Allocation of funds for climate and environmental issues and its proper utilisation by taking in the consideration regarding financial risk related to Climate and Environment is said to be Green Finance. Green Finance is an engine of development of projects for the creation of system through which development and environmental protection can co-habitat and go hand in hand without conflicting each other's areas. At global level, the green finance is in debate since 2008, as the World Bank issued its first Green Bond which followed a conventional "plain vanilla" approach and then followed by various economies to attain the various sustainable goals like Carbon emissions, Renewable energy, GHG (Greenhouse gases) emissions and Water management till 2030. In present scenario, green finance is gaining momentum in the Indian economy as a crucial tool to for transitioning towards net zero emissions and sustainability by 2070.Green finance composed all types of Green Finance, with Financial Institutions like Green Banks, and green funds that are involved in the investment of environment sustainable products and projects. The contribution made by both public as well as private sector organisations/ Banks will plays an important role in green financing. Green financing or Climate-smart financing helps to check and balance the problems related to environment and ecology like carbon emissions, Renewable energy, GHG (Greenhouse gases) emissions and Water management. This paper attempts to explain the role and importance of green finance, through variety of instruments like Green Bonds, Green Banks, Green Investment funds, Carbon pricing etc. This paper emphasises upon building a comprehensive understanding in the context of Green Finance and their instruments and its role in sustainability of environment.

Keyword: Green finance, Green Bonds, Climate-smart financing, Sustainable development goals

Impact of subsidized access to LPG scheme on LPG adoption, refill, and usage: Evidence from Indian households

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Jyoti Prasad Mukhopadhyay (IFMR-Graduate School of Business, Krea University)

The extensive burning of solid fuel for cooking and heating adversely impacts both human health and the environment (Bailis et al., 2015; Imelda, 2020). Despite efforts to expand the coverage of LPG connections in rural areas of India, more than 500 million Indians have still not switched completely to modern cooking fuels (IEA report, 2023). The government of India has adopted several policies to provide equitable distribution and access to LPG through various schemes and subsidy programs. Pradhan Mantri Ujjwala Yojana (PMUY) is one such flagship program that provides BPL households with subsidized access to LPG for cooking. In this paper, using data from rural households in six of the poorest states of India, we examine the impact of PMUY on LPG adoption and refilling of LPG cylinders. We also examine the nature of LPG use among rural households who are beneficiaries of the scheme. We find that PMUY impacted LPG adoption favourably, but we do not find any evidence of change in refilling behaviour among LPG adopting households. Our results also suggest that the scheme beneficiaries are more likely to use LPG as a minority fuel rather than using it exclusively when compared to the non-scheme users of LPG.

Keyword: Energy transition, LPG adoption usage, clean energy

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FA

Stock Price Reaction to Merger and Acquisition Announcements: A Disaggregated Analysis

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With the help of both parametric and non-parametric tests, the aim of this article is to measure the impact of merger and acquisition on stock prices of target companies belonging to Indian Financial service sector. Further, disaggregated analysis has also been conducted to assess the impact of various deal-specific and firm specific factors like country effect, listed status of target firm, method of payment, percentage of ownership acquired and industry relatedness. Merger and acquisition deals announced during 1st April 2001 to 31st March 2021 were covered in the study. The event study methodology was applied to analyze the data. Stock prices of companies were collected from the Bombay Stock Exchange (BSE) official website for an event window of -10 to +10 days. This study reinforces the fact that target shareholders have experienced significant increment in their wealth due to M&A announcements in Indian financial service sector. The disaggregated analysis revealed that domestic deals, listed firms, cash-financed transactions, minority acquisitions and related acquisitions earned greater returns due to merger and acquisitions.

Keyword: Merger and Acquisitions, Event Study, Financial Service Sector, Shareholders Wealth

DRIVERS OF CONSUMER SPENDING BEHAVIOR IN THE FINTECH ERA

***Simran Singh (Central University of South Bihar Gaya)
Subramanian Sanmugham (Central University of South Bihar Gaya)**

The financial industry has seen a surge in fintech payment mechanisms that are affecting individuals' spending behavior. Spending behavior is a key component of financial behavior, which impacts financial success, financial goals, and overall financial well-being. Therefore, this study aims to gain a clear understanding of the relationship among overspending behavior, consumer fintech use, perceived convenience, promotional discounts, and self-control. Data was collected from millennials and Gen-Z using the convenience sampling technique, and the model was evaluated using Structural Equation Modeling. The results revealed that overspending behavior is affected positively by all the variables, except self-control which impacts negatively. The findings of the study will help researchers in further study as well as individuals in making prudent financial decisions through wise use of fintech.

Keyword: spending behavior, Consumer fintech use, Self-control, Personal financial behavior, Promotional discounts, Perceived easiness.

Beyond Barrels and Borders: How Globalization Reshapes Oil Trade Balance?

***Shruti Aggarwal (Indian Institute of Technology Kharagpur)**
Mantu Mahalik (Indian Institute of Technology Kharagpur)

In the current era of interconnectedness, globalization assumes a central role by exerting its influence across the economic, political, and social domains. This study investigates the relative significance of globalization and oil prices in the oil trade balance for 65 oil-importing and 40 oil-exporting countries over a balanced panel period of 1995–2018. We also include key control variables such as exchange rate and real GDP per capita significantly influencing the oil trade balance. This study utilizes the Generalised Method of Moments and Feasible Generalised Least Squares techniques to estimate the oil trade balance model. The findings indicate that globalization positively affects the oil trade balance, except for its social domain, holding for both oil-importing and oil-exporting countries. It further elucidates that while oil prices and exchange rates negatively influence the oil trade balance, real GDP per capita impacts it positively. Though both globalization and oil prices are essential factors for the oil trade balance, globalization matters more than oil prices in promoting the oil trade balance for both sets of countries. These insights have vital policy implications that must mitigate geopolitical conflicts to maintain diplomatic relations and promote the diversification of oil markets between countries.

Keyword: Globalization; Oil trade; Oil prices; Panel data

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FA

Women Fund Managers are still underrepresented in the Indian Mutual Fund Industry

***Reena Kumari (Central University of Jharkhand)**

In this paper, the authors examine the presence of women fund managers in the Indian mutual fund industry. It is based on the analysis of secondary data collected from journals, reports, websites, and other sources and compiled according to the needs of the study. To conduct this study, the authors used the Citywire and Morningstar database from 2019 to 2023 and 2017 to 2023, respectively. Despite the similarities based on their experience and knowledge, the authors discover that investors in mutual funds make decisions differently based on their gender. Compared to males, female fund managers are less trusted to make the serious decisions that may be necessary for a company to succeed. Interestingly, the total number of fund managers saw a healthy increase during recent years but women still remain drastically under-represented among the ranks of mutual fund managers. Also, the representation of the male and female fund managers in our findings indicates that the gender stereotype may not accurately reflect the attitudes of men and women regarding financial risks because in actuality financial decisions are always contextual. The researchers would use the primary data to evaluate the performance of female fund managers in the Indian mutual fund industry.

Keyword: Mutual Fund, Female Fund Managers, Assets Under Management, India

**Impact of Individual, Job and Organizational Factors on Class
Communication of University Faculties: A Comprehensive Study
Reimagining the Paradigm of Class Delivery.**

***Mousumi Biswas (ICFAI University Tripura)
Dr. Prasanjit Dasgupta (ICFAI University Tripura)**

The study aimed to find the factors related to self, job, and organization that cause an impact on the class communication of Faculty Members. Following Grounded Theories, the authors explored how these factors influence the delivery of effective class communication. Focused Group Discussion was adopted to find meanings from interactions and draw relatedness between statements. The authors used personal interviews with selected participants and applied sentiment analysis to gain a deeper understanding. The result indicates Positive Emotion, Passion for Teaching, Competence, Self-Coherence, Workload, Role Ambiguity, LMX, and TMX influence faculty's classroom communication. Influencers determined in qualitative study subjected to multiple regression and sole test for ascertaining the relationships numerically. The result showed individual factors of competence, sense of coherence, and passion for teaching positively induce classroom communication, workload, and role ambiguity-the job factors negatively influence effective class communication and organizational environment- positive TMX impact positive class communication. LMX did not create any influence on class communication. Passion for teaching mediates partially the impact of heavy workload and role ambiguity on class delivery of the university faculties. The study gets support from Cognitive Evaluation Theory as determinants that facilitate or restrain intrinsic motivation also impact class communication. University Administrators may observe these factors and take initiatives to improve the academic environment and ineffective class delivery by the faculty members. Investigation of the influence of individual, job, and organizational factors on the communication of university faculties in class is new in the field.

Keyword: Class Communication; Intrinsic Motivation; Positive Emotion; Facilitators of Effective Communication; Hindrances for Effective Communication.

The Role of Ethical Concerns towards Social Media Marketing and Online Impulse Buying Behaviour in Indian Emerging markets

***Manoj Bansal (Chaudhary Devi Lal University, Sirsa, Haryana)**
Satinder Kumar (Punjabi University, Patiala)
Prachi Verma (Punjab University, Chandigarh)

Purpose: The objective of this research is to examine the correlation between Social Media Marketing (SMM) and Online Impulse Buying Behavior (OIBB), with a focus on ethical concerns as a moderating factor. The study also examined how ethical concerns affect consumers' Online Impulse Buying Behaviour (OIBB). **Design/Methodology:** Data collection was done from Punjab, Haryana, and Chandigarh respondents with the help of a self-designed questionnaire. The questionnaire was carefully designed to capture the desired information while ensuring respondents understood the questions. The respondents who agreed to be influenced by social media marketing were selected and snowball sampling was used to ensure a diverse and representative sample. The data was collected from 764 respondents and the final data set comprised 594 respondents. **Applied Partial Least Squares Structural Equation Modeling (PLS-SEM)** as the selected methodology for conducting data analysis. **Findings:** Findings showed that the model had good fitness and the hypotheses were supported. The findings indicate a noteworthy and positive association between SMM and OIBB. Also, ethical concerns play a significant moderating role in SMM and OIBB. However, the relationship of ethical concerns with OIBB was insignificant. **Limitations and Implications of the Research:** This study has been completed, on a limited number of respondents belonging to three different regions of north India. Therefore, the results cannot be generalized to a larger population. The results of the study will be useful for marketers in understanding the consumer's choices in a better way. **Result:** This study highlights the importance of marketing for online shoppers. The outcomes of this research will aid marketers in incorporating ethical considerations when formulating marketing strategies for online consumers. Marketers must consider the ethical implications of their marketing strategies and adjust accordingly to meet the needs and desires of their target audience in the present emerging markets. **Originality Value:** This study attempts to use ethical concerns as a moderating factor between SMM and OIBB. Research on ethical concerns is less frequently used as a moderating variable. Additionally, it emphasizes the significance of ethical concerns for online shopping.

Keyword: Ethical Concerns, Social Media Marketing, Online Impulse Buying Behaviour, Online Shoppers

Deglobalization: A Bibliometric and Content Analysis

***Aisha Badruddin (Integral University)**

The main aim of the study is to analyze the bibliometric trend in the “deglobalization” research field so as to know the prominent authors, organizations, countries, most cited researches and the gap for future studies. The second important objective of the research is to understand the various research focuses and themes and sentiments in the field of study on “deglobalization”. The dataset has been retrieved from Scopus database using the keywords “deglobalization” with Boolean operator “OR” “de-globalization” “OR” “deglobalisation” in English language the other language researches were excluded. The advanced query used is (TITLE (deglobalization) OR TITLE (de-globalization) OR TITLE (deglobalisation) OR TITLE (de-globalisation)) AND (LIMIT-TO (LANGUAGE , "English")). The total 206 documents appeared in the required search but only 171 researches were taken into count from the year 1993-2023 due to exclusion criteria taken up. The study incorporates the qualitative and quantitative research design based on bibliometric analysis conducted using co-authorship analysis, co-citation analysis, bibliographic coupling. Also the study incorporates thematic analysis and sentiment analysis to suffice the second research objective of the content analysis. The quantitative analysis is conducted using non-parametric independent sample Kruskal Wallis test using. The present study elucidates the significant contributors in relation to authors, institutions, countries, and publications; these can serve as a standard for subsequent research endeavors within the domain. The researchers can choose to focus on the themes that were found to be underrepresented in order to better understand the significance of these scantily covered but important themes for society in the future.

Keyword: Deglobalization; Content; Bibliometric analysis; Thematic Analysis; Sentiment Analysis

Dynamics of Digital Human Resource Management Adoption in the Era of Deglobalization

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Upasna Khera (Chandigarh Business School of Administration)
Sonam Sharma (Chandigarh Business School of Administration)

As the global landscape undergoes a paradigm shift towards deglobalization, organizations are compelled to reassess and adapt their Human Resource Management (HRM) practices. This study investigates the intricate dynamics surrounding the adoption of Digital Human Resource Management (DHRM) in the context of deglobalization, aiming to unveil the strategic nuances, challenges, and opportunities organizations encounter as they navigate these concurrent transformative forces. Digital Human Resource Management (DHRM) refers to the use of digital technology and software solutions to streamline and enhance various HR functions within an organization (Strohmeier, 2020; Zhou et al. 2021). The advent of digital technologies has enabled the development and implementation of DHRM systems, revolutionizing various HR functions. It leverages digital tools to optimize HR processes, improve communication, and facilitate data-driven decision-making. DHRM encompasses a range of digital tools and systems that support HR activities throughout the employee lifecycle (Stone et al. 2015). From recruitment and talent acquisition to performance management, learning and development, employee engagement, and data analytics, DHRM is reshaping the way organizations manage their human capital. By harnessing digital tools, organizations can automate routine tasks, access real-time data for informed decision-making, and create personalized experiences for employees. Moreover, DHRM enables HR professionals to focus on strategic initiatives and value-added activities that contribute to organizational success. In the wake of deglobalization, characterized by a shift towards more localized and region-specific business strategies, organizations are compelled to reassess and realign their operational frameworks. This includes a pivotal examination of HR practices, with a particular emphasis on the adoption of digital technologies to streamline and enhance human resource management. The study seeks to unravel the strategic nuances surrounding the adoption of DHRM in a deglobalized context. This involves understanding how organizations strategically position their digital HR initiatives to align with the overarching goals and challenges arising from deglobalization. The investigation delves into the tactical decisions made by organizations to leverage DHRM strategically, fostering adaptability, responsiveness, and sustained competitiveness. Recognizing that every transformative force brings its set of challenges, the study also aims to identify and dissect the hurdles organizations face in adopting DHRM technologies within the complex landscape of deglobalization. This includes an exploration of cultural, regulatory, and technological challenges, shedding light on the impediments that may hinder the seamless integration of digital HR practices in a more localized and diversified business environment. While challenges persist, the study also endeavors to identify opportunities for innovation that arise at the intersection of DHRM adoption and deglobalization. This involves exploring how organizations creatively overcome obstacles, leveraging digital HR tools to pioneer new approaches in talent management, employee engagement, and overall organizational development. While challenges persist, the study also endeavors to identify

opportunities for innovation that arise at the intersection of DHRM adoption and deglobalization. This involves exploring how organizations creatively overcome obstacles, leveraging digital HR tools to pioneer new approaches in talent management, employee engagement, and overall organizational development.

Keyword: Digital Human Resource Management (DHRM), Deglobalization, HR Technology Adoption

Training Strategies in a Deglobalized World: Enhancing Employee Performance Dynamics

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Training is often a key to improved performance. It is the significant managerial function in any organization to instruct and impart knowledge to the workforce about the specified jobs they are involved in. As organizations grapple with the transformative forces of deglobalization, the role of employee training emerges as a critical factor in ensuring workforce adaptability and performance optimization. This study investigates the impact of training initiatives on the performance of employees in the context of deglobalization. Focusing on diverse training interventions, including cultural awareness, digital skills, and change management, the research aims to uncover the nuanced relationship between training and performance within the evolving dynamics of a deglobalized workplace. Mozael (2015) opined that the performance of the workforce in an industry is decided by soft skills, personality, character, learning, specialized mindfulness, job clarity, reliability and sense of belongingness towards the organization, technical awareness, common trust, leadership traits, cooperation, responsibility, initiative and adaptation towards change. If training programs are appropriately conducted, it will improve workforce performance in an industry. It brings a whopping change in the workforce's aptitude and proficiency (Anitha and Kumar, 2016). The quality of the human asset of an organization is vital for its prosperity. In this manner, each organization must try to improve the quality of its workforce. One way of achieving this goal is through training. The importance of training can only be appreciated with a clear and prompt understanding of its immediate impact on employee performance. An improvement in employee performance also leads to an improvement in the organization's performance. Aguinis and Kraiger (2009) and Mercedes et al. (2013) have agreed that organizations benefit from workforce training as a whole. These benefits include improved organizational performance in terms of profitability, effectiveness and productivity as well as direct and indirect training outcomes such as reduced costs, improved quality, quantity, employee turnover and organization's reputation. In response to the complexities posed by deglobalization, organizations strategically deploy a spectrum of training initiatives to fortify their workforce with the skills and perspectives necessary for success in an increasingly localized business environment. Cultural competency training stands out as a foundational strategy, fostering an understanding of diverse regional contexts and promoting effective collaboration among employees from varied cultural backgrounds. Simultaneously, organizations prioritize digital skills training to equip their teams with the technological proficiency required for seamless remote work and virtual collaboration. Change management training assumes critical importance in preparing employees to navigate the organizational shifts that accompany deglobalization, instilling resilience and adaptability. Regulatory compliance training addresses the intricacies of localized legal landscapes, ensuring that employees are well-versed in adhering to regional regulations. Remote work best practices training is integral for cultivating the essential skills needed to maintain productivity, work-life balance, and effective virtual teamwork. Tailored talent development

programs align employee skills with the specific demands of local markets affected by deglobalization, while leadership development initiatives focus on preparing leaders to navigate the challenges of managing culturally diverse teams in localized contexts. Language and communication training further enriches the skill set of employees, enabling effective communication in multilingual settings. Cross-functional training and global mobility programs contribute to breaking down organizational silos and preparing employees for cross-border collaborations. Finally, data security and privacy training ensure that employees are well-versed in the protection of sensitive information, meeting global and local data security standards. These comprehensive training strategies collectively position organizations to not only survive but thrive in the era of deglobalization, fostering a versatile and adaptive workforce. This research contributes valuable insights into the intricate dynamics of training impact on employee performance within the context of deglobalization. By addressing a range of training interventions, the study aims to provide actionable recommendations for organizations navigating the challenges and opportunities presented by a deglobalized business landscape. The findings have implications for HR practitioners, organizational leaders, and policymakers seeking to optimize workforce performance amid transformative global shifts

Keyword: Deglobalization, Training Strategies, Employee Performance

**‘Ethical Leadership and its implications on Growth of an Organization’:
An Empirical study:**

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Ethics, Moral, Values aren't only terms in this period of business but are enforced also. Numerous studies have been conducted on the applicable content of business ethics which include the most important bone ‘Ethical Leadership’ Leadership is the foundation for the success or failure of the Organization. Good leaders make good brigades and have great working culture which affects the productivity of each hand. The leader plays a veritably vital part in farther development of ethical norms in an Organization. The essential character of leadership in any set up is to smooth the progress of the colleagues with appropriate knowledge and skills. Ethical Leaders are the most sought for individuals whom the team members try to follow and do the same. Leaders are the potters who give shape to the clay where clay is the co workers, nurtured by the behavior pattern of a successful and unbiased leader. A crucial aim of ethical leadership is to plan the policies and structures the way, that no one experience or consider oneself degraded, unheard and non productive. Every leader require a team to work, in this formation of teams often the leader becomes bias and do not give equal opportunity to all colleagues to showcase their skills and talents. This biased behavior leads to conflicts in the team which is a cause of non performance and more attrition. People do not leave Organizations but they quit the Job just because of unethical leaders and their unprofessional and unacceptable attitude. Ethical leadership stipulates sensitive dedication towards people in the Organization and commitment towards self introspection so that nothing falls apart. As a leader is evident to be controlling and manipulative at times and in few circumstances, but the manipulation has to be calculative not impulsive and offensive. In some Organizations there are Department Heads, where they are leading the teams. Conflicts between the teams is understandable but the leaders have to patience and evenhanded with the other team leader and its team members.

Keyword: Ethical Leadership, Behavior, Team, Organization, Growth, Productivity

Effect of Narrative Innovativeness on Funding in Equity Crowdfunding

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Equity crowdfunding has emerged as a transformative avenue for startups to secure funding, but it presents a fundamental challenge in conveying ideas effectively due to limited interactions with investors. To overcome such challenges, entrepreneurs often employ various storytelling narratives to stand out and attract investment. This study explores a narrative style characterized by the use of innovative words (that convey the innovativeness of the startup) and its effect on funding outcomes. On the one hand, this narrative choice evokes a sense of originality, creativity, and forward-thinking to persuade potential investors. On the other hand, these choices may risk appearing embellished, raising skepticism about substance and authenticity, and potentially dissuading investors. Consequently, such dichotomy necessitates startups to employ trust-building mechanisms, yet they face limited options given platform-wide standardizations. In this regard, we identify a core trust-building aspect that has much prevalence in the traditional mode of investing. This aspect is the role of the firm's geographical location and disclosing such information, which can potentially aid investor's decision-making. We examine how these varying signals of innovative narrative and locational disclosure pan out in explaining funding outcomes. To empirically test this, we use a dataset from a leading equity crowdfunding platform based in the UK. Our findings reveal that narrative innovativeness has a significant detrimental effect on funding. Subsequently, we find that locational disclosure elevates this baseline effect and enhances funding outcomes. We contribute to the entrepreneurship and equity crowdfunding literature by offering further insights on entrepreneurial storytelling and the synergy of different signals in shaping funding outcomes. We also offer practical recommendations for firms hosting their campaigns on equity crowdfunding platforms.

Keyword: Equity Crowdfunding, Entrepreneurial Storytelling, Narrative Innovativeness, Trust-building, Locational Disclosure

"E-CRM RETAIL REVOLUTION: NURTURING DIGITAL CUSTOMERS BOND"

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Online businesses are the result of digital advancements which have made organizations around the globe to adopt new business models in order to provide their customers best services and encompass the entailing competition in the market. The shift from CRM to E-CRM is the leading example to the forefront of retail revolution, revolves around the decision on how to nurture the digital consumer bonds whether prospective or present consumer. This paper reviewed 59 studies in order to find out the key variables of E-CRM which have been extensively used to map the impact of E-CRM on consumers in online retailing. Further the study concludes with future directions.

Keyword: E-CRM, online retail, e-commerce, electronic customer relationship management

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Less is More: The Rise of Minimalism in Business and Management Research

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Minimalism research has gained momentum in the last decade with increased academic publications in the business and management domain. The ever-growing interest in minimalism requires a scientific review of the literature. This study clarifies the gap by allowing us to create a statistically accurate picture of scientific understanding through bibliometric analysis. This paper presents a novel perspective on a knowledge-based presentation based on bibliometric and network analysis, which has yet to be investigated in business and management research. This study used Biblioshiny and VOSviewer software to analyze the 456 articles from the Scopus database in the business and management domains published between 1985 and 2022. The findings include the most influential journals, articles, countries, and authors, the various research streams, their growth, and future research directions. This study reveals that minimalism is an essential concept in business research, and keywords such as sustainable consumption, well-being, anti-consumption, and ethics are closely related.

Keyword: Minimalism, Voluntary simplicity, Minimalist lifestyle, Anti consumption, frugality, inconspicuous consumption, Reduced consumption, Bibliometric analysis.

Target Firm Earnings Management and Acquisition Premium: Does Relationship Matter?

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Dr. Chandra Sekhar Mishra (IIT Kharagpur)
Dr. Prabina Rajib (IIT Kharagpur)

This study investigates the relationship between target earnings management (EM) and bidder premium decisions. And change in their relation in intra-industry deals. We claim that due to prior familiarity with the industry practices, the acquirer can see through the target's earnings management practices in intra-industry deals. By analyzing 187 completed deals in India between 2000 and 2019, our empirical model supports our argument, that the target firm can grab more premium from the acquirer by managing its accruals upward. But this relationship changes in the case of industry-related deals. In contrast to the result of previous studies, we don't observe any statistical evidence that the targets manage their real earnings before the deal.

Keyword: Mergers and acquisition; industry-relatedness; discretionary accruals; real earnings management

Does Economic Uncertainty Moderate The Relationship Between Household Debt and Household Savings? Evidence from OECD Countries

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Dr. Jitendra Mahakud (IIT Kharagpur)

Household debt levels have been on the rise in many OECD countries in recent years. Household debt is a critical factor in many OECD countries, and understanding its relationship with household savings is essential for policymakers seeking to promote financial stability and household welfare. Furthermore, economic uncertainty (EU) has been on the rise in many OECD countries in recent years, with factors such as the COVID-19 pandemic, trade tensions, and political instability contributing to volatility in financial markets. Understanding how economic uncertainty (EU) affects household debt and savings is therefore highly relevant to current events. Employing the macro-level data from 30 OECD countries for the period 2000-2021, this study attempted to shed light on the mediating role of economic uncertainty (EU) on the relationship between household debt and savings. This study used fixed effects, PCSE, system GMM techniques for the estimation of results. The findings document that with the rise in economic uncertainty (EU) the relationship between household debt and savings weakens. Additionally, our findings are robust across various estimation techniques and different measures of economic uncertainty (EU).

Keyword: household debt, household savings, economic uncertainty (EU), PCSE, system GMM

Investor Behavior and Home Bias

***Akhil Raju (University of Hyderabad)**
Vijaya Bhaskar Marisetty (University of Hyderabad)

It is well established that investors exhibit home bias while financing firms or projects. What is not clear is whether home bias is driven by information or emotions. We try to disentangle this issue by examining investors' behavior in the reward-based crowdfunding market. We argue that keeping information constant, if investors exhibit variation in their home bias behavior, where the home bias is exhibited more when fund seekers face tough market conditions then emotions drive home bias. Using 3,28,181 ventures from 11 countries spanning years from 2009 to 2020, we find that home bias plays a significant role in crowdfunding success. Additionally, when we observe investor funding behavior during the COVID-19 period, cultural dimensions and home bias predict crowdfunding success better than during non-COVID-19 period. In summary, our findings suggest that home bias in crowdfunding market has a stronger emotional appeal than rational information asymmetry appeal.

Keyword: Crowdfunding; Home Bias ; Covid-19 ; Cultural Bias

Analysis of Risks and Return – A Case Study on a Private Sector Bank

***Dr. Madhavi R (CMS Business School, Jain University)**
Jude Angelo Passanha (CMS Business School, Jain University)
Ms. Jyothi M (CMS Business School, Jain University)

ABSTRACT Purpose: This research paper aims to provide an in-depth analysis of the risks and returns associated with ICICI Bank, India's largest private sector bank. It begins with an introduction that presents the rationale for the study and draws attention to the Pareto principle, which emphasizes the disproportionate influence of a few firms on the entire industry. The main research problem identified here is the need to examine and analyse the performance and financial stability of ICICI Bank against relevant benchmarks in the Indian banking industry. The study mainly focuses on the use of various metrics including stock prices and related indicators to assess the relative performance, volatility and market position of ICICI Bank. **Design/Methodology/Approach:** This study highlights key gaps in the literature, specifically the lack of specific studies of ICICI Bank's risk and return profile against relevant benchmarks. Quantitative methods are used. Stock exchanges provide secondary data on ICICI Bank and selected indexes' monthly closing stock prices for ten years. The bank's performance is assessed using average annual returns, standard deviation, CAGR, beta, Sharpe ratio, Treynor ratio, and Jensen Alpha. **Findings:** This research shows that ICICI Bank outperforms the market and industry, highlighting its strong position in the Indian banking sector. As measured by standard deviation and beta, the bank's risk profile exceeds the market and is slightly higher in the banking and financial sector. After reviewing ICICI Bank's financial measurements and qualitative factors outside stock prices, the report recommends further evaluation. **Originality:** This study helps explain ICICI Bank's risk and return profile in Indian banking. It fills literature gaps and informs investors, analysts, and policymakers. **Keywords:** ICICI Bank, Risk Analysis, Return Analysis, Banking Sector, Financial Stability, Stock Price Performance.

Keyword: ICICI Bank, Risk Analysis, Return Analysis, Banking Sector, Financial Stability, Stock Price Performance.

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When I Netflix, why would others chill! Understanding the role of OTT firms in limiting subscribers' unauthorized account sharing

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Vishnu Prasad V (Indian Institute of Management Kozhikode)
Atanu Adhikari (Indian Institute of Management Kozhikode)**

Over-The-Top (OTT) streaming platforms' subscribers unauthorizedly share their accounts with members outside their households, resulting in billions of dollars of revenue losses to these firms. Using an integrative social exchange theory – theory of planned behavior in structural equation modeling, we examine the motivating and inhibiting determinants behind subscribers' unauthorized account-sharing (study-1). Sequentially through experimental investigation using psychological reactance theory, we understand how the punitive measures by OTT firms further stimulate the subscribers' unauthorized account-sharing (study-2a). Further, we experimentally determine subscriber engagement and service co-production as possible means for achieving subscribers' positive emotional response, higher consumer-company identification, and reduced intent for unauthorized account-sharing (study-2b). We study the interaction between levels of user engagement and behavioral control in forming positive consumer responses. Major findings of study-1 indicate that the positive worth of account-sharing behavior has a greater impact on subscriber attitude than the negative worth, with reciprocity benefit being the strongest indicator of positive worth. Study 2 and study 3 suggest the punitive measures by OTT firms as non-effective tools for minimizing account-sharing. Instead, it is suggested to empower the consumers through engagement and service co-production leading to positive consumer responses. Study results offer both theoretical as well as managerial insights.

Keyword: social exchange theory, consumer engagement, behavioral control, consumer-company identification, non-compliant behavior

Web of Chicanery: A systematic review of Cyberloafing at Workplace

***Pravin Kamble (IIT MADRAS)**
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Purpose: Modern organizations have changed as a result of the digitalization of workplaces and the ensuing use of Internet-based communication (ICT) platforms. Because of this, academics and the general public have also discussed how frequently employees utilize these tools for benefits or personal activities unrelated to their jobs. There are other terms used to describe this behavior, including workplace Internet deviance and cyberloafing. To create a thorough and up-to-date overview of cyberloafing research and define its present conceptual boundaries, the scattered literature now in existence has to be consolidated. This research aims to provide some clarification on systematic literature review (SLR) regarding workplace cyberloafing and cyberslacking. **Method:** An SLR is carried out in order to incorporate the previous research. A comprehensive process is used to pick 145 studies, and content analysis is used to examine the results. **Findings:** Three thematic areas and gaps were recognised conceptualization, antecedents and consequences. Results are used to assimilate thematic gaps and potential research questions (RQs) to be addressed by future scholars. To advance cyberloafing research, the authors propose a theoretically grounded comprehensive framework based on the SLR findings. **IMPLICATIONS** Not many studies have characterised and grasp the double nature of cyberloafing. Such an analysis will help in Classifying activities for modern organizations from viewpoints of employers and employees. **LIMITATIONS** The search keywords selected for the review were subjectively based on experts' recommendations and prevalent definitions of cyberloafing. Future studies may consider other keywords to expand the scope of our research. The current review did not include articles published in conference proceedings, dissertations, book chapters and studies in a language other than English.

Keyword: Cyberloafing, Systematic literature review, Workplace deviance, Internet-based communication (ICT) platforms

Handlooms Sustainability and Make in India: A Perfect Partnership

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Kriti Bhaswar Singh (Central University of Jharkhand)

The handloom sector in India, known for its ancient roots, saw a significant shift with the introduction of the "Make in India" initiative in September 2014, aiming to position India as a prominent global manufacturing hub. This research investigates the complex relationship between India's "Make in India" initiative and sustainability principles within the handloom sector. The study offers a comprehensive overview of the historical significance of the handloom industry, with a particular focus on defining its cultural significance and economic impact on marginalised communities. This paper uses a descriptive research approach and a wide variety of secondary data sources to analyse the difficulties encountered by handloom weavers and artisans and to analyse the impact of recent government projects designed to strengthen the sector. The primary objective of this study is to investigate the possible beneficial outcomes that can arise from the combination of sustainable handloom practises with the manufacturing-centric aims of the Make in India initiative. The comprehensive analysis includes a variety of dimensions, namely financial support, skill enhancement, market entry, technology adaptation, cluster formation, and global cooperation. Policy recommendations are being proposed with the objective of enhancing the existing collaboration and effectively integrating sustainability principles into the Make in India framework. The ultimate goal is to encourage the development of a strong and globally recognised handloom industry that is capable of dealing with various challenges and ensuring its sustainable future. The study concludes by highlighting the various advantages, including economic, cultural, and environmental benefits, that arise from the establishment of this partnership. In addition, it highlights the broader implications of this collaboration for India's economic diversification, social well-being, global diplomacy, and progress towards achieving sustainable development goals.

Keyword: Handlooms Sustainability; Make in India; Economic Growth; Cultural Preservation.

"Evaluating Lean Principles in the Digital Kaizen Process: A Case Study of Atlas Copco Pune"

***Neelkanth Dhone (Indian Institute of Management Nagpur)
Swami Perumandla (Indian Institute of Management Nagpur)**

The industrial sector possesses a significant historical lineage that can be traced back to the earliest stages of human civilization. The pursuit of continuous improvement has played a crucial role in the development of manufacturing systems that are characterized by enhanced durability, reliability, and economic viability. This has been evident throughout history, starting from the discovery of the wheel and continuing to the present day with the establishment of advanced and self-contained assembly facilities. The concept of Kaizen, originating from Japan and denoting "improvement for the better," holds significant importance in minimizing non-value-added tasks within industrial operations. This business engagement encompasses all relevant parties, primarily focusing on the blue-collar workforce. This essay assesses the effectiveness of the kaizen method in improving operational efficiency at an Atlas Copco manufacturing site. Atlas Copco is a multinational corporation that produces and distributes machinery and industrial equipment globally. The research encompasses a comprehensive analysis of the organization's historical and current Kaizen methodologies, encompassing the reception, management, dissemination, and subsequent monitoring of proposals for continuous enhancements from all stakeholders to achieve desired outcomes. The investigation and evaluation utilize the seven lean principles, which prioritize creating value by eliminating waste and achieving the best.

Keyword: Lean Manufacturing, Kaizen, Digitalization, Continuous Improvements, Employee Engagement, Operational Excellence.

A novel approach towards measuring Microfinancial Inclusion using machine learning techniques

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Purpose: This study sought to craft a unique methodology using Machine Learning (ML) to evaluate microfinancial inclusion, using Indian states as a case study. **Methodology:** The proposed index entails five steps: (i) ML-based parameter selection, (ii) sub-indexing, (iii) XGBoost and ROC-driven parameter weighting, (iv) aggregation, and (v) classification. Data sourced from NABARD, RBI, and Census of India for 2016 and 2022. The Weighted Quadratic Mean was used for MFI score computation, with model accuracy appraised using MLR, SVM, and XG Boost. The inclusion level difference was examined using a paired sample t-test. **Findings:** The results highlight a varying degree of inclusion across regions, although over time the growth is not significant ($t=0.62$, $p=0.54$). XG Boost was the standout model for 2022 and 2016 datasets. **Originality:** The developed MFI index offers an in-depth insight into model formulation performance evaluation and addresses concerns of uncertainty and eclipsing. By emphasizing the critical nature of microfinancial assessment, the study underscores its importance for stakeholders, including policymakers, financial institutions, and development professionals, guiding them in assessing microfinancial status and formulating tailored strategies to enhance microfinancial inclusion and combat poverty.

Keyword: Microfinance, Microfinancial Inclusion Index (MFI), Rank Order Centroid (ROC) Method, Machine Learning Algorithms, and Aggregation Function.

Creating a Socially Responsible Brand through Digital Communication of Corporate Social Initiatives

***Jyoti Patel (Institute of Management Studies, Banaras Hindu University)
Arun Kumar Deshmukh (Institute of Management Studies, Banaras Hindu University)**

Purpose: The purpose of this study is to assess the efficacy of digital communication about Corporate Social Initiatives (henceforth CSIs) as a way of building a socially responsible brand image. To understand the brand-building process, the study has considered the most acclaimed and well-cited Keller's brand-building model and tried to align how the digital communication of CSIs helps in sailing through the four stages of the model. The research revolved around the four key objectives- (1)to ascertain the role of digital communication of CSIs on the customers' buying intention, (2)to recognize the influence of digital communication for building a socially responsible brand image, (3) to analyze the role of digital communication in promoting CSIs and, (4) to analyze the sentiments of customers towards CSIs advertisements on various social media platforms.

Design/Methodology/Approach: The study follows mixed method research design. Data were collected from both primary and secondary sources. Primary data were collected through a close-ended questionnaire-based survey coupled with socially responsible advertisements to support the purpose of the study. To cross-validate findings, the study considered a case study of a brand that is actively roped in digital platforms for brand building. Secondary data were retrieved from the YouTube channel of the concerned brand. Five advertisements that promote the social initiatives of the selected case brand. A total of 291 comments were selected after data cleaning of 701 comments for the purpose of understanding the sentiments of the viewers towards the advertisement. Sentiment analysis was performed to analyze the attitudes and opinions of viewers about the CSIs advertisements on social media platforms. The latest version of NVivo (i.e., NVivo 14, 2023) has been used for conducting sentiment analysis.

Findings: The study reveals that CSIs positively influence the firms' brand image and digital communication of socially responsible practices leads to synergizing the outcome. Sentiment analysis also reveals that most of the customers have positive sentiments towards the CSIs advertisements, products, and brands. Overall, it leads to the attainment of all three dimensions of sustainable development-planet, people, and profit. By doing good for the planet and people, companies themselves achieve economic growth.

Originality/Value: This study is going to advance the existing body of knowledge on branding and digital communication of CSIs. This study has some managerial, theoretical, societal, and practical implications and contributes to the creation of an aware and conscious society. It helps practitioners to understand how they can do well by doing good for society. The study holds significant implications for companies involved in social initiatives or those considering engagement in such endeavors. The study will guide the significance of effectively communicating their CSIs.

Keyword: Corporate social initiatives, Digital communication, Branding, Socially responsible branding, Sentiment analysis, Sustainable Development Goals

Unveiling the Truths, Strategies, and Business - A Case on Banjara Community in Gurgaon

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Abstract The case study discusses about the indigenous and historically marginalized clan of India, the Banjaras, and their historical association with the concepts of Sustainable marketing; a marketing approach that addresses consumer requirements as well as encourages social and environmental responsibilities. Infamous for their distinctive cultural legacy and traditional craftsmanship, the Banjara community has experienced innumerable socio- economic hardships. The case study demonstrates how the practice of sustainability unconsciously empowers the Banjaras, helping them in preserving and promoting their artifacts. Digging extensively into the historical shift of the community, we arrive at a number of contentious issues and intricate details. The overall study is based on the issues of ethnicity, categorization, location, semantics, dichotomy, historical.

Keyword: *Banjara Community, Self-sustenance, Socio- - Economic hardships, Sustainability, Trade practices & Strategies, Indigenous identity*

A Comparative Analysis of Environmental, Social, and Governance (ESG) Portfolio Strategies of Foreign Institutional Investors in the Era of Deglobalization

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In the current financial environment, the increasing prominence of Environmental, Social, and Governance (ESG) investments has become very significant, especially considering the ongoing deglobalization tendencies. The objective of this research paper is to do an extensive comparative analysis of portfolio strategies used by Foreign Institutional Investors (FIIs) with a specific emphasis on environmental, social, and governance (ESG) concerns. The methodology used in this study incorporates information from both developed and emerging markets in order to conduct a comprehensive analysis of the ESG portfolios of FIIs. The study is grounded on an empirical foundation consisting of a selection of prominent ESG Leaders Standard indexes that include developed markets like Australia, Canada, Hong Kong, Japan, the United Kingdom, and the United States. In addition, the ESG Leaders Standard indexes include emerging markets such as Brazil, Indonesia, Korea, South Africa, Taiwan, and India. The research encompasses a duration span from December 2, 2019, to October 31, 2023, an intentional choice made to align with the prevailing time period of deglobalization. This era is characterised by notable changes in global investment patterns, as shown by consistently negative net investments from Foreign Institutional Investors across many fiscal years. The research uses econometric models, namely Autoregressive Conditional Heteroskedasticity (ARCH) and Generalised Autoregressive Conditional Heteroskedasticity (GARCH), in a methodical manner. The focus of our research is to analyse the intricate dynamics of ESG portfolios, with a particular emphasis on the effects of deglobalization. We want to investigate patterns of volatility and risk structures within these portfolios. The aim of this study is to conduct a thorough examination of the distinct challenges and benefits related to environmental, social, and governance (ESG) initiatives within the framework of an ever-changing global environment. The complete evaluation includes several complex aspects, including the risk-return attributes, market responses, and the intricate impact of deglobalization on ESG portfolios. The study, apart from its academic significance, has the potential to provide practical implications for investors, asset managers, and governments as they negotiate the intricate realm of ESG initiatives within the evolving global dynamics. This research, which employs econometric methodologies, has the potential to make substantial contributions to scholarly discourse as well as practical implementations in industry. By conducting an analysis of the evolving dynamics of risk and return within the context of sustainable finance, our study provides an approach for making well-versed decisions considering the complex interplay between ESG portfolio strategies and the period of deglobalization. The primary objective of this research is to do a comparative examination of portfolio strategies that include environmental, social, and governance (ESG) factors within the framework of deglobalization. The analysis will

specifically concentrate on both developed and emerging markets. The study will use econometric models, namely ARCH and GARCH, to analyse the correlation between sustainable financing and portfolio performance.

Keyword: ESG Portfolio Strategies, Comparative Analysis, Deglobalization, Developed Markets, Emerging Markets, ARCH, GARCH, Sustainable Finance

Insights into travel podcast listening an expert based Delphi study.

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Introduction The notion of travel content creation being regarded as an "uncommon activity" (Gretzel et al., 2010) is a perspective that may no longer hold true, given the advent of podcasts which have brought about a significant transformation in this field. In recent years, the phenomenon of podcasting has experienced a significant increase in global listenership. According to the Demand Sage 2023 study, the current number of global podcast listeners stands at 4464.7 million, representing an increase of 41.9 million compared to the previous year (Daniel, 2023). Nevertheless, despite the substantial number of listeners and the widespread appeal of audio travel content, the genre of "Travel Podcast" has not yet been thoroughly examined in the current body of literature. Therefore, the objective of this study is to address the lack of research in the field of audio media and user-generated content by examining the domain of travel podcast listening and the space occupied by its listeners. The primary goal is to investigate the factors that influence travel podcast listening and offer guidance to travel podcast creators on how to expand their audience and effectively target specific markets. The current study employs the Delphi survey as a methodological approach to address this gap, which is preceded by a systematic literature review. Literature Review and Research Gap According to a study conducted in the United States, the primary motivations for engaging with podcasts were identified as entertainment, information, and the perceived superiority of audio platforms (Chan & Wang, 2020). The primary factors identified in the context of true crime podcast consumption were convenience, boredom, escape, voyeurism, and amusement (Boling & Hull, 2018). Previous studies have examined the underlying factors that drive individuals to engage in podcast consumption as a whole (Chan-Olmsted & Wang, 2022). However, there is a noticeable gap in the literature regarding the motivations behind listening to travel-related podcasts, despite the existence of research on other genres such as true crime (Boling & Hull, 2018), entertainment, and comedy. Notably, Xie and Lew (2008) stand out as an exception in exploring the realm of travel podcasts. Design/methodology/approach The study was conducted in two phases to achieve the research objectives. The first phase extracted from prior literature the many aspects that are the reasons for listening to various audio media (such as podcasts, radio, internet music, and so on). In the second phase, these factors were refined and ranked using Lawshe's content validity ratio in two sequential rounds utilising the Delphi technique. As Delphi method is one of the most widely acknowledged techniques for gathering expert judgment, it is suggested for the underexplored domains which is a good fit for the present studies. (Donohoe & Needham, 2009). A panel of fifteen experts was chosen using non-random purposive and snowball sampling, with a purposeful framework that included a balanced representation of academics and passionate podcast listeners while retaining anonymity and diversity. Findings: The Systematic literature review identified several (49) factors of various audio media listening; after a critical analysis, the redundancy and duplicates were removed. Delphi analysis added a few new factors to the existing list like content quality and subjective norm, whereas few factors are discarded based on the experts view viewpoints e.g.: fashion. Delphi analysis shortlisted the nine factors of travel podcast listening based on their rating and importance: perceived realism, storytelling, curiosity, and habit, to name a few. Practical Implications: The results of this study demonstrate the potential for destination managers to

utilise podcasting as a strategic tool for destination promotion. The utilisation of travel podcasts has the potential to serve as a transformative mechanism for enhancing the image of destinations and promoting sustainability. This can be achieved by effectively leveraging collaboration efforts with podcast creators. These insights will also hold significant value for anybody aiming to access the expanding market of travel content consumers, particularly Destination Marketing Organisations (DMOs). Conclusion, Limitations and Future Scope: The findings of this research provide important insight into what drives people to listen to travel podcasts, as well as the potential next steps for podcast producers, destination brands, and other stakeholders like destination brands. While comprehensive, the study has a few limitations that should be acknowledged. The opinions expressed by the experts may not necessarily reflect the views of all podcast enthusiasts. The extension and generalisation of this study to the general public should be approached with caution. However, it can be seen as a solid foundation for future research. Furthermore, it is essential to note that the factors considered in this study may only partially capture some of the various motivations behind consuming travel podcasts. For instance, the analysis did not include aspects such as platform subscriptions and advertisements. Therefore, future research endeavours could explore the intricate psychological aspects associated with podcast consumption. This could involve employing different variables as predictors to enhance the precision of the findings. Additionally, it would be beneficial to validate the identified factors by conducting multiple measurements to ensure their reliability and consistency.

Keyword: Travel podcast; Delphi survey; Listening motivations

The Potential Application of Metaverse in Indian Management Education

***Manoj Kumar Pant (Birla Institute of Management Technology)**

The Potential Application of Metaverse in Indian Management Education A notional realm where digital and physical realities meet, known as the Metaverse, is attracting a lot of interest from a variety of businesses. The Metaverse offers immersive and interactive experiences that have the potential to revolutionize the field of education. This paper investigates the possible advantages, difficulties, and effects on learning outcomes of using the Metaverse in management education in India. Recognizing the Metaverse Interpretation and Idea: A communal virtual shared area that combines the real and virtual worlds is called the Metaverse. It offers a smooth, integrated experience by combining virtual reality (VR), augmented reality (AR), and other immersive technologies. What makes Up the Metaverse: With digital overlays, augmented reality (AR) improves the physical world. Computer-generated landscapes that are fully immersive are produced through virtual reality (VR). Social and Interactive Elements: Enables in-the-moment communication and teamwork in the virtual environment. Opportunities for Education in Management Immersion-Based Learning Settings: The development of immersive, realistic simulations pertinent to management settings is made possible by the Metaverse. Within the Metaverse, online education, market studies, virtual boardrooms, and business simulations can provide students real-world experience making decisions. International Cooperation: Geographical limitations cannot be an obstacle for management education in the Metaverse. Virtual collaboration spaces facilitate varied and inclusive learning environments by enabling interaction between students and instructors from different regions of India or the world. Networking and Virtual Campuses: Within the Metaverse, educational institutions can create virtual campuses that mimic traditional college environments. It is possible to hold employment fairs, networking events, and alumni exchanges with ease, which will improve professional possibilities and relationships. Immersion Education: Role-playing and simulations in the Metaverse provide chances for hands-on learning. Theoretical knowledge can be reinforced by applying management concepts practically in virtual environments. Adaptable Educational Routes: By creating personalized learning routes, students are able to explore the Metaverse at their own speed. Learning materials can be tailored using adaptive learning technologies to each student's progress and preferred method of learning. Easy access to content :Emergence of faster, stable, affordable mobile networks through 5G/6G and Government support of making technology reach the last mile has ensured the democratization of content to a wider audience. Advantages of Integrating the Metaverse Increased Motivation and Engagement: The Metaverse's immersive quality draws in pupils and boosts engagement. Interactive simulations and gamification features make for a more engaging educational process. Concepts in Real-World Application: The Metaverse offers simulated corporate environments where management ideas can be implemented. This prepares students for obstacles they may face in the real world by bridging the gap between theory and practice. Worldwide Access to Knowledge: Global industry leaders and guest speakers are easily accessible through the Metaverse. Diverse viewpoints are brought to virtual guest lectures and interactive sessions, which improve the quality of education. Affordable Education Options: Infrastructure and travel expenses may be decreased with the use of virtual classrooms and learning resources in the Metaverse. Institutions are not restricted by physical space in their ability to provide high-quality education. All-Inclusive

Educational Settings: For children with a variety of learning requirements, the Metaverse offers resources for designing inclusive environments. Adaptive technology, customizable avatars, and accessible interfaces guarantee a more inclusive learning environment. Obstacles & Things to Think About Infrastructure and Technological: Having access to suitable devices and fast internet is essential for a smooth Metaverse experience. In order to provide fair access to education afforded by the Metaverse, it becomes imperative to address the digital gap. Affordable Hardware prices. The AR/VR head set prices which are still high need to come down significantly Privacy and Security Issues: Security issues are brought up by the gathering of user data and possible privacy violations within the Metaverse. Adherence to data protection legislation and the implementation of strong security measures are crucial. Combining Modern and Traditional Pedagogy: Careful planning is necessary when integrating Metaverse technologies with conventional teaching techniques. For virtual and in-person learning experiences to coexist peacefully, faculty development and curriculum innovation are crucial. Initial Expenses of Implementation: Infrastructure that is enabled by the Metaverse requires upfront costs to set up. Institutions must plan for sustainable implementation and balance the upfront costs with the long-term rewards. Acceptance and Adaptation: The transition to Metaverse-based education may present a learning curve for both teachers and students. For the shift to go well, it will be essential to provide enough training and support mechanisms. Case Studies and Test Initiatives The Virtual Campus of Harvard Business School: A virtual campus has been tested by Harvard Business School using apps like AltSpace VR and Spatial. There have been networking events, interactive exhibits, and virtual classrooms that highlight the Metaverse's possibilities in prestigious universities. The VR Leadership Development Program at INSEAD: INSEAD has launched a virtual reality leadership development program in association with VR education platforms. Immersion learning activities, such as high-stakes business scenario simulations, are provided by this curriculum. Indian Universities Investigating VR Case Studies A few Indian Institutes of Management (IIMs) are investigating case study research using virtual reality. The depth of study and student engagement are improved via virtual case discussions and simulations. Prospects for the Future and Integration Techniques: The Rise of Degree Programs Enabled by the Metaverse. It's possible that management education degree programs with Metaverse support will start to appear in the future. It's possible that whole specializations or courses will be offered through the Metaverse. Industry Cooperation to Enhance Skills: Industry collaboration can be a key factor in developing Metaverse-based skill development initiatives. Encouraging simulations that match industrial demands can guarantee graduates are prepared for the workforce. Policies and Initiatives of the Government: Widespread adoption of immersive technologies in education can be facilitated by government initiatives. Policies that encourage the development of infrastructure and the integration of the Metaverse may be essential. Investigating and Advancing Metaverse Education: It will be crucial to carry out more research and development on Metaverse technology especially for teaching. This covers developments in virtual collaborative tools, realistic simulations, and AI-driven adaptive learning. Summary: The Metaverse holds great promise for transforming and advancing management education in India. Notwithstanding the difficulties, there are a lot of potential advantages in terms of participation, international cooperation, and hands-on learning. The Metaverse has the potential to completely change how management education is experienced and delivered as technology develops. Schools that welcome this paradigm change and make the necessary adjustments will probably be in the vanguard of cutting-edge learning, equipping students to navigate the complex business environment of today while immersed in the immersive world of the Metaverse.

Keyword: Metaverse, management, education

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Outbound M&A by Emerging Market Firms: The Competition Level of Foreign Markets

***RISHAV RAJ (INDIAN INSTITUTE OF MANAGEMENT BODH GAYA)
AMIT SRIVASTAVA (INDIAN INSTITUTE OF MANAGEMENT BODH GAYA)**

This paper investigates how the target country's level of domestic competition plays a role in value creation through M&A by emerging market firms. We analyzed Indian manufacturing and high-tech firms going for outbound M&A and its implication on short-term firm performance. The standard event study method has been conducted to test the stock market reaction after the announcement of M&A deal. The results show that emerging market firms create value when they go to more mature markets to acquire assets. This paper contributes to the literature on value creation through outbound M&A, especially from emerging market perspectives. This study has taken the direction of outbound M&A through the Global Competitiveness Index.

Keyword: Outbound M&A, Firm Performance, Emerging Market Firms.

TFP growth and its determinants: Evidence from pharmaceutical firms in India

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The paper assesses the performance in terms of total factor productivity growth and its determinants for the period of 2009-10 to 2020-21. Data envelopment analysis is used to for calculating TFP growth and panel data models are employed for estimating sources of TFP growth for 96 firms. The data are collected from PROWESS for the firms that are having sales more than Rs. 100 Crore. Total sales, cost of raw materials, salaries and wages, capital cost, and cost of Advertising and marketing are used for calculating TFP. Company age, value of shares, merger and acquisition, R&D expenditure, value of import and value of exports are used for determinants estimation. It was found that except 2013-14, all other study periods have recorded low TFP growth. The main reason for lowest TFP growth is due to technological change in Indian Pharmaceutical firms. While analyzing determinants, it was found that age and export were significant and positive, whereas R&D was negative with TFP. It is clear from the results old pharmaceutical firms are doing better than the new firms and export plays an important role in their performances.

Keyword: Data Envelopment Analysis, Indian Pharmaceutical Industry, Malmquist index, total factor productivity, Technical Efficiency, Technological changes.

Supply chain model for deteriorating items under uncertainty with backlogging

***Vandana NA (IIM Sirmaur)**

The paper introduces an inventory model specifically designed for deteriorating items where the demand rate is uncertain. Unlike traditional models that assume constant deterioration rates and holding costs, this model accounts for these factors as time-dependent variables. Additionally, it allows for shortages, which are entirely backlogged in the first model and partially backlogged in the second model. The objective of the proposed model is to derive the optimal solution, considering these dynamic variables. The model is solved analytically to obtain the optimal inventory management strategy that minimizes costs and maximizes efficiency. Moreover, the paper graphically demonstrates the convexity of the proposed model, showcasing how changes in parameters influence the overall shape and behaviour of the model. To validate the theoretical findings, the paper presents numerical examples that simulate real-world scenarios. These examples are used to test and verify the derived theoretical results, ensuring that the proposed model accurately represents inventory management under uncertain demand rates and time-dependent deterioration rates and holding costs. Finally, the paper discusses the sensitivity of the optimal solution concerning major parameters. It explores how changes in key variables impact the optimal inventory management strategy. This sensitivity analysis provides insights into the robustness of the proposed model and offers guidance on how the optimal solution might change in response to variations in factors such as demand uncertainty, deterioration rates, or holding costs. In essence, the paper contributes a novel inventory model that accounts for dynamic variables in managing deteriorating items with uncertain demand. It not only provides theoretical insights into optimal inventory management but also demonstrates practical applications through numerical examples and sensitivity analysis, offering valuable guidance for real-world inventory control strategies.

Keyword: Supply chain, shortages, uncertain demand, deterioration rate.

JOB SATISFACTION AND ORGANISATIONAL COMMITMENT DURING WORK- FROM- HOME: A STUDY ON GENDER DIFFERENCE AMONG EMPLOYEES.

***Khagendra Nath Gangai (Sharda University)**

The purpose of the present study is to compare the job satisfaction and organisational commitment gender wise in working from home. The following main objectives have been formulated in the study :1. To compare between gender difference in organizational commitment and job satisfaction among employees of private sectors during work-from-home. 2.To compare between marital status difference in organizational commitment and job satisfaction among employees of private sectors during work-from-home.3. To examine relationship between organizational commitment and job satisfaction among employees of private sectors during work-from-home. 4.To investigate the impact of job satisfaction on organizational commitment among employees of private sectors during work-from-home. It is a descriptive research design with a sample size of 120 individuals in all, 60 male and 60 female employees, who are doing work- from -home in private sectors from Delhi NCR. The data was collected in the google forms through the questionnaire. The Demographic data was collected with two main variables in mind Gender and Marital Status. The outcomes of the study reveals that gender wise organisational commitment has no significant difference. The gender wise Job satisfaction also show no significant difference. The study further reveals that married employees have better organisational commitment as compared to single status employees. The dimensions of organisational commitment Continuance Commitment in married is higher in comparison to Single, Affective Commitment and Normative Commitment show no difference between married and single status employees. The Job Satisfaction level in married employees is higher than the single status employees. There are positive and significant correlations between organizational commitment and job satisfaction and that job satisfaction has significant impact on overall organisational commitment and its various dimensions as well.

Keyword: Job Satisfaction, Organizational Commitment, Private Sector Employees, Normative, Affective, Continuous Commitment

GLOBALIZATION AND CONTRACT LAW: An Indian Experience

***Shjailendra Nigam (IIM Nagpur)
Soumya Shukla**

Globalization has led to an increased interconnectedness and interdependence of countries and their legal systems. Contract law is a crucial element of business transactions and is therefore, impacted by globalization. In this context, the effective implementation of contract law is critical to ensuring smooth and efficient business transactions across borders. As a response to it, we will investigate the enablers and barriers to effective implementation of contract law in India in the context of globalization. Globalization has had a significant impact on Indian contract law in recent years. As India has become more integrated into the global economy, there has been a growing need for Indian contract law to adapt to the demands of international business transactions. Additionally, alternative dispute resolution mechanisms such as arbitration and mediation have become essential tools for resolving cross-border disputes. In nutshell, effective implementation of contract law in the context of globalization is critical for the smooth functioning of international business transactions. Enablers such as international treaties and agreements, technology, and multinational corporations can promote effective implementation of contract law. However, barriers such as cultural differences, language barriers, political instability, and enforcement issues can hinder effective implementation. It is therefore important to address these barriers and work towards creating a common framework for contract law that is acceptable to all parties involved. Indian contract law has responded to globalization through the enactment of the Indian Contract Act, amendments to address electronic contracts, and India's adoption of international conventions.

Keyword: Contract; arbitration; transactional contract, e-contracts

Board Gender Diversity and Accounting Conservatism in the Indian Market

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Mandatory gender quota rules in several countries have increased women representation on corporate boards. However, it is not clear whether corporate efficacy, in terms of governance, improves with higher gender diversity. In this paper, we explore the relationship between gender diversity and accounting conservatism, by exploiting an exogenous shock that came in the form of mandatory gender quota rule in India. We find that, on average, firms with higher women board representation have higher accounting conservatism. Our results based on the Difference-in-Differences regression model, using a treatment group of firms who appointed women for the first time after the law, supports the evidence of higher accounting conservatism due to increase in women board representation.

Keyword: Accounting Conservatism; Board Gender Diversity, Mandatory Gender Quota Rule

Does ESG reporting matter?

***Santushti Gupta (Indian Institute of Management Ranchi)**

India's market regulator, the Security Exchange Board of India (SEBI), has started mandating ESG disclosures based on the market capitalization of the listed firms since 2012. Until 2021, there have been five such announcements, the recent being Business Responsibility and Sustainability Reporting (BRSR). We formally investigate whether ESG reporting creates shareholder value with the passage of these five regulatory events from 2012 to 2021. We employ a regression discontinuity design (RDD) framework with the event study approach to understand the causal impact of the mandates on the shareholder value affected by the regulations. We find that throughout the passage of five events, there is an overall drop in the stock prices for the affected firms, ranging from 5.7% to 6.8% relative to the unaffected firms. We then examine cross-sectional variations among industries where the ESG information is more material and competitive, such as polluting industry, innovative firms and high rent seeking industry. We find that there is an approximately 4% to 12% increase in stock prices for the mandated firms in these industries throughout the passage of five events. We carry out a battery of robustness tests and placebo tests to validate our main results.

Keyword: ESG disclosure, sustainability reporting, non-financial disclosures, shareholder value, regression discontinuity design, event study

Impact of access to technology at home on educational outcomes: Some evidence from India

***Utkarsh Choudhary (IFMR-GSB, KREA University)**

The last decade has seen a rapid increase in the use of information and communication technologies (ICTs) in almost every sector of the economy, including education. Education technology has been a buzzword in the policy arena for quite some time, and the COVID-19 pandemic has further accelerated its adoption as the entire education system has shifted to online platforms. The decline in data prices and smartphone prices due to fierce competition between telecom and smartphone manufacturers has also contributed to increased access to ICTs. The Incheon Declaration strongly emphasizes enhancing the educational system through the use of ICT (UNESCO, 2016). Recently Indian government has brought NEP (National Education Policy) 2020, which brings out the urgency of technology use in education. This makes it important to examine the impact of access to these technologies on educational performance. A decade of correlational research has yielded mixed results on the relationship between access to the internet, computers, and smartphones at home and educational performance. Some studies have found a positive association, while others have found no association or even a negative association. These mixed results are likely due to a number of factors, such as the different ways in which ICTs are used in education, the different measures of educational performance that are used, and the different populations that are studied. To the best of my knowledge, this study is the first to conduct a causal analysis of the impact of access to ICTs on educational performance in an Indian context. Specifically, the study uses the Young Lives 2009 and 2013 data to examine the change in access to technology and its impact on children's educational performance using a value-added model. The study then uses entropy balancing, IPWRA, and AIPW on the Young Lives School Survey and National Achievement Survey data to estimate the causal effect of access to technology on educational performance, controlling for potential confounding factors such as socioeconomic status, parental education, and school quality. Finally, the study uses a pooled ordinary least square method on the ASER data to estimate the causal effect of access to technology on educational performance, controlling for potential confounding factors at the state and district levels. The results of this study suggest that there is a positive impact of access to technology such as smartphones, computers, and the internet on educational performance, as measured by mathematics and English test scores across all datasets. This suggests that the presence of information and communication technologies (ICTs) has a positive impact on educational outcomes. The study's findings have important implications for policy and practice. They suggest that governments and educational institutions should invest in providing access to ICTs to students, as this can help to improve their educational performance. However, it is important to note that the impact of ICTs on educational performance is moderated by a number of factors, such as the quality of educational content and the level of parental support. The study's results also suggest that investing in ICT-enabled education programs and interventions can be a cost-effective way to improve student achievement. Policymakers should consider ways to expand access to

ICTs for all students, regardless of their socioeconomic background. In addition to the above, I would like to add that the study's findings are particularly relevant in the context of India, where there is a large digital divide. The study's results suggest that the presence of ICTs in the home can help to bridge the digital divide and improve educational outcomes for all students. There are some limitations to the study. First, the study did not consider the different ways that students use ICTs. For example, some students may use ICTs for educational purposes, while others may use them for social media or entertainment. Second, the study did not consider the quality of the ICT infrastructure. In some countries, the ICT infrastructure may be poor, which could limit the impact of ICTs on educational performance. Lastly, the study did not consider the cultural context. In some cultures, ICTs may be seen as a threat to traditional values, which could limit their acceptance and use.

Keyword: Digital Divide, Cognitive outcomes, ICT

Bilateral Relations and Venture Capital financing

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Siddhant Jain (Birla Institute of Technology & Science, Pilani, Hyderabad campus)
Harsh Tomar (Birla Institute of Technology & Science, Pilani, Hyderabad campus)

Purpose – The study finds the relationship between bilateral relations between India and foreign countries and venture capital foreign fund flows for Indian start-up deals. **Design/methodology/approach** – We develop a measure of bilateral relations using Sentiment analysis of news articles, a Natural Language Processing technique. We extract news articles year-wise for any two countries (one being India) and run a sentiment analysis model (“sentiment-RoBERTa-large-english”) on these articles to get a result between 0 and 1. This sentiment analysis model is trained using transformers where serial tokenization of words is done. The average of the output from articles is used to calculate sentiment between two countries for that year. We use startup deals longitudinal data from 2016 till 2022 using the Venture Intelligence PE-VC deals database. We determine OLS estimates using multiple regression to find the relationship between Venture capital funding and lagged bilateral relations (using sentiment scores). Our dependent variable is the funding amount of the start-up deal (log-transformed). Our main independent variable is lagged bilateral relations (using sentiment score). Additional control variables are the pre-money valuation of the start-up deal, stage of investment, location of start-up headquarters, industry and year effects. **Findings** – We find that there is a positive relationship between foreign Venture capital funding and bilateral relations between India and the foreign country. The relationship varies with the type of industry, stage of investment, and location of the Indian start-up. **Originality/Value** – The relationship between venture capital fund flows and bilateral relations using sentiment analysis is a novel approach. Venture capital financing is an important source of private financing for start-up firms and drives the entrepreneurship ecosystem. This alternative source of financing acts as an important intermediary between institutional investors and start-up firms. Start-ups are a source of economic growth and may generate large-scale employment opportunities. Hence, determining if bilateral relations drive venture capital fund flows is an important research question. Stage of financing is one of the key characteristics of startup deals. This study also gives an indication that the venture capital funding flows-bilateral relations’ relationship varies with the stage of investment i.e. seed stage, early stage, and late-stage, with the relationship being higher for late-stage than seed and early stage. This helps the policymakers in India to decide where to focus, i.e. on the type of startup for determining domestic policy.

Keyword: Bilateral relations, Venture capital financing, Entrepreneurial finance

Harmonizing Technology Integration and Work-Life Balance: An In-depth Analysis of the Four-Day Workweek Enactment in Sharjah

***Afseer Majeed (Jumeira University)**

This research paper, titled "Harmonizing Technology Integration and Work-Life Balance: An In-depth Analysis of the Four-Day Workweek Enactment in Sharjah," investigates the transformative impact of technology integration on work-life balance within the government sector. Conducted among government officials in Sharjah, the study has three primary objectives. Firstly, it aims to comprehensively evaluate how cutting-edge technologies, when incorporated within the framework of the four-day workweek, significantly influence the interplay between work and personal life for government sector employees. Secondly, the research conducts an in-depth analysis of the intricate relationship between technology integration and the overall well-being of government sector employees during the four-day workweek. The focus is on understanding the perspectives of employees concerning their physical, mental, emotional, and social health factors. Finally, the study delves into an investigation of organizational adaptations made by government organizations in Sharjah in response to technological changes induced by the four-day workweek. This exploration emphasizes how these organizations adjust their structures, policies, and procedures to align with the changes, particularly addressing the impact on work-life balance during the four-day workweek enactment.

Keyword: Technology Integration, Work-Life Balance, Four-Day Workweek, Government Sector, Employee Well-being, Organizational Adaptations, Sharjah.

Examining the presence of behavioral biases in socially responsible investment decisions: A retail investors' perspective

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In pursuit of attaining sustainable development goals, socially responsible investment (SRI) has gained major prominence recently. Behavior of retail investors has been the subject of numerous research wherein drivers of responsible investment have been examined prominently. The majority of the researchers have concluded that ethical investors are motivated by a desire to completely get rid of questionable businesses and invest in those having a favourable impact on the community and environment. SRI is not only driven by financial objectives but also by social, ethical, and environmental (SEE) objectives. The tendency to adopt investment behaviours that contribute to environmental and social welfare is termed "SRI bias" or "green bias." Investors make judgements in harsh and challenging circumstances based on mental shortcuts rather than collecting and critically analysing all available information. Additionally, people base their choices on their prior encounters, current events, and a few reference points. Broadly, these biases are categorized into cognitive biases and emotional biases. There have been a number of studies with regards to behavioural biases in conventional methods of investment. However, behavioural biases in the field of socially responsible investment have not been explored yet. Studies examining the biases in SRI have mainly examined the cognitive biases in general. Therefore, in the current study, we have examined the influence of cognitive and emotional biases pertinent to SRI on the actual behaviour of investors. A structured questionnaire was used to collect data, which was adapted from a preestablished scale on behavioural biases and tweaked a bit to suit the context of SRI. The questionnaire had a section for the demographic profile of the investors and a separate section to measure the biases involved in SRI behavior. Behavioral biases in SRI were measured on a 5-point Likert scale, with 'strongly disagree' and 'strongly agree' as extreme anchors. A total of 515 responses were collected from Indian retail investors using a multi-stage stratified random sampling technique. To analyze the data, the PLS-SEM method has been complemented with artificial neural network and fuzzy-set qualitative comparative analysis (fsQCA). First, the reliability and validity of the measurement model were established using laid-down criteria such as Cronbach's alpha, composite reliability, average variance extracted, Fornell-Larcker's criterion, and the HTMT ratio. Thereafter, the predictive power of the structural model was assessed using R² and Q². Afterwards, hypothesis testing was done using bootstrapping procedures facilitated by SmartPLS software. The outcome from the data analysis suggests that investors' SRI decisions are influenced to a great extent by behavioural biases. Several cognitive biases as well as emotional biases play a significant role in determining investors' SRI behavior. Based on the ANN results, the study also ranks the biases in order of their influential abilities. Moreover, fsQCA outcome suggests synergetic combination of biases which collectively

influence the SRI decision of investors. The current study has crucial ramifications for investors, regulatory bodies, and policymakers. Investors will be able to gain insight from the study in terms of the ways they can minimise the impact of behavioural biases on their investment decisions. Regulatory bodies can also take certain measures to protect investors by introducing changes that minimize the effect of investors' biases. Additionally, policymakers can take into consideration the recommendation from the study and formulate future courses of action to promote the growth of SRI.

Keyword: Socially responsible investment; Behavioural bias; Behavioural finance; Cognitive bias; Emotional bias

ENVIRONMENTAL REPORTING IN THE CONTEXT OF BRSR: A QUALITATIVE AND QUANTITATIVE ANALYSIS

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In addition to financial reporting, many companies report ESG (Environmental, Social, and Governance) related information through BRSR. Institutional investors always have concerns regarding the availability and quality of ESG information. They are of the opinion that they are not getting enough information for investment decisions (Ilhan et al. 2021). In order to fill the gap between the demand for ESG information by stakeholders and the supply of ESG information by the firms, many countries have initiated mandatory ESG disclosures as prescribed by their respective government regulators or as mandated by their respective stock exchanges. The main purpose of mandatory ESG reporting is to increase the supply of ESG information (Krueger.P et al. 2021). BRSR is a framework prescribed by SEBI for ESG reporting, which can help existing and prospective investors develop a better visualization of the reporting entities. Purpose: The purpose of this study is to know 1. To assess and rank the environmental performance of the BRSR reporting companies. 2. To identify the businesses that contribute the least and the most negatively to the environment. 3. To ascertain effective initiatives taken by companies for reducing adverse environmental factors. Design/Approach/Methodology: 9000 qualitative and quantitative environmental data points have been collected from 50 companies, comprising the Nifty 500 index, and those who have reported BRSR voluntarily during FY2021-22. The qualitative data has been analyzed using thematic and textual analysis, and descriptive statistics. For qualitative data analysis, we have used the PROMETHEE II method. Findings: According to this study, companies that manufacture power have had the greatest negative contribution to the environment, while companies that manufacture medicines have had the least negative contribution. It also revealed that companies that have taken proactive measures to protect the environment, like recycling, selling trash to a licensed vendor, reusing processes, and switching to renewable energy and alternative fuel, have had a highly negative impact. Original Value: The originality of this study lies within the environmental dimension; the result will display the process of analyzing environmental information for better visualization of the entities. There are very few research papers dealing with the ESG reporting criteria with specific reference to the BRSR, as it was introduced in the year 2021, and few companies came forward and reported voluntarily. This research has been done using that data.

Keyword: BRSR reporting, ESG report Analysis, PROMETHEE II, Environmental data analysis,

Exploratory Data Analysis on Code-mixed Misogynistic Comments

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The problems of online hate speech and cyberbullying have significantly worsened since the increase in popularity of social media platforms such as YouTube and Twitter (X). Natural language processing (NLP) techniques have proven to provide a great advantage in automatic filtering such toxic content. Women are disproportionately more likely to be victims of online abuse. However, there appears to be a lack of studies that tackle misogyny detection in under-resourced languages. In this short paper, we present a novel dataset of YouTube comments in mix-code Hinglish collected from YouTube videos which have been weak labelled as ‘Misogynistic’ and ‘Non-misogynistic’. Preprocessing and Exploratory data analysis (EDA) techniques have been applied on the dataset to gain insights on its characteristics. The process has provided a better understanding of the dataset through sentiment scores, word clouds, etc.

Keyword: Code-mixed Languages, Machine learning, Hinglish, Natural language processing, Misogyny

Leveraging Weakly Annotated Data for Hate Speech Detection in Code-Mixed Hinglish: A Feasibility-Driven Transfer Learning Approach with Large Language Models

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The advent of Large Language Models (LLMs) has advanced the benchmark in various Natural Language Processing (NLP) tasks. However, large amounts of labelled training data are required to train LLMs. Furthermore, the data annotation and training is computationally expensive and time-consuming. Zero and few-shot learning have recently emerged as viable options for labelling data using large pre-trained models. Hate speech detection in mix-code low-resource languages is an active problem area where the use of LLMs has proven beneficial. In this study, we have compiled a dataset of 100 YouTube comments, and weakly labelled them for coarse and fine-grained misogyny classification in mix-code Hinglish. Weak annotation was applied due to the laborintensive annotation process. Zero-shot learning, one-shot learning, and few-shot learning and prompting approaches have then been applied to assign labels to the comments and compare them to human-assigned labels. Out of all the approaches, zero-shot classification using the Bidirectional Auto-Regressive Transformers (BART) large model and few-shot prompting using Generative Pre-trained Transformer- 3 (ChatGPT-3) achieve the best results.

Keyword: Hate speech detection · zero-shot learning · few-shot learning · large language models · Hinglish

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Analysing innovations, creativity, and problem-solving techniques to promote sustainable global human resource practices

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In a global marketplace, corporate organisations are facing increased rivalry. Emerging technology, privatisation, and the global marketplace make it simple to enter the market, necessitating consideration of market sustainability. Organisations are adapting through creativity, innovation, and problem-solving to ensure their long-term existence. Businesses that employ creativity, innovation, and problem-solving strategies can compete in the global marketplace. Increasing employee motivation is essential to fostering creativity and innovation in human resource practices. Ensuring that staff are dedicated and driven to use these cutting-edge practices in their external marketplace is a challenging task. Encouraging workers to be more innovative and creative is a difficult task for the company. This study looks at problem-solving techniques, creativity, and innovation that improve international human resource management.

Keyword: Innovations, creativity, problem-solving, human resource practices, globalisation, internal marketing, sustainability

BLAME GAME ON SHAME: An Intercultural Perspective of Zoomers Vs Boomers' Interpretation of Shaming in an Indian HEI.

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Shame commonly involves feelings of being defective, inferior, disgraced, humiliated, scorned, alone and/or disconnected from others, along with strong urges not to be seen, to hide, conceal deficiencies, avoid exposure and/or run away (Gilbert, 1998, 2007; Kaufman, 1989; Lewis, 2000; Tangney & Dearing, 2002). It is communicated and interpreted consciously and unconsciously through various verbal and non-verbal nuances leading to anxiety and micro-aggressions. Body shaming, tech shaming and various other forms of shaming have become a raging contention among the Zoomers and boomers and is visible globally in social, personal and professional behavioral contexts which contributes to increased inter-generational conflict. This opens up intercultural research opportunities for academicians. Rogers and Hart (2002) report that intercultural communication research advanced through Benedict's and Mead's works endorsed a detailed study of nonverbal communication, while Sigmund Freud's psycho-analytic theory shaped the research in the unconscious influence of cultural values on personality and behaviour. The proposed empirical research is intended to understand the pattern of blaming behaviour and perception of shaming among male and female professors (boomers/millennials) and students (Zoomers/post millennials) of eight nationalities studying in an Indian business school. The responses were captured after receiving consent from respondents. The perceptions were captured through self-reporting instrument External and Internal Shame Scale (EISS) by Matos, M et al. (2021) and Adolescent Shame Proneness Scale (ASPS) by Simonds (2016), as well as re-confirmed through participant observations and self-reflective transcripts. A narrative analysis of these was conducted manually as well as by using MAX-QDA to remove bias which provided insights into the decreasing intention of collaborations between professors and students, identify factors that may affect internationalization of programs offered. The contribution will further the research broadly on shaming and in particular on shaming in higher education Institutes (HEI) and Indian academia. The study also aligns with the targets of SDG 3 (Good Health and Well-being) and SDG 4 (Quality Education) and the findings will provide a direction to HEIs on achieving these targets.

Keyword: communication, shaming, zoomers, boomers, qualitative, intercultural, HEIs, SFG 3, SDG 4 SDG

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“STRUCTURAL CHANGE, TECHNOLOGY, AND MOONLIGHTING: THE IT PROFESSIONAL'S EQUATION

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Purpose: Moonlighting, the practice of holding multiple jobs, has two primary motives (Baker,1981)- pecuniary (financial) and non-pecuniary (non-financial). This study examines how a third factor (Work from Home) has gained significance as another primary factor which influences the decision of an employee to moonlight in the recent times due to changing economic conditions, recent pandemic, and HR policies within IT sector. **Design/Methodology/Approach:** This study takes a mixed-methods approach, combining qualitative in-depth interviews with IT professionals and quantitative analysis using a structured questionnaire. Researchers employ a triangular approach to identify primary moonlighting motives and validate their impact on the decision to opt for moonlighting through logistic regression modelling in Python. **Findings:** Findings highlight the pivotal role of work from home (WFH) in moonlighting decisions, particularly with past/current WFH experience. Surprisingly, pecuniary motives alone don't drive moonlighting; employment flexibility is crucial. Younger, less experienced individuals and those dissatisfied with their current jobs exhibit a higher propensity for moonlighting. **Research Limitations/Implications:** The cross-sectional design and judgmental sample may limit the generalizability of the findings. This study is limited to IT sector only and maybe applicable to those industries which deals with WFH employment flexibility. **Social Implications:** The findings offer valuable insights for HR professionals. They raise important questions about the ethical acceptance of moonlighting by current employer and its acceptance as a strategic HR policy by the IT firms. Post covid, with the higher acceptability of WFH, in increasingly digitalized and uncertain economy, moonlighting may be a viable strategy for income generation, talent utilization and retaining talent in local companies. **Originality/Value:** This study contributes both theoretically, by applying Becker's time allocation theory to the moonlighting context, and practically, by providing guidance for HR strategies in a changing work landscape. It offers a predictive framework for assessing an employee's inclination toward moonlighting and highlights the shift from an employee-driven market to a talent-driven one in IT sector

Keyword: Strategic HR Planning, Moonlighting, Work from Home (WFH), IT professionals, Pecuniary motives, Pandemic

A Trust Evaluation Framework for Assessing Credibility of Twitter Users

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The rise of social-media platforms has led to proliferation of information, making it challenging to distinguish between reliable and unreliable sources, particularly in the prevalence of fake news. Assessing the credibility of users can help ensure that people are exposed to reliable sources. On social-media platform Twitter, users engage in various forms of interactions, including posting tweets, retweeting someone's tweets, replying to others tweets, and mentioning other users in their tweet. These interactions, along with the characteristics of the user and the tweet, play a crucial role in determining the credibility of users and tweets. However, existing approaches often overlook the significance of network interactions and fail to consider the interdependence between user and tweet credibility and also, the content of the tweet. In our proposed model, we address this gap by incorporating domain-based credibility and capturing the dynamics of user and tweet interactions. We propose TRust Evaluation Framework of Twitter users (TREFT), a comprehensive approach that leverages a combination of user and tweet features, along with other social network features, to score users based on their credibility. We hypothesize that users' credibility is directly related to their expertise in the topics discussed in their tweets and interactions. Thus, TREFT evaluates the credibility of users through expertise of users in a domain by analyzing their past tweets, retweets, replies, mentions, and additional tweet features. We have utilized CoAID (Covid-19 healthcare misinformation Dataset), which contains COVID-19 healthcare misinformation, including fake news on Twitter. We collected data between 1st December 2019 and 30th September 2020, including tweets, retweets, replies, mentions and followers of the users. The dataset includes annotations indicating whether the content is fake or real, serving as the ground truth for analysis. The dataset consists of a diverse range of users and covers diverse topics of interest. The data provides a representative sample of user interactions and content on the platform, which serves as the basis for analysis and evaluation in the study. The various interactions in Twitter can be categorized into four types: user-user (UU) (user follower network), user-tweet (UT) (user posting a tweet), tweet-user (TU) (a user is mentioned in a tweet), and tweet-tweet (TT) (a tweet is retweeted/replied (tweet) to by another user). By considering these network interactions, we model the trustworthiness of users and tweets. We recognize the interdependent nature of user and tweet credibility, where the credibility of a tweet is influenced by the credibility of the user, and vice-versa. Therefore, our integrated model takes into account the interactions across the four networks and the domain expertise to capture the intertwined relationships between user and tweet credibility. We assert that a tweet is more credible if it is posted by an expert in the domain relevant to the tweet. We considered state of the art methods as baselines and compared the results. Accuracy, Precision, and Recall were used to evaluate the performance of the model. The findings reveal that the proposed approach, TREFT, shows significant improvement against the baselines.

Keyword: Social Media, User Credibility, Tweet Credibility, Domain Knowledge, Network Interactions

The Role of Gig Economy towards Sustainability: A Systematic Literature Review and Future Research Direction

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Prarthana Banerjee (Institute of Engineering and Management)

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The term “Gig Economy” or “Sharing Economy” was coined during the peak of the global financial crisis the year 2009. In the current era of technological advancement, the way people work has undergone a significant transformation. The emergence of the gig economy has changed the way people work by providing them with flexible, alternative forms of employment. The gig economy has seen significant growth in recent years worldwide, spurred by factors such as increasing internet penetration, technological advancements, and changing workforce preferences. This economic system has many facets with different nomenclatures, such as sharing economy, collaborative economy, collaborative consumption, peer-to-peer economy, freelancing economy, etc. There is a paucity of research on the linkage between the gig economy and sustainable development or sustainability. This article is an attempt to identify past and major emerging trends in studies on the gig economy in relation to its role in sustainability and sustainable development globally through a systematic review of the available literature (SLR). The authors performed a bibliometric and network analysis as per the PRISMA 2020 guidelines. Peer-reviewed articles were extracted from the Scopus database using keyword selection. The analysis was carried out with the help of VOS viewer software. The review contributed to the identification of the research gap and might help organizations to better understand the prospects of the gig economy toward sustainable development and develop better responses to sustainable development-related challenges.

Keyword: Gig Economy, Sharing Economy, sustainable development, sustainability, SLR, bibliometric and network analysis

Unmoved barriers, barred foreign direct investment (FDI)! Evidence from Indian multinationals

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Perhaps – due to constant worry, distrust in the benefit of FDI, a nation institutes protectionists’ measures. Foisting of FDI regulatory restrictions one of such protectionists’ instruments – to forbid its flow. My study argues that ‘regulatory restriction inflicted on FDI obstructs its passage’. In regard to this argument, my study poses a few queries to delve into: (a) does FDI regulatory restriction impede the free passage of FDI, (b) how does foreign ownership decision impinge the responsiveness of FDI to regulatory restrictiveness? (c) ‘does sectoral restriction possess a differential effect on FDI, (d) ‘how is the effect of cross-sectoral restriction on FDI?, (e) does the ‘North-South divide’ differentiate the sensitivity of FDI to restriction?’ The study estimates the effect of FDI regulatory restrictiveness on FDI using an unexplored dataset for bilateral firms–to–destination FDI of Indian overseas firms. To measure regulatory restrictiveness, the study utilizes the OECD FDI Regulatory Restrictiveness Index. The study draws on the gravity framework for specification of the econometric model. The study produces interesting results. The finding of the study evinces that FDI from Indian overseas firms is not equivalently sensitive to all restrictions viz. equity restriction, screening restriction, key personnel restriction, and other restrictions enforced on it. Regarding the sectoral–effect, the study finds that comparatively restriction in the primary sector and the tertiary sector has much detrimental effect on FDI, as the severity of restriction differs across the sectors. The study exhibits the evidence of the foreign ownership effect. My results reveal that the cross–sectoral effect of restriction in the primary sector and the secondary sector is not much felt. Yet, the restriction in the tertiary sector has much deterrent effect on FDI. My study manifests the robust evidence of the presence of ‘complementarity’ across the sectors – it is fairly pronounced between the secondary and the tertiary sector. The study also affirms that the ‘North–South divide’ exists on the sensitivity of FDI towards restriction. Furthermore, my study contributes notably to understanding the behaviour of the emerging multinationals.

Keyword: FDI, FDI regulatory restriction, emerging multinationals, gravity framework

It's all about Avatars: A bibliometric analysis of evolving Avatar-based Marketing

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In the rapidly evolving digital marketing space, having a solid grasp of the trajectory of research is essential for spotting trends, and ranking potential future research topics in their order of importance. The domain of extended reality technologies including Avatars, Augmented Reality (AR) and Virtual Reality (VR) is estimated to grow at a CAGR (2023-2027) of 14.63%, with a projected market volume of US \$8568 million in 2023 (Statista, 2023). To understand the development of the Avatar-based marketing domain, we have performed a comprehensive bibliometric study that delves specifically into the exploration of growing literature on Avtar-based marketing. The purpose of this investigation is to better understand the state of scholarly research, and future trends in this domain. Additionally, our research investigates the various aspects of the literature such as the geographical distribution of research, prominent contributors, and emerging themes in the field by using techniques like publication analysis, citation analysis, co-authorship analysis, thematic analysis, and thematic evolutions of the existing literature. Our investigation commenced with a Scopus database search using the query ((“Avatar*” OR “Second life” OR “digital Twin” OR “digital identity”) AND (“Marketing” OR “Sales” OR “Promotion”)) to identify the primary research papers for the study published between January 1996 to September 2023. The search was limited to matching keywords within the title, abstract, and keywords of the identified research papers. Due to the thoroughness of this method, we were able to identify relevant research papers which helped us identify several themes in this domain. Further, we came across several variables involved in Avatar-based marketing, which have an impact on usage intention of Avatar-based technologies such as trust (Arpaci et al., 2022), anthropomorphism (Sestino & D’Angelo, 2023), identity (Buisine & Guegan, 2020), co-creation (Kohler et al., 2011), etc. We utilized VOSviewer software and RStudio (Biblioshiny) to generate network maps displaying keyword compatibility, author collaboration by nation, and the chronological advancement of research themes. The identified themes and publication trends highlight the development of this field throughout time. Additionally, we found that Avatar-based marketing is inherently interdisciplinary, which highlights the importance of the field's applicability in a variety of settings. Using this visualization, we were able to identify nine clusters namely, avatar, digital identity, trust, digital twin, social media, blockchain, anthropomorphism, identity, and value creation, which were the key areas of study in Avatar-based marketing. This provides a nuanced view of the field's depth and breadth, as well as on the potential applications of this research. Additionally, the findings shed light on the leading nations in Avatar-based marketing research such as the USA, UK, among others, highlighting the contributions of these countries to the global conversation. In conclusion, the extensive bibliometric study that we conducted gives extremely helpful insights into the development of research on Avatar-based marketing such as identified themes, the evolution of these themes, and prominent countries, authors, and collaboration in the domain. This study provides a roadmap for scholars, policymakers, and practitioners to traverse the

complex and dynamic environment of Avatar-based marketing. The findings that are provided in this article contribute to the overall body of knowledge and provide a basis for making decisions in the field of Avatar-based marketing that are informed by relevant information. Also, these findings helped us to identify the future research direction, which would be a guiding direction for future researchers. References Arpaci, I., Karatas, K., Kusci, I., & Al-Emran, M. (2022). Understanding the social sustainability of the Metaverse by integrating UTAUT2 and big five personality traits: A hybrid SEM-ANN approach. *Technology in Society*, 71, 102120. <https://doi.org/10.1016/j.techsoc.2022.102120> Buisine, S., & Guegan, J. (2020). Proteus vs. social identity effects on virtual brainstorming. *Behaviour & Information Technology*, 39(5), 594–606. <https://doi.org/10.1080/0144929X.2019.1605408> Kohler, T., Fueller, J., Matzler, K., Stieger, D., & Füller, J. (2011). Co-Creation in Virtual Worlds: The Design of the User Experience. *MIS Quarterly*, 35(3), 773–788. <https://doi.org/10.2307/23042808> Statista- AR & VR - India. (2023). Retrieved September 15, 2023, from <https://www-statista-com.iimranchi.remotexs.in/outlook/amo/ar-vr/india> Sestino, A., & D'Angelo, A. (2023). My doctor is an avatar! The effect of anthropomorphism and emotional receptivity on individuals' intention to use digital-based healthcare services. *Technological Forecasting and Social Change*, 191, 122505. <https://doi.org/10.1016/j.techfore.2023.122505>

Keyword: Avatar-based Marketing, bibliometric, Avatar, digital self, digital twin

When an Emotional Appeal Is Counterproductive: The Role of Appeal Framing on Funder Expectations and Funding Decisions

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Online crowdfunding platforms have revolutionized the availability and accessibility of financial resources. However, the impact of different funding appeals on the likelihood of receiving funds remains unclear. This research investigates the effectiveness of emotional appeals in acquiring funds, demonstrating that emotional appeals can sometimes reduce the likelihood of funding. While previous research has mostly shown that making the appeal emotional motivates funders to support it, the present research demonstrates that the effectiveness of emotionality depends on whether the funder expects the appeal to be emotional or not. Empirical analysis of 351,410 crowdfunding appeals employing robust machine learning techniques like natural language processing and computational linguistic analysis demonstrates that high emotionality works only when the appeal employs social logics, and not when it employs market logics. This research provides nuanced insights into the complex roles of both emotionality and information framing in predicting the funding likelihood

Keyword: crowdfunding, emotionality, transactional and relational appeals, machine learning, topic modeling

Navigating the Evolving Landscape of Mobile Banking: A Comprehensive Analysis of User Perceptions and Service Quality

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Mohammed Muhsin (University Of Hyderabad)

The study addresses the multifaceted landscape of user perceptions in mobile banking, employing Latent Dirichlet Allocation (LDA) topic modelling on 1.01 million reviews from users of mobile banking applications. Recognizing persistent challenges in user satisfaction, particularly in login issues, service delays, and post-update concerns, the research delves into the nuanced performance distinctions between private and public banks. Also, amidst the backdrop of the recent pandemic, a discernible increase in transaction volume and an augmentation of negative factors underscore the operational challenges faced by banks in sustaining service quality during unforeseen crises. The findings suggest strategic imperatives for banks to enhance their m-banking services, ensuring a more resilient and adaptable framework in response to evolving user expectations. The study contributes valuable insights to banks aiming to optimize their m-banking services, fostering a more seamless and satisfying user experience.

Keyword: Mobile banking, Service quality, Text mining, User reviews, LDA, COVID

Multihoming Dynamics in Digital Payment Adoption: An Analytical Hierarchy Process Approach in the Indian Context

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Vidushi Pandey (IIM kozhikode)**

The current study aims to unravel the intricate landscape of multihoming in digital payment application usage within the unique socio-economic context of India. Fueled by a rapidly growing digital economy, the adoption of multiple payment platforms has become a prevalent phenomenon, necessitating a nuanced examination of the factors influencing user behavior. Leveraging the Analytical Hierarchy Process (AHP), this study seeks to provide a structured and prioritized analysis of the key determinants driving users to engage with multiple payment applications in the Indian market. The introductory section of the research outlines the escalating significance of digital payments in India, spotlighting the diverse range of payment applications available. The research emphasizes the coexistence of various platforms, each catering to distinct user preferences, regulatory frameworks, and technological infrastructures. Against this backdrop, the concept of multihoming is introduced as a pivotal aspect shaping the digital payment landscape in India. The methodology of this work delineates the application of the Analytical Hierarchy Process to systematically evaluate and prioritize the factors influencing users' decisions to multihome in digital payments. Through surveys and interviews conducted across diverse demographic segments, the study collects quantitative and qualitative data to construct an analytical hierarchy that encapsulates the hierarchy of criteria and sub-criteria pertinent to multihoming behavior. The subsequent section of the current research work delves into the key motivations driving users in India to embrace multihoming in digital payments. AHP facilitates the development of a hierarchical model to assess the relative importance of factors such as security, transaction costs, user interface, and loyalty programs. By assigning weightages to these factors based on user preferences, the research provides a nuanced understanding of the intricate decision-making process underlying the adoption of multiple payment applications. Furthermore, the research explores the challenges associated with multihoming in the Indian context. AHP aids in identifying and prioritizing challenges such as interoperability issues, security concerns, and the impact on user loyalty. The findings provide valuable insights for payment service providers and policymakers to address these challenges and enhance the overall digital payment experience in India. In conclusion, this research paper contributes a comprehensive analysis of multihoming dynamics in digital payment adoption within the specific context of India. By employing the Analytical Hierarchy Process, the study not only unveils the motivations driving users to engage with multiple payment applications but also prioritizes these factors to guide strategic decision-making for stakeholders in the Indian digital payment ecosystem. As India continues its digital transformation, understanding and addressing multihoming behavior becomes imperative for shaping a robust and user-centric digital payment landscape.

Keyword: Multihoming, payment applications, AHP

Enhancing Digitally Native Brands and its Branding - A Systematic Literature Review using Scientific Procedures and Rationale (SPAR)

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The rise of digitally native brands and their branding is a burgeoning phenomenon in marketing. This subject has captured the attention of numerous academics and practitioners alike due to its significant impact on consumer purchasing behaviour, as it involves brands selling directly online without the need for intermediaries. Therefore, there is a need for a methodical approach to analyse and summarize the existing literature in this relatively new area. A systematic literature review was conducted using the SPAR model to address this requirement, providing a comprehensive overview of the relevant research conducted between 2013 and 2023. The review encompassed 105 articles from the ABDC journal, exploring various aspects such as research themes, methodologies, theories, variables, antecedents, consequences, and potential research gaps. Based on the insights gained from the literature review, an integrative framework was proposed to elucidate the role of digitally native brands in influencing consumer behaviour. However, it also revealed specific knowledge gaps in crucial areas like theory, methodology, and settings, presenting opportunities for future research. The implications of this research extend to theoretical and practical domains, providing valuable insights that can benefit academia and industry professionals. With the rapidly evolving landscape of digitally native brands, there is a growing need for continuous research to stay abreast of the latest developments and to enhance our understanding of their impact on the market.

Keyword: Digitally Native Brands, Direct Marketing, Consumer buying pattern, E-commerce, Branding.

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Do Indian Young Professionals Demonstrate Sound Financial Literacy and Personal Financial Management Behavior? An Application of Rasch Model

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Satish Kumar (Indian Institute of Management Nagpur, India)
Prashant Gupta (Indian Institute of Management Nagpur, India)

This study investigates the relationship between the financial literacy (FL) level and personal financial management behavior (PFMB) among young professionals in India. We investigate the validity and reliability of a FL scale using factor analysis and the Rasch model. In addition, we analyze the relationship between demographic variables and FL as independent variables and PFMB as a dependent variable using multiple regression. Our findings indicate that the respondents exhibit a reasonable knowledge of basic FL, but lack understanding of some complex financial concepts, indicating a lack of advanced FL. We also discovered that the overall FL scale, which combines all basic and advanced FL questions, is a more reliable and valid scale for measuring FL than a single basic or advanced scale. In addition, young professionals' gender, marital status (divorced), education, number of dependents and both basic and advanced FL are significant determinants of their PFMB. The findings have implications for financial planning experts, counsellors, regulators, and policymakers in their efforts to assist young professionals in making better financial decisions.

Keyword: Personal Financial Management Behavior, Financial Literacy, Multiple Regression, Rasch Model, Item Response Theory, Financial Knowledge

A STUDY ON GLOBALISED ENVIRONMENT AND HUMAN RESOURCE MANAGEMENT AND DEVELOPMENT

***Dr. Swati Bhatia (Asian Business School , Noida)**

Human resources is one of the most important production factors in any organisation. Of all the resources human resource is the only resource, which does not depreciate with the passage of time. In the globalised era, several changes were occurred all over the globe. The world has become a global village. As a result of recent changes in the global economy and introducing new policy in Indian economy, a sea change has been observed in the corporate world. The organisations have tasted both sweet and sour experiences. The corporate world has observed structural, financial, technological and human resource changes. The scope of the human resource function has been extended from HR department to organisation as a whole in recent years. The organisations have to realise the importance of human resource function and implement some measures required to restructure the activities. A study on the Human Resource Development (HRD) practices in the new millennium is highly required because the corporate world has to change per global challenges and requirements. Therefore, this study has been taken up to cover the HRD activities in private sector organisations. The HRD activities in organisations before globalisation and after globalisation were examined. The study is based on both primary and secondary sources of data collected from various sources. Primary data is collected through a structured questionnaire containing the issues relating to background of the employees, training and development activities, performance appraisal, employee rewards, career planning, organisational development, employee - employer relations, quality of work life, etc. Data was obtained from 150 respondents through the questionnaire based on Likert scale. Secondary data was collected from books, journals and other literature available on the subject. The findings of the study are expected to be useful in preparing a model for managing the human factor in the corporate sector.

Keyword: Globalization, HRM, HRD, Technology, Corporate

Shifting landscapes: Impact of climate risk on MNEs' OFDI location decisions & the moderating role of network effects

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Ram Mudambi (Temple University)
Snehal Awate (Indian Institute of Technology - Bombay)

In this study, we examine how increasing climate risk in potential host locations impacts MNEs' location choice for foreign direct investments (FDIs). We further consider how the MNEs' degree of embeddedness in the global collocation network and its country-of-origin's connectedness in the global outward FDI (OFDI) network moderate this relationship. We argue and demonstrate that the negative externalities of climate risk reduce the likelihood and magnitude of MNEs locating their FDI in high-climate-risk locations. Further, increasing connectedness of the country-of-origin of MNEs in global OFDI networks increases the MNEs' informational advantages and helps them make better FDI location choices. Thus, MNEs from more connected country-of-origin would be less likely to locate their FDI in high-climate-risk locations. However, increasing embeddedness of MNEs in the global FDI collocation networks increases isomorphic pressures and imitative tendencies among collocated MNEs, which worsens their FDI location choices. Thus, MNEs more embedded in FDI collocation networks would be more likely to locate their FDI in high-risk locations. We test our hypotheses in the context of the global automobile industry between 2003-2019 and find support for our arguments. This study demonstrates the effect of increasing climate risk on the FDI location decisions of MNEs and highlights the contingencies faced by MNEs when making these decisions.

Keyword: FDI, Climate risk, MNEs FDI location choice, country-of-origin's connectedness, MNEs' embeddedness.

Digital Public Infrastructure in India: Principles and Opportunities

***Nilesh Gupta (IIM Nagpur)**

Digital Public Infrastructure (DPI) refers to the foundational technological framework established by governments or public entities to facilitate digital services for citizens. India has been one of the leading country which has established Digital Public Infrastructure at population scale. Aadhar, UPI, IndiaStack, OCEN, Account Aggregator, ONDC and PM-WANI are examples of DPIs that have achieved population scale. Like these examples, DPI encompasses a range of interconnected systems, such as databases, networks, and platforms, designed to provide accessible, secure, and efficient digital services to the public. DPI seeks to establish a standardized, accessible, and secure digital infrastructure to bridge the digital divide, ensuring that citizens, regardless of their location or socioeconomic status, can access essential services online. It also encourages collaboration between the public and private sectors, fostering an ecosystem for the development of innovative solutions and services that benefit society as a whole. In this paper, we start with covering the building blocks of DPI and abstract out the foundational principles of DPI. We also analyze the factors which led to the success of DPI and the learnings from the same. Finally the paper ends with the way forward for future DPI systems in India.

Keyword: UPI, Aadhar, IndiaStack, DPI

FDI by firms from Emerging Markets - Evidence from India***Nilesh Gupta (IIM Nagpur)**

Despite the volume of research available on the internationalization strategies of Emerging Market Multinationals (EMNCs), little is known about the determinants of their outward FDI (OFDI) financing decisions. This paper positions financial slack as a key determinant of the cross-border financing strategies employed by EMNCs to fund their OFDI investments. Drawing upon outward FDI data from Indian firms, this paper sets out to explain the choice of external financing (debt vs. equity) firms employ to support their cross-border FDI pursuits and the moderating role of firm ownership in influencing the slack-external financing relationship. This paper develops propositions and specifies a research design for testing them using a large sample of Indian FDI investments.

Keyword: Financial Slack, Strategy, FDI

A study on the Inflation hedging capabilities of precious metals in US, UK and JAPAN: A partial wavelet based Nonlinear perspective

***Kousik Guhathakurta (Indian Institute of Management Indore)**
Sai Nandan Kandikattu (Indian Institute of Management Indore)

The study evaluates the inflation-hedging capabilities of precious metals from a nonlinear time series perspective. Taking cue from the empirical literature on the nonlinear inflation expectations literature, the paper used Threshold Autoregression models to arrive at the measures of expected and unexpected inflation. Inflation in all three countries was found to be having thresholds in inflation behaviour consistent with the central bank's nonlinear reaction to past inflation. The study then uses Partial wavelet analysis to evaluate the capability of precious metals in US, UK and JAPAN after accommodating nonlinear inflation expectations and finds that, apart from Gold, no other precious metal acted as a complete hedge to inflation, in all three countries. Gold has also offered such a complete hedging capability only once for a six-month period amongst full sample period of 1997 to 2022. From a holding period perspective, only short-run investors with holding periods less than three months actually accrued any benefits, if any, from the exercise of attempting to hedge inflation using precious metals. This would imply that the investors attempting to invest in precious metals to reap inflation hedging capabilities is only a futile exercise

Keyword: Precious metals Inflation hedging Partial wavelet Nonlinear

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Analysing the Indian State and society from Indian and Western perspectives and studying the Indian opinion of Western culture

***Sannidhya Ranade (Indian Institute of Management, Ranchi)**

This research study tries to explore the underlying reasons for the assumed supremacy of the Western culture in the minds of Indians while analysing the perspectives of Indians and Westerners of India. With a well-rounded literature review, this study establishes its findings through secondary and primary data. Attempts to understand the perceptions of Indians about India have been made through secondary data and a primary survey. Extensive research about Western scholars who had published writings about India is also prevalent. The study is concluded with a steady reasoning that our achievements have been shadowed due to the decline in governance and a weakening rule of law and India remains a story of private success and public failure.

Keyword: Indian culture, Western supremacy, xenocentrism

The Impact of Indian Festivals on The Indian Stock Market

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This research endeavors to delve into the intricate relationship between Indian festivals, particularly the auspicious occasion of Diwali, and their potential impact on the Indian stock markets. While existing empirical investigations are scarce, this proposal underscores the imperative for further scholarly inquiry to unravel the nuanced connections between celebratory events and the ensuing fluctuations in the financial landscape. The methodology employed in this prospective research will encompass the utilization of robust econometric tools, including but not limited to the Granger causality test, Arch model, and unit root test. These analytical approaches aim to shed light on the intricate interplay between the festive spirit and market dynamics, providing a comprehensive understanding of the potential effects of these cultural celebrations on stock market behavior. By delving into the implications derived from the application of econometric tools, this research seeks to unravel the underlying mechanisms governing market responses during traditional cultural events. The insights gained from this investigation hold the potential to empower stakeholders with a profound comprehension of market trends and patterns influenced by festive occasions. Furthermore, the findings may contribute to the formulation of informed investment strategies, enabling stakeholders to capitalize on these trends and patterns for enhanced financial outcomes. In conclusion, this research proposal emphasizes the necessity of a more profound exploration into the impact of Indian festivals, notably Diwali, on the Indian stock market. By employing rigorous econometric methodologies, this study aims to contribute valuable insights to the existing body of knowledge, fostering a deeper understanding of the intricate interplay between cultural celebrations and financial markets. The implications derived from this research have the potential to inform stakeholders about optimal investment strategies, thereby maximizing their financial gains during periods of traditional festivity.

Keyword: Indian festivals Diwali Stock markets Market fluctuations Econometric tools

Constructing an Argument for Paradigmatic Reflexivity Using Business Model Research as an Exemplar in Strategic Management

***Sunil Kumar Yadav (Indian Institute of management-Ranchi)**

This research article aims to investigate and address the paradigmatic inflexibility prevalent in business model research due to constrained thinking. It underscores the significance of exploring and questioning the underlying philosophical assumptions that shape the field. The article suggests a reflexive research approach that embraces diverse intellectual perspectives to address rigidity in business model research. Moreover, the article thoroughly explores business model research by taking more conceptual and philosophical routes. It probes into the fundamental ontological, epistemological, and methodological that shape the field. By doing so, the author highlights the need for a more open-minded approach to research, which can help overcome the limitations of traditional business model research. The article explains each paradigm's distinctive theoretical lens for comprehending business models by introducing positivism, constructivism, critical realism, and pragmatism. This comprehensive framework allows for a nuanced understanding of the multifaceted nature of business phenomena. It recognizes the need for a reflexive and multi-paradigm approach in business model research to enrich theoretical perspectives. While accentuating the significance of this reflexive and multi-paradigm approach, the article acknowledges the potential oversight of other philosophical perspectives, emphasizing the complexity inherent in business model research. Despite this limitation, it urges researchers to assume a self-critical stance and discern the boundaries of adhering strictly to a single paradigm. This reflective posture fosters a dynamic and open-minded research ethos, steering away from rigid mindsets. Moreover, the article contends that a singular paradigm might not capture the entire business model's intricacies due to its complex and embedded nature. By recognizing the limitations of each paradigm, researchers are encouraged to adopt an inclusive and adaptive approach. This nuanced perspective, which appreciates the diverse philosophical foundations, enriches the landscape of business model research. In advocating for a dynamic and open-minded approach, the article aims to catalyze a paradigm shift in business model research, transcending the confines of singular perspectives. It contends that embracing diverse philosophical viewpoints fosters a more holistic and comprehensive understanding of business models. This paradigmatic inclusivity allows for incorporating various lenses, ensuring a more complete theoretical framework. In conclusion, this research article pioneers a reflexive and multi-paradigm approach to business model research; acknowledging its limitations while championing its benefits is both enabling and limiting at the same time. By encouraging researchers to adopt a self-critical stance, the article appreciates the drawbacks of a single paradigm and embraces a dynamic research ethos. The article promotes a nuanced, inclusive, and forward-thinking path for theory development in business model research.

Keyword: Reflexivity, Business model, Ontology, Epistemology, Paradigms

Prevalence of Depressive Tendencies in Students: A comparative study between UG and PG students in the Indian Institute of Management, Ranchi

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Ashu Katiyar (Indian Institute of Management, Ranchi)
Hardik Wadhwa (Indian Institute of Management, Ranchi)
Eeshan Shinde (Indian Institute of Management, Ranchi)
Navaneeth Binu Raji (Indian Institute of Management, Ranchi)
Ishita Delish (Indian Institute of Management, Ranchi)

This report presents a study on the prevalence of depression in management students. A sample of management students from the Indian Institute of Management, Ranchi, was used for the study. This study's main goals were to ascertain the incidence of depressive tendencies among management students on our campus and to determine the causes of it. A standardised questionnaire was utilised in the study to collect information on the participants' demographics, academic standing, and mental health. The study's findings showed that management students had a significant prevalence of depression. Additionally, the study found that a number of factors, such as academic stress, social isolation, family issues, etc., contribute to depression. Prevalence: It is well recognised that college students are at a significant risk of having mental health conditions such stress, anxiety, and depression. According to research, major challenges faced by college students include financial worries, social adjustment, and pressure to perform academically. Therefore, examining the prevalence of depressive tendencies among college students might shed light on how common these problems are and the most effective ways to handle them. Depressive inclinations can have a negative effect on academic performance, resulting in poorer grades, decreased desire, and increased dropout rates. The college years are a crucial time in a person's life, so figuring out what mental health problems are affecting students' performance both mentally and physically can assist in developing effective support systems and therapies.

Keyword: depression, IIM Ranchi, academic pressure

The Influence of Psychological Variables on Individuals' Investment Behavior

***BIRENDRA SAW (SHARDA UNIVERSITY, GREATER NOIDA)**

The behaviour basis impacts the decision-making of individual investors in the National Stock Exchange, hence, modern finance theories presumed that investors do not make a rational decision. This research proposal aims to examine the impact of heuristic factors on psychological issues regarding individual investors', decision-making. The data will be collected from PAN India with different segments of age groups, through an adapted questionnaire where a tentative sample size of 1000 individual investors of the national stock exchange market. This study will use the Structural Equation Model (SEM) using SPSS to analyze the influence of individual investor heuristic factors based on Mental accounting. The literature reviews showed that overconfidence, loss aversion, mental accounting, and herding biases of individual investors positively affect investment decisions. Analyzing behavioral factors and environmental issues also impacts mental accounting and helps to decide whether to invest or withdraw stocks from the National Stock Exchange. My study based on a literature review and identifying the research gap will investigate the behavioral, psychological, and heuristic factors of investors from different age groups. Furthermore, this study will be useful for financial professionals, regulatory authorities, individual investors, investment advisors, academia, and practitioners.

Keyword: Mental Accounting, National Stock Exchange, Overconfidence, environmental issues.

Climate Finance for Agricultural Climate Change Adaptation in India: A Comprehensive Analysis

***Shifa Shahin (Vinod Gupta School of Management, Indian Institute of Technology Kharagpur)**

Dr. Rudra Prakash Pradhan (Vinod Gupta School of Management, Indian Institute of Technology Kharagpur)

Climate change poses an asphyxiating threat to agricultural systems globally, with developing nations particularly vulnerable to its adverse impacts. India, with its predominantly agricultural economy, is acutely vulnerable to the impacts of climate change, including erratic rainfall patterns, rising temperatures, and extreme weather events. India is 4th largest carbon emitter, responsible for 6% of global GHG emissions (CGF, 2023), while the agriculture sector contributes 14% of the total emissions. These challenges have profound implications for the country's agricultural sector, which sustains livelihoods and plays a pivotal role in food security (Wasan et al., 2021). Recognizing the urgency of addressing climate-related risks in agriculture, various national and international initiatives have channeled climate finance to support adaptation measures. The government of India launched NAPCC with eight missions to meet its nationally determined contribution (NDC) in line with the recommendation of the IPCC (Singh, 2017). National Mission on Sustainable Agriculture (NMSA, 2015) was one of the eight missions to meet the need for agricultural preparedness against climate change. While climate finance holds the potential to catalyze transformative changes in agricultural practices, there is a paucity of comprehensive research that evaluates its impact on the ground. The research aims to contribute valuable insights to academia and policy circles by addressing this gap.

The objective of the study is to investigate the role of agricultural climate finance in leveraging adaptation and mitigation for smallholder farmers. This study incorporates the Indian climate finance from the public and private sector with a focus on three climate-financed projects for agriculture viz, "Ground Water Recharge and Solar Micro Irrigation to Ensure Food Security and Enhance Resilience in Vulnerable Tribal Areas of Odisha (GWRSMI)," "Line of Credit for Solar rooftop segment for commercial industrial and residential housing sectors (LoC SRS)," and, "Enhancing climate resilience of India's coastal communities (CRICC)." By employing a comprehensive mixed-methods approach, the study is built on a synthesis of existing literature, quantitative data on climate finance disbursements from the database of Green Climate Fund (GCF)¹, Global Environment Facility (GEF)², annual progress reports of the projects under the study, qualitative insights from stakeholder interviews, and in-depth case studies of climate-financed projects, the research aims to provide a nuanced understanding of the current state of agricultural climate change adaptation for smallholder farmers, challenges climate finance facing and the overall impact on the agriculture sector. The indicators used for measuring the impact efficiency for mitigation is USD per tonne carbon dioxide equivalent (\$/t CO₂ eq.), and for adaptation, it

is USD per beneficiaries (\$/ beneficiaries) of the climate-financed projects. The study's temporal scope spans 2015-2023, ensuring the relevance and recency of the insights.

Keyword: Climate finance, agricultural green finance, adaptation and mitigation, and climate smart agriculture (CSA)

Virtual Influencers as online endorser: A study from consumers' perspective

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Dr. Sangeeta Sahney (Vinod Gupta School of Management, IIT Kharagpur)**

Virtual influencers are the boom of AI innovation in social media and marketing research. The question of using non-humans as a credible source to promote and communicate for brands is the focus of this study. The use of celebrities and public figures to trust with brand messages and help form opinions in the masses is old, and the paradigm changed when research showed the effective role user turned influencers played in online space. Social media empowered users to act as opinion leaders in their virtual surroundings. Building on the source credibility and source attractiveness, an exploratory approach was adopted to learn how Instagram users respond to virtual influencers active on the social media platform. Considering the nascence of both theory and practice of virtual influencer marketing in India, consumers were introduced to a set of Indian and other countries' virtual influencer profiles, and the responses were recorded employing an in-depth interview technique.

Keyword: Influencer marketing, Social media, Source Credibility, Virtual Influencers.

A Literature Review of Resilience in Management Context

***Anjali Srivastava (Indian Institute of Management Ranchi)**
Anand Anand (Indian Institute of Management Ranchi)

In organizational context, resilience has been widely discussed in various fields such as supply chain, strategic management, organisational psychology, human resource management and economics. Researchers in each of these areas have taken the discussion forward towards developing resilience in organisations by identifying and prescribing interventions which can potentially develop attributes to strengthen organisations. To withstand unexpected events, a general prescription of the entity level studies is that entity should aim at developing such attributes which can make them more resilient. This study is a literature review of concept of resilience in management context and discussion of role of liquidity, ownership structure and governance structure in making firms resilient.

Keyword: Resilience, Management, Finance, Liquidity, Ownership Structure, Governance Structure

Ethics Of Digital Technology

***Jyoti M (IIM Indore)**

Digital Technology is now part of everyday life. This amazing technology connects and empowers but sometimes divides and restricts. Digital technology is for everyone by everyone. Digitalization efforts are done across sectors, prompting large-scale and new ethical challenges arising from technology having implications. Digital ethics is the branch of ethics concerning the moral guidelines governing interpersonal behavior between individuals and/or companies mediated by computer technology, either inside a company in markets and society. Over what is admissible legally and what conforms to privacy regulations, digital ethics asks whether certain actions are the right thing to do. Digital ethics deals with the impact of digital Information and Communication Technologies (ICT) on our societies and the environment. This paper conveys that information ethics can address the challenges of the digital age. What are the traditions, technological and social developments that guided digital ethics? How did ethical issues change with the digitalization of human life? How did the traditional discipline of philosophy respond and how was ‘applied ethics’ influenced by these developments? The history of digital ethics is in three phases: pre-digital modernity (before the invention of digital technology), digital modernity (with digital technology but analogue lives), and digital post-modernity (with digital technology and digital lives). The main topics of digital media ethics or digital (information) ethics are intellectual property, security, digital divide, gender discrimination, and censorship (Ess, 2009; Himma and Tavani 2008). Proposed research questions are: • How do we ensure technology respects human rights and dignity in the digital realm? • How can we avoid dehumanization through technology? • How do we focus on positive outcomes for users’ mental, emotional, and physical health? • How do we balance screen time, social media use and digital distractions? • How do we design systems that align with societal values and well-being? Methodology Here I used qualitative research method comprising literature review and secondary data collection using documents, observations and so on. The sources used include literature, newspaper articles and other published articles. Normative ethics provides a framework for evaluating actions and decisions based on moral principles. It helps us determine what is right or wrong. In digital technology, normative ethics guides us in making ethical choices when designing, developing, and using digital systems. Principles-based approaches involve deriving ethical guidelines from fundamental principles. Applying principles like respecting users’ freedom and agency, maximizing benefits and minimizing harm, ensuring fairness and equitable access, safeguarding personal information helps address ethical challenges in technology. Our relationships are online today using chats, messengers, social media and other ways of online communication. The widespread adoption of emerging digital technologies such as the Internet of Things and Artificial Intelligence has the potential to improve people’s lives, but it also raises questions about whether and how “data can work for all”, emphasizing trust aspects, and especially ethics of data use¹. At least 50 countries are working independently to ensure ethical data is used smoothly without violating people’s private space, personal data and other aspects.

Keyword: Digital Ethics, Technology, Organizations, Information ethics

Operational Resilience

***Jyoti M (IIM Indore)**

Resilience implies understanding business process criticality, underlying technology capability, the business impact and the organization's risk tolerance in case of technology failure. Building resilient operation means seeing the interdependence of risk throughout the organization. It is critical for business continuity. Effective enterprise risk management systems must look across divisions to account for potential threats. Resilient organizations maintain robust production capacity that remain stable during operational disruption without sacrificing quality. They develop business models adapting to shifts in customer demand, the competitive landscape, technological changes and regulations. This involves maintaining innovation portfolio and valuing entrepreneurship. Building resilient operations involves revisiting the supply base and global asset footprint moving quickly to digitize operations end-to-end and transforming business models to achieve cross-functional agility in operations. To achieve this, companies need to focus on their operating models, harnessing insights, structuring and reskilling the workforce to maximize organizational flexibility. Operational resilience consists of disruption absorption and recoverability. The effect of disruption absorption is greater at a high disruption condition. The effect of recoverability is greater at a low disruption condition Purpose The purpose of this paper is to indicate the characteristics of resilient organizations. Three interrelated mutually reinforcing objectives shape the approach to resilience: resistance, absorption and restoration. If these objectives are realized as part of applying practical programs to critical systems and key functions, then these systems and functions will reflect resilience features appropriate to their individual needs. Resilience needs to be planned in advance before systems are damaged and undesired consequences occur. Such planning is challenging given the different interpretations attached to "resilience" and the complexity inherent in the concept. Resilience encompasses "hard" systems (such as infrastructure and assets) as well as "soft" systems (such as communities and individuals) be immense. Findings Resilient organizations proactively identify and manage anticipated risks and build capacity to cope with adversity whether anticipated or unanticipated. Resilience is the outcome of fully integrating a proactive, enterprise-wide, multidisciplinary and holistic risk management approach into the organization's business management processes. Resilience is an aspirational objective there is no endpoint, nor is there a one-size-fits-all solution. Resilient organizations promote an inclusive culture of risk thinking throughout the organization and its supply chain. By integrating a proactive approach to managing risk, organizations can become more agile, adaptable and responsive to changes in their operating environment. Implications Key to achieving resilience will be a focus on behavior and culture. These issues have to be brought to the heart of strategy and the business model of every organization. Organization cultures need to be developed based on trust and respect and the need to avoid risk blindness. We need to challenge the mindset that people can only be trusted within narrow confines of rules or limits of authority. As develop more heterogeneous employment models - flexi-working, contractors, self-employed consultants, agency staff, interns and volunteers, outsourcing, partnering needs to be given attention for skills, learning and development and the challenges of aligning behavior. Discussion Building a resilient operation also means seeing the interconnection and interdependence of risk throughout the organization. Effective enterprise risk

management systems must look across divisions and operations to holistically assess and account for potential threats. Design systems that take a comprehensive approach to risk assessment need to be worked upon.

Keyword: Resilience, Organization culture, operations, concept and framework for resilience

Entrepreneurship Ties

***Jyoti M (IIM Indore)**

Despite continuous research in entrepreneurship and networking, what is going on in a network is still a puzzle. Operation of networks and their influence on business performance is limited to theory (Jack, 2005). This study explores strong and weak social tie roles in entrepreneurial networking. Strong relationships rely on frequent interactions and do not provide up-to date information. Weak-tie contacts rarely interact with each other but are active in their roles once entrepreneurs activate them. Strong and weak ties are formed by personal motivation and networking. Strong connections are important for information and the resource flow. Where strong connections lack, weak connections become important to enable the required support. Social networking will benefit the entrepreneur who balances strong and weak connections. How entrepreneurs form and utilize strong and weak ties in carrying out their business and how entrepreneurial business is impacted by is shown here: There are quite a few gaps in these ties. Strong ties consist of people from similar backgrounds and industries. This limits exposure to new ideas and opportunities. Over-reliance on strong ties can lead to an echo chamber where entrepreneurs only receive feedback and information from a small, like-minded group hindering creativity. Strong ties lead to conformity and consensus thinking. Entrepreneurs may become too dependent on their strong ties leading to a lack of motivation to seek new connections or expand their networks. Weak ties refer to casual or distant relationships as acquaintances, colleagues or people in different industries. They lack the depth making them less reliable in certain situations. Entrepreneurs may not have the same level of access to resources (e.g., funding, expertise) through weak ties compared to strong ties. Collaborating with weak ties can be challenging due to lack of a strong foundation of trust. Engaging with a wide network of weak ties can result in information overload making it difficult to filter and prioritize relevant information. Effective entrepreneurship involves striking a balance between strong and weak ties to address these gaps. Network Diversification is one of the strategies to be worked upon. Actively seek out and cultivate both strong and weak ties to build a well-rounded network of relationships. Use weak ties to explore new ideas, markets and opportunities while relying on strong ties for execution and support. Periodically evaluate network to ensure it remains diverse and adaptable to changing business needs. Convert weak ties into strong ties over time by consistently providing value and building trust. The gaps in strong and weak ties in entrepreneurship highlight the importance of a balanced and diversified network. Entrepreneurs who can leverage the strengths of both types of relationships are often better equipped to navigate the complex and dynamic world of business.

Keyword: Entrepreneurship, Strong-ties, Weak-ties, Business

MineDetect: AI-Driven Mine and Unexploded Ordnance Detection for Humanitarian Safety

***Vikas Choudhary (Indian Army)**

The global landscape is marred by the remnants of numerous conflicts, with silent, deadly landmines leaving scars in many regions. Beyond the conflicts themselves, the toll of these war-time remnants endures, claiming innocent lives and irrevocably altering the fates of children. The urgency to address this humanitarian crisis intensifies as the specter of future warfare looms, marked by the rapid deployment of minefields through remote means. This paper, titled "MineDetect: AI-Driven Mine and Unexploded Ordnance Detection for Humanitarian Safety," navigates the ramifications of landmines and unexploded ordnance on global safety. It seeks to provide a comprehensive solution by leveraging the power of Artificial Intelligence (AI) to mitigate the catastrophic consequences of these lingering war remnants. In the context of modern warfare, the deployment of minefields has become an alarming concern. With the advent of remote technologies, the speed at which minefields can be laid has increased exponentially. This paper underscores the exacerbation of the existing problem and the urgent need for innovative, technology-driven solutions. MineDetect stands as a beacon of hope in the face of this evolving threat, offering a proactive approach to detect and neutralize minefields efficiently. Beyond the perils of known minefields, the paper addresses the equally pressing danger posed by unexploded ammunition. Drawing attention to contemporary conflicts, such as the ongoing Ukrainian crisis, where unexploded ordnance will continue to claim lives long after the cessation of hostilities, the paper underscores the persistent threat and the need for advanced detection mechanisms. MineDetect integrates cutting-edge AI technologies to revolutionize the detection and neutralization of mines and unexploded ordnance. By harnessing the capabilities of machine learning and image recognition, MineDetect aims to identify and map mines and unexploded ammunition with unprecedented accuracy. The system's adaptive algorithms learn from a large dataset of known ammunition, enabling it to navigate and find unexploded ammunition and mines with ease. Utilizing drones fitted with cameras, and running AI-based software for detection, the system provides a scalable and efficient solution. The paper also envisions future advancements for MineDetect, proposing the integration of ground penetrating radars (GPR) and hyperspectral cameras. These enhancements will bolster the system's capability to detect mines underground and in challenging terrains, further solidifying its effectiveness in safeguarding lives. In practical terms, MineDetect finds application in humanitarian efforts ranging from demining operations in post-conflict zones to providing early warning systems for communities living in proximity to potential danger zones. It emerges as a versatile and impactful tool for safeguarding lives in regions affected by conflict. "MineDetect: AI-Driven Mine and Unexploded Ordnance Detection for Humanitarian Safety" emphasizes the critical role of technology in addressing the persistent threats posed by landmines and unexploded ordnance. By fusing the power of AI with a commitment to global safety, MineDetect offers a pioneering solution that has the potential to transform the landscape of humanitarian demining efforts, ensuring a safer and more secure future for regions affected by conflict.

Keyword: Mine Detection, Humanitarian Safety, Unexploded Ammunition, Unexploded Ordnance Detection, Artificial Intelligence, Demining

Maneuvering Through Trends and Challenges in Embedding Sustainable Entrepreneurship within Small and Medium Enterprises (SMEs)

***Ruchi Mishra (National Institute of Technology Karnataka)**
K B Kiran (National Institute of Technology Karnataka)

Introduction: "Since the United Nations' endorsement of the Sustainable Development Goals (SDGs), a global paradigm for addressing environmental, social, and economic challenges, sustainable development has become the linchpin for global progress. Originating from the 1992 Rio de Janeiro World Summit, the concept of sustainable development emphasizes meeting present needs without compromising the future. Those driven by sustainability in their core business, termed sustainable entrepreneurs, play a pivotal role in long-term development. Businesses addressing ecological and social issues contribute significantly to sustainability (Schmidpeter & Weidinger, 2014). Sustainable entrepreneurship, an innovative management strategy, involves creating new goods, services, and practices for enhanced social and environmental impact. These ventures aim to safeguard the environment and sustain communities while pursuing profitability (Shepherd & Patzelt, 2011). Unlike traditional entrepreneurs, sustainable entrepreneurs integrate economic, social, and environmental goals (Rodgers, 2010; Tilley & Young, 2014), prioritizing the well-being of future generations. Studies indicate that organizations prepared for corporate entrepreneurship experience improvements in both environmental and financial performance, underscoring the critical role of sustainable entrepreneurship in ensuring business success and securing our long-term future. In the dynamic intersection of contemporary business paradigms, the amalgamation of entrepreneurship and sustainability has evolved into a critical nexus, with Small and Medium-sized Enterprises (SMEs) assuming a pivotal role (World Business Council on Sustainable Development, 2017). The imperative of sustainability has transcended conventional corporate social responsibility, becoming a strategic imperative for SMEs seeking to strike a delicate balance between economic viability, environmental stewardship, and societal impact (Martins et al., 2022). SMEs, renowned for their agility and innovative spirit, find themselves uniquely positioned to spearhead transformative change in the pursuit of sustainable development (Toran et al., 2019). As global challenges such as climate change, resource scarcity, and societal inequities intensify, SMEs emerge as central actors navigating dynamic trends and confronting the formidable challenges associated with sustainable entrepreneurship. Research Questions: Amidst this intricate interplay, the overarching research question guiding this exploration is: 1. How do SMEs currently integrate sustainable practices into their entrepreneurial processes, and what are the predominant trends in the adoption of sustainable entrepreneurship principles? 2. What challenges do SMEs encounter in the incorporation of sustainable practices, and what strategies have proven effective in overcoming these obstacles? 3. What role do contextual factors, such as regional regulations, industry characteristics, and organizational size, play in influencing the implementation and success of sustainable entrepreneurship initiatives in SMEs? Research Methodology: The author searched Scopus for relevant articles using the search terms Sustainable entrepreneur** AND "SMEs" OR "MSMEs" OR Small businesses. Because the database filter option was enabled, only the results in the title, abstract, and keywords were displayed. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) (Moher et al. 2009) technique was used to select the articles to be analyzed. During the initial search, 103

documents were discovered; however, after narrowing the subject to Business Management and Accounting, Social Sciences, Economics, econometrics, and Finance, the number of documents was reduced to 71. All publications other than articles, such as book chapters, reviews, and conference proceedings, were excluded from the analysis. Later, we limited our analysis to the final stage of publication. Only peer-reviewed and English-language articles were chosen, yielding a total of 51 articles for screening. The inclusion-exclusion criteria are then applied to all of the extracted papers based on title and abstract screening, yielding 47 articles for analysis. Following that, full text screening was performed, and articles that were outside the scope of the analysis were removed, yielding a total of 42 documents for analysis. Findings: In a world where basic material needs are satisfied, there's a rising demand for emotionally satisfying experiences beyond mere products. The argument suggests that organizations with strong ethical values, environmental accountability, and a commitment to principles may play a crucial role in meeting this demand. These "green green" SMEs, led by shecopreneurs (female entrepreneurs), are viewed as potential catalysts for social change. Rooted in ethical principles, high risk tolerance, and self-education on green issues, these businesses may provide experiences that fulfill future emotional and meaningful needs (Rodgers, 2010). Djupdal & Westhead, (2015) explored how firms integrating environmental certification practices achieve improved financial performance. A study by Alfalih, (2022) indicates that performance acts as a mediating variable, facilitating the transition from sustainability to social aspects. This suggests that businesses automatically seek to invest in social and environmental activities when they demonstrate good performance. SME owners' entrepreneurial spirit propels them to navigate challenges and embrace opportunities, fostering confidence in handling unforeseen circumstances using existing resources (Hooi et al., 2016). Talent management, a linchpin for sustainable entrepreneurship in SMEs, addresses the critical skills gap. Nieto-Aleman et al., (2023) reports that 75% of CEOs perceive skill shortages as a threat to growth. Strategic networking with allied businesses strengthens ties with suppliers, customers, and competitors, facilitating the integration of green practices. For sustainable entrepreneurship, governments must ensure SME access to financial resources through avenues like microfinance and venture capitalists for emerging green entrepreneurs (Onoyere, 2014). A study by Kautonen et al., (2020) revealed that when companies are strongly inclined to prioritize sustainability, it can adversely affect their performance. The emphasis on sustainability over commercial objectives may result in a negative impact, causing revenue drift. This occurs when companies deviate from their core business goals, leading to insufficient profit generation and therefore enterprises should balance both profit and sustainability goals for enterprises to ensure a harmonious and successful approach to business. Conclusion: In conclusion, this comprehensive exploration underscores the pivotal role of sustainable entrepreneurship in advancing the 2030 Agenda for Sustainable Development within small and medium enterprises (SMEs). It delineates key strategies for SMEs to embrace sustainable entrepreneurship, including robust networking initiatives and effective talent management. The study accentuates the significance of nurturing born sustainable firms, emphasizing dynamic capabilities and a steadfast commitment to long-term sustainability. Advocating for holistic business models, high-performance work systems, and stakeholder considerations, SMEs are positioned as integral players. Education emerges as a vital catalyst, fostering sustainability awareness in universities. The imperative for ecosystem support, encompassing funding, market access, and talent, is underscored for the realization of sustainable entrepreneurship.

Keyword: Sustainable Entrepreneurship, SMEs, Small Businesses, Sustainable Development, SDGs

Finfluencers: Enablers or Systemic Risk? Should we seek advice from them?

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India has seen a boom in the popularity of finfluencers since 2020 as ‘trading was democratised as new-age broking firms built easy-to-use apps’ (Today, n.d.) this has been augmented by the uncertainties and lack financial security has magnified in the recent years due to crisis’s like covid-19, and has been supported by access to information which has increased many folds under digital India. A burgeoning middle class that is young, aspirational and consumption driven is also inclined to make their money work as hard as they do, if not more, making India an attractive market for “Finfluencers”. Even western finfluencers have at best four lakhs, subscribers while Indian counterparts have the same going up to 10 lakhs (Today, n.d.). In a country that has a financial literacy of 27% (NCEF,2019) finfluencers can play a significant role in creating interest around personal finance. However, the credibility of investment advice remains an area of contention. Kakhbod et al. (2023) in their study based on twitter feeds from USA point out that “antiskilled finfluencers have more followers and more influence on retail trading than skilled finfluencers”. India has witnessed similar trends, where non-regulated influencers have greater following than the recognised and regulated advisors (Anupam & Anupam, 2023). The current research aims to explain the contradiction on why the unregistered finfluencers despite not being regulated, have higher subscribers and followers as compared to registered and regulated entities /advisors. This understanding will help traditional finance organisations to increase consumer engagement by modifying their educational and awareness initiatives leading to increased financial literacy. It looks at how unregulated finfluencers can be constructively utilised to promote the spread of financial education and awareness while protecting consumer interest. The research is geared towards reflections on alternative policy framework of India based finfluencers in social media especially in light of SEBI’s consultation paper on finfluencers (2023). Literature review indicates Influencer Marketing (IM) or Social Media Influencers (SMI) related research is still in a nascent. It has looked at Influencer marketing from an advertising channel perspective to cover: source characteristics, content attributes, psychological related influential factors, sponsorship disclosures and consumer outcomes (Vrontis et al., 2021). Scholars like Fink et al. (2020) have regarded influencer credibility to be a long-term investment and influence purchase intention, while others have attributed trustworthiness, expertise and attractiveness to enhance influencers’ credibility (Breves et al., 2019; Schouten et al., 2020). Some literature has focussed on endorser – product congruency indicating greater engagements and purchase intention for higher product-endorser fit (Torres et al., 2019; Silva et al., 2020). Other studies have established perceived originality, visual congruence and content uniqueness to increase consumers’ engagement leading to higher purchase intentions (Casalo et al., 2018; Argyris, 2020). The current work both debates and builds on the concepts within influencer research and extends it to finfluencers. This paper aims to fill the research gaps viz India centric study, employing qualitative methodology involving netnography and in-depth interviews (of consumers) to understand the growing prominence of finfluencers.

Keyword: finfluencers, Influencer marketing, financial literacy

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The Role of Leadership in Digitalization as a Strategic Management Decision for Technological Innovation

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Abstract The quest for technological innovations is inevitably important now for any organization to stay competitive. One of such innovations to take advantage of is digitalization. A technological platform to improve on efficiency at workplaces, maximize production, time and resources and more importantly pave the way for the organization to have regular interactions with its customers. Digitalization is the norm of the day, and many organizations are deploying these requisite technological innovations to stay gain competitive edge and deliver the best of goods and services to all its stakeholders. Leadership role in these endeavors cannot be underestimated in the area of conception to its implementation. This is because of the crucial role they play in the day-to-day administration of the organization, their attitudinal influence they have on staff at workplaces. How leadership is able to whip support and its subsequent impact on the visions of the organization. This review is to look at the strategic management role played by leadership in introducing digitalization at workplaces. How leadership was able to conceptualize the exact type of digitalization and how it was able to turn around the fortune of their organization or otherwise. It is also to evaluate the leadership style adopted for the digitalization purposes in different organizations in different business cultures in some part of the world. The review methodology is a number of literature surveys from Africa, Asia and Europe where digitalization has been implemented at various organizations. It also relied on other literature from other researchers in the area under consideration. This review helps us develop a theoretical framework on how digitalization is introduced at various organizations under a transformational leadership. Though this review is limited to secondary source of information, the review shows how crucial leadership role is in embarking on any technological innovations especially digitalization. It shows how zeal and enthusiasm, coupled with the knowledge of the kind of digitalization led to the right choice that served the interest of the organizations. This review underscored how leadership deficiency in digitalization chalked little success and the reserve a novel. Another important observation from this review was the culture of leadership at various jurisdictions that influenced the type of digitalization. All kinds of leadership style were exhibited from the countries sampled but one most prominent style was that of all-inclusive leadership. Organizations with transformational leaders used digitalization as an innovative drive to improve on the knowledge level of all staff. Used it as a tool to revise the entire operations and made it cost effective thereby having positive effect on all and sundry. It must also be stated that where leadership have no clue of the economic impact of digitalization, analog becomes an option and waste of resources. This invariably led to little or no useful impact on the need to digitalize. Although fewer countries in Africa, Asia and Europe are under review. The economic strength of organizations to sustain digitalization and leadership competencies were not evaluated. It is worth stating that digitalization strives also on the nature of business and not all operations need to be digitalized.

Keyword: Leadership; Digitalization; Management; Strategy; Innovation; Transformational; Customers; Employees

A global level study of Voluntary retirement: A bibliometric analysis from 2003-2023

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Background: The strategic planning of organizations is intricately intertwined with organizational dynamics, and retirement has evolved from a simple transition to a dynamic process (Boy Akdag & Ekmekci, 2023). Key determinants influencing retirement decisions include population growth, demographic changes, technological advancements, and economic development (de Wind et al., 2015). Voluntary Retirement Schemes are extensively employed globally by governments and private organizations for downsizing and restructuring purposes (Frerichs et al., 2012). Given the dynamic nature of the current environment, marked by phenomena like the great resignation and economic recessions, Voluntary retirement emerges as a valuable tool for organizations in manpower planning. Understanding the employee perspective is crucial for the development and execution of voluntary retirement that align with both organizational interests and employee well-being (Negre et al., 2017). Individuals, especially after a certain age, may encounter challenges in adapting to changes due to external factors such as work role overload, organizational culture, relocation, and technology, as well as internal factors like family issues and cognitive pressure (De Preter et al., 2012). **Purpose:** Despite the relevance of this topic, there is a notable gap in the literature, with no existing bibliometric or systematic literature review. In response, this study undertakes a bibliometric analysis to identify themes, topics, and gaps in the field. The research questions guiding this study are as follows: RQ 1: What is the growth trajectory of literature related to Voluntary Retirement? RQ 2: What are the most prominent keywords? RQ 3: What themes are emerging in the field of Voluntary Retirement? **Methodology:** Analyzing 868 documents from the past two decades using the Scopus database, researchers employ the Biblometrix R-tool for data analysis. The study aims to identify trends and patterns, bridge research gaps, map the research landscape, conduct keyword and authorship analyses, explore journal dynamics, perform thematic analysis, and derive policy and practice implications. **Finding:** This study finding suggested critical gaps which includes Studies in the field of Voluntary retirement are not much explored from the aspect of Human resources and business related studies and the influence of change could be a potential gap which deals with changes like (environmental changes eg. flexibility, Geographical changes eg transfer, Covid influences, technological changes, policy and structure changes etc). **Social Implications:** This study enhances workforce well-being by understanding factors influencing voluntary retirement. It contributes insights into societal aging patterns and emphasizes cognitive health, guiding supportive policies for an aging population. **Practical Implications:** For organizations, the study informs strategic planning and human resource strategies. It positions Voluntary Retirement Schemes as a proactive tool for manpower planning in dynamic environments. Additionally, it aids in policy development, offering a practical framework for researchers to address gaps in the field.

Keyword: Voluntary Retirement Scheme, Bibliometric Analysis, Biblometrix R-Tool.

Leadership in a Deglobalised Digital World: Unraveling Affective Commitment and Exploratory Innovation

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This theoretical research paper delves into the intricate interplay between leadership, commitment, and innovation in the context of an increasingly interconnected and globalized digital landscape. It systematically explores how resonant leadership (RL) serves as a precursor to both affective commitment (AC) and exploratory innovation (EI) within organizations. Simultaneously, it examines the antecedent nature of affective commitment in shaping the trajectory of exploratory innovation. Crucially, the study uncovers the mediating role of affective commitment, elucidating its impact on the relationship between resonant leadership and exploratory innovation. Against the backdrop of digital interconnectedness and globalization, the research contributes to a nuanced understanding of the evolving dynamics that shape organizational behaviour. By deciphering the intricate relationships between resonant leadership, affective commitment, and exploratory innovation, the paper offers valuable insights for leaders navigating the complexities of a digitally connected and globally influenced business landscape. The findings aim to inform strategic approaches, facilitating the cultivation of environments conducive to innovative practices and heightened commitment in the contemporary organizational milieu.

Keyword: Resonant Leadership, Affective Commitment, Exploratory Innovation, Deglobalized World

**Bimodal IT: MANAGING THE BALANCE BETWEEN
EXPLORATION AND EXPLOITATION**

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With shortening product life cycles, technology disruptions and new IT based business models, IT companies can no longer ignore innovation. However, innovation cannot be achieved at the cost of ignoring existing activities. Therefore IT organizations need to be ambidextrous in nature, balancing both exploration as well as exploitation. Existing studies have emphasized this needs but failed to explain the mechanisms through which such balance might be obtained. This study will use the lenses of ambidexterity and dynamic capabilities to address this gap.

Keyword: Bimodal IT, exploration, exploitation, paradox, ambidexterity

A study on Role of Work Engagement and Work-Life Balance on the Relationship between Big Five Traits and Organizational Citizenship Behavior.

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Faculties of the university need to display Organizational Citizenship Behavior (OCB) often due to their role as local guardian of the students, performing tasks pertaining to university accreditations and liaison with parents, corporate and government bodies in connection with work of the university. Many of these jobs do not constitute part of the job description of faculties. Personality traits of individuals influence differently OCB of people, life style in the form of work-life balance impacts OCB and work engagement interferes in the relationship between personality traits and work life balance of the employees. Hardly any study has examined comprehensively the interfering relationship of work engagement on the relations between different personality traits and work life balance with OCB of the faculties engaged in higher education. This study may be useful for the administrators of higher education institutions to devise appropriate mechanisms for enhancing OCB of the faculties. A cross sectional study conducted among 258 faculties of North-Eastern India with aim to find the relationship between five personality traits with OCB and ascertain interfering effect on these direct relationship by faculties' work life balance and work engagement. Correlation analyses and multiple regression method used to examine the relationship. The use of Sobel Test and Bootstrapping analyses confirmed the mediation and consistency of these relationships on a larger sample. Regression analysis shows all the five personality traits of Big Five, extraversion (Beta 0.403, sig.000); agreeableness (Beta 0.247, sig.022); conscientiousness (Beta 0.229, sig.034.); neuroticism (Beta-0.236, sig.029) and openness (Beta0.309, sig.004) significantly relates to OCB. Work life balance (Beta 0.405, sig.000) and Work Engagement (Beta 0.778, sig.000) significantly relates to OCB. Multiple regressions shows when work engagement and work life balance interfere in the relationship between the dimensions of big five, they become: Extraversion (Beta 0.143, sig. 057); agreeableness (Beta 0.196, sig.181); conscientiousness (Beta 0.25, sig.753); neuroticism (Beta 0.000, sig.997); and openness (Beta 0.081, sig.264) insignificant in their relationship with OCB; Work-life balance and Work engagement jointly retains their significant relationship in the instance of extraversion (Beta 0.705, sig.000), agreeableness (Beta 0.731, sig.000), conscientiousness (Beta 0.737, sig.000), neuroticism (Beta 0.738, sig.000), openness (Beta 0.720, sig.000) shows perfect mediation in accordance with Baron and Kenny's Principle. This finding is significant for the managers as influence of negative affectivity neuroticism act as deterrent on performance of OCB and this can be neutralized by this perfect mediation. Moderation of work life balance is also important as along with it work engagement is able to perfectly mediate the relationships of all dimensions of big five. This study is an addition to the literature as previously none has shown perfect mediation of work engagement on the dimensions of big five and in particular neuroticism of the university faculties. University authorities may take necessary initiatives to encourage faculties to undertake work life balance exercises and raise work engagement so that effect

of their negative personality traits neuroticism can be neutralized and other personality traits can be encouraged in performance of OCB.

Keyword: Big Five Personality Traits; Work Life Balance, Work Engagement, Organizational Citizenship Behavior; University Faculties

Behavioural Intention of Consumers to Participate in Obsolete Mobile Phone Recycling: An Evidence from Karnataka State, India

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Purpose: Mobile phones have become a vital device for numerous individuals. Quick-paced innovation has contributed to the accelerated upgradation of mobile phones. As a result, the in-use lifespan of mobile phones has decreased. This has surged the generation of obsolete mobile phones (OMPs). The unbecoming disposal of OMPs leads to adverse outcomes on the environment, human health, and the circular economy. Therefore, the current study investigates the influence of various factors on mobile phone consumers'/users' behavioural intention to hand over their OMPs for formal recycling. **Design/methodology/approach:** The conceptual model adopted for the present study is an extended version of the theory of planned behaviour. The responses were collected from mobile phone consumers aged 18 and above residing in Bengaluru, Mangaluru, and Hubballi-Dharwad cities of Karnataka state, India. Overall, 1135 valid responses were analysed by applying partial least squares structural equation modelling (PLS-SEM). The various factors included in the conceptual model are recycling attitude, subjective norms, cost of recycling, convenience of recycling, perception towards informal recycling, incentives, risk perception associated with information security, awareness of consequences, past recycling experience, and behavioural intention. **Findings:** The outcomes of the analysis revealed that incentives, awareness of consequences, past recycling experience, and recycling attitude positively influences behavioural intention. Whereas, risk perception associated with information security negatively influences behavioral intention. In addition, incentives positively influences recycling attitude, and risk perception negatively influences recycling attitude. Regarding the mediating role of recycling attitude, it was found that the recycling attitude positively mediates the relationship between incentives and behavioural intention. Whereas, it negatively mediates the relationship between risk perception and behavioural intention. **Research implications:** The present study extends the theory of planned behaviour to understand the behavioural intention of consumers to hand over their OMPs for formal recycling. The findings of the present study can be utilized by various stakeholders like mobile phone manufacturers, e-waste collection organisations, e-waste recycling organisations, city corporations, etc. This can be beneficial for sustainable end-of-life management of OMPs. **Limitations and future directions:** The present study did not focus on the behavioural intention of mobile phone users residing in rural areas. So, in future, a comparative study can be undertaken between rural area residents and urban area residents. Furthermore, the present study adopted only quantitative approach. So, in future, studies can also be carried out by including qualitative approach methods like personal interviews and focus group discussions to gain deeper insights on factors influencing behavioural intention. **Originality/value:** The present study explores the influential role of various factors on the behavioural intention of mobile phone users to hand over their OMPs for formal recycling. Also, the assessment of the mediating role of recycling attitude between incentives and behavioural intention, as well as between risk perception and behavioural intention, has

helped to gain deeper insights regarding the role of recycling attitude. This study contributes to the present literature on sustainable end-of-life management of OMPs.

Keyword: E-waste; Obsolete mobile phones; Recycling; Behavioural intention; Sustainability; Circular economy

INFLUENCE OF PERSONALIZED MARKETING ON CONSUMER CHOICES FOR ENVIRONMENT-FRIENDLY PRODUCTS

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Purpose: The global shift toward sustainability and environmental consciousness has increased demand for environmentally friendly products significantly. Consumers are increasingly looking for alternatives that reduce their carbon footprint while also promoting environmental conservation. Personalized marketing strategies, which tailor messages and content to individual preferences, have emerged as a powerful tool for meeting this rising demand and encouraging and guiding consumers to make environmentally friendly choices. Individual decision-making and purchasing behaviour can be influenced by personalised marketing. The study looks into the relationship between personalised marketing and consumer preferences for environmentally friendly products, focusing on how tailored approaches influence consumer behaviour and the adoption of sustainable practises.

Research Gap: Previous research has primarily concentrated on the effect of personalised marketing on consumer behaviour. However, there is a significant gap in the literature on how personalised marketing influences consumer choices and purchases of eco-friendly products in the context of sustainable consumption. When considering the growing importance of sustainability and eco-friendly consumption in today's market, this research gap becomes even more apparent. The Environmental Marketing Journals also emphasised the importance of further research into the intersection of personalised marketing and sustainable consumer choices, citing the scarcity of empirical evidence in this area.

Objectives: • Investigate the impact of personalised marketing on consumer preferences for environmentally friendly products. • Examine the role of personalised marketing in shaping consumers' purchasing intentions for environmentally friendly products.

Methodology: The research examines the impact of personalized marketing strategies on the adoption of eco-friendly products in an online environment. To achieve this goal, a quantitative research approach was employed. The study focused on consumers aged 18 and above, assuming that this demographic is well-acquainted with purchasing eco-friendly products and significantly influences family decision-making. Data was gathered through the distribution of online questionnaires, measuring constructs such as exposure to personalized marketing, awareness of environmentally friendly products, preferences for such products, and actual purchasing behaviour. It used a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) for the respondents to indicate their agreement or disagreement with statements.

Findings: The study provided two meaningful results: First, it uncovers the degree to which Personalized marketing strategies contribute to consumer awareness and preferences for eco-friendly products within the digital realm. Second, it illuminated the connection between these preferences and online purchasing behaviour, providing insight into the real-world impact.

Conclusion: Personalized marketing is critical in influencing consumer behaviour toward eco-friendly products in an era of increasing environmental awareness. With personalised

marketing assistance, consumers find it easier to embrace sustainable choices by tailoring recommendations, providing educational content, offering incentives, and using targeted messaging. As personalised marketing advances, its potential to improve the promotion of environmentally friendly products and practises is expected to grow, contributing to a more sustainable future for our planet.

Keyword: Personalized marketing, Eco-friendly products, Sustainable consumer choices, Online consumer behavior, Digital marketing.

Masstige Apparel Brands: A comprehensive study of consumer perceptions, marketing strategies

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Abstract: The traditional meaning of luxury has changed over the years owing to the luxury aspirations of economically wealthy middle-class consumers (Mundel et al., 2017; Kumar et al., 2020). Traditional or old luxury brands are a class of luxury brands that are symbols of wealth, power, and status and are characterized by exclusivity and inaccessibility (Wang et al. 2022). Masstige stands for mass prestige (Kumar and Paul, 2018). Ever, as Silverstein and Fiske (2003) introduced this term, masstige has received much traction among researchers and practitioners (Kumar et al., 2020). Masstige products are a downward extension of traditional luxury products to a point where it becomes within reach of the masses without compromising much of its quality (Dall’Olmo Riley et al., 2013; Hennigs et al., 2013; Boisvert and Ashill, 2018). On the other hand, masstige brands are a category of “new luxury” brands that are accessible and offer higher quality products than mass-market goods (Paul 2015). Further, these brands are not as expensive as conventional luxury brands (Silverstein and Fiske 2003). Some prominent examples of masstige brands are Apple, Starbucks, Coach, Ray-Ban, Victoria’s Secret, Calvin Klein, Mavi, Longchamp, and Shinola (Kumar, Paul, and Unnithan 2020). Scholars in the past have researched on masstige strategy and developed measures that explain the degree of success of marketing efforts and failures associated with the method of developing brand equity, prestige, and love (Paul, 2018; Qiao and Wang, 2019). Kim et al. (2018) examined masstige brand advertising effectiveness using symbolism in fashion advertising. The research recognised identity values that are specific to masstige brands, which were commonly shared with luxury brands. The results indicated that high-order social and hedonic needs are satisfied by both masstige and luxury brands. The table shows the findings done by researchers:- Year Findings Paul (2018) Foreign brands have higher prestige than domestic brands Paul(2019) Presented a Hexagon Model, 3-P based 3 stage model for Masstige Marketing Kim et al.,(2019) Identity values are associated with masstige brands New luxury brand positioning strategies were used to often combine a high-perceived prestige with reasonable price premiums in order to attract middle-class consumers. It was found that masstige marketing success was dependent on product, place, promotion and distribution. Paul (2015) suggested a theoretical model to implement the masstige marketing strategy based on 4Ps. Supporting theories used in the study were conspicuous consumption theory, social comparison theory, uniqueness theory and associative network theory. The models used were masstige based market penetration model, masstige based positioning model, masstige based brand positioning model, bandwagon luxury consumption model, global market penetration model, populene paradigm and masstige mean index and pyramid model. These models were aimed at creating mass prestige, increase the market share, to determine that prestige goods can be popularised towards a wide audience. Brand equity and masstige value can be considered as outcomes of the marketing strategies of the firm. Brand equity is also influenced by perceptions of the brand’s country of origin and country brand equity positively impacts product preferences.

Keyword: masstige, brand, new luxury

Managing Innovation in Diversified Segment - A Case Study

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Innovation plays a crucial role in the success and growth of organizations. It allows them to adapt to changing market dynamics, stay ahead of competition, and meet the evolving needs of customers. In recent years, there has been a growing recognition that innovation is not limited to technological advancements alone. Non-technological aspects such as strategic and tactical aspects also play a significant role in driving innovation and ensuring sustainable competitive advantage. This study aims to investigate the major factors for successful innovation management in a diversified segment, using the case study of TCS iON. The case study of TCS iON, a leading provider of IT services and solutions, provides valuable insights into the practices and strategies employed by the organization to manage and foster innovation in a diversified segment. TCS iON, launched in 2011, is a strategic division of Tata Consultancy Services with a focus on Manufacturing Industries (SMB), Educational Institutions, and Examining Bodies. It offers end-to-end cloud-based business solutions while delivering technology through a distinctive IT-as-a-Service architecture which is extremely modular, scalable, and adaptable. Such innovation can be typically classified under the diversification quadrant of Ansoff's strategy matrix. This case highlights how innovation can be conceptualized and made successful in diversified segment. This case study also presents an objective list of innovation drivers and illustrates the environmental factors to enable the innovation. Each driver provides a deeper view of the chosen case study to explain the enabling effect.

Keyword: Innovation, Diversification, Information Technology, Case Study

Dynamics of Leadership: A Contextual Study on the Cross-Functional Teams in The Organizational Ecosystems

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The current business environment is characterized by rapid changes. The changes include high levels of competitiveness, technological advancements, increased rate of uncertainty, and continuous shift in the dynamics of the workplace. As an outcome of the aforementioned changes, organizations too are putting their best foot forward to adapt to the evolving business environment landscape. In the present-day context, organizations are deliberately turning to cross-functional teams as an ideal way to solve complex issues. Such teams are also called matrix or multidisciplinary teams. Cross-functional teams have existed in organizations through the decades. Interestingly, in the current regime of business practice, cross-functional teams have become an intrinsic part of workplace dynamics. In simple words, cross-functional teams comprise of individuals hailing from different functional areas in the organization that work collaboratively to accomplish pre-specified goal/s. Such teams often find a way to demonstrate their skill sets in the field of new product development, initiatives about market expansion and retention, and so on. These teams also foster faster decision-making processes, enhanced performance, and coordination among the otherwise standalone organizational units. The remarkable aspect of cross-functional teams is the members belonging to the different areas of expertise contribute unique perspectives which in turn paves the way to design creative solutions to any given problem. Leaders in every walk of life are known to have made an invaluable impact on society. A leader is described as an individual who has the vision and the ability to lead, motivate, and encourage his/ her followers to accomplish the pre-set goals. The leadership literature bears testimony to the diverse types of leadership styles that have emerged over time. The prevalent leadership style in any given business firm is one of the most prominent contributors to securing organizational growth. It is the effective collaboration of leaders and followers that helps organizations to step forward and sustain in the rapidly changing business environment. The present study attempts to explore the effectiveness of cross-functional teams in the context of conducive leadership. The current paper follows a systematic review of academic articles published in Scopus, Ebsco Host & Pro Quest listed journals. The findings emerging from the study appear to suggest that leaders and the process of leadership by and large play a decisive role in the effective functioning of the cross-functional teams. Additionally, it seems that several factors shape the productive outcomes of the cross-functional teams in the organization. Therefore, organizations must make diligent efforts to nurture leaders who have broad skills, abilities, and vision and are also adept at assuming bigger job responsibilities in the increasingly complex work environment. It is necessary to recognize that business firms are swiftly shifting their organizational structures to ones that depend more on cross-functional teams to carry out daily activities. Thus, utmost efforts may be

given on the parts of both leaders and their esteemed followers working in cross-functional teams to collaborate effectively to ensure organizational growth in the long run.

Keyword: Leaders, Leadership, Followership, Cross-Functional Teams, Organizations

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Innovation of an AI Startup “LeenaAI” compared to large Technology firm: A Case Study

***Rakesh Kumar (Indian Institute of Management Ranchi)**

In contemporary discussions about technology startups, we often observe them enveloped by the most recent and cutting-edge emerging technologies. Studying the phenomenon of emerging technology innovation in startup compared to large technology firm is crucial to comprehend the distinct challenges and success drivers within these contrasting environments. Large firms often grapple with internal structures, rigid processes, and established cultures that might impede swift innovation despite having ample resources. Conversely, startups, although more agile and flexible, encounter constraints such as limited resources and scalability issues. Understanding these dynamics is essential to identify and address the unique challenges each faces. Examining success factors across both domains can provide valuable insights into crafting effective strategies for fostering innovation in emerging technologies within diverse business settings. This paper examines the approach, challenges, and success factors of an Indian startup innovation enabled by an artificial intelligence tool, using the case study research method. The case study details out the growth story of LeenaAI, an HR tech startup that specializes in providing AI-powered employee experience platforms. The paper begins by discussing the current wave of artificial intelligence and its potential for innovation in business and then delves into the approach, challenges and success factors, specifically encountered by LeenaAI in developing and implementing their AI--powered solution. The paper then compares the innovation phenomenon for the identified attributes with a large IT firm and shares the findings around the challenges and success factors to enable innovation in emerging technology space.

Keyword: Innovation, Startup, Emerging Technology

Innovation Classification: A Growth Strategy Perspective for IT Firm

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An appropriate innovation classification is very important for an IT firm to understand its priorities and to apply suitable strategy to fuel growth. Though various innovation classification techniques are presented by several researchers and practitioners, often, its application towards the firm's growth strategy is limited. This research paper attempts to address the need for a standard innovation classification framework in the context of Indian IT firm to enable the appropriate managerial practices for managing organizational innovation. After a detailed literature review, the study proposes Ansoff's growth matrix framework as a basis for innovation classification. It further validates the proposed construct through a multiple case study in the market penetration, product development, market development, and diversification quadrants of Ansoff's matrix using the case study research method. This case study is based on different innovation projects within Tata Consultancy Services Limited (TCS), a multinational information technology (IT) services and consulting company having headquarter in Mumbai, India and having operations in 46 countries globally. It concludes the underlying success factors for successful innovations. Such success factors include the alignment of the firm's managerial techniques with customer needs, a requirement of a heterogeneous mix of resource strategies, and suitable strategic partnerships with appropriate bodies in the contextual domain.

Keyword: Innovation classification, Growth Strategy, Ansoff's Matrix, Case Study

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Data-driven Discourse: A Bibliometric Survey of Artificial Intelligence and its Influence on Consumer Behaviour

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Purpose This research aims to investigate the various trends in the field of artificial intelligence and consumer behaviour based on previous studies conducted in this area it also explores the main theme and endeavours for future research. **Design/ Methodology/ Approach** The present study used electronic Scopus databases encompassing all significant previous studies published from 1988 to 2023. Only 344 research papers were retrieved from the Scopus database. **Findings** This bibliometric analysis employs content analysis that discusses the methodology, year-wise contribution trends and leading countries in the area of research. Secondly, bibliometric analysis is done using VOS viewer software and includes analyses based on bibliographic coupling, co-occurrence and co-authorship analyses which give numerous graphical illustrations of the network of research items. Thirdly, thematic mapping is done which helped to identify the different clusters in our topic and the latest contributions, in which new topics emerge and new methodologies are applied to study consumer behaviour. **Originality/ Value** The main value addition of this research paper is that it is the first bibliometric review paper on artificial intelligence and consumer behaviour. Secondly, the present research intends to gather ideas for future research and to discuss how the use of artificial intelligence is crucial and helpful in understanding the behaviour of consumers in today's era.

Keyword: Artificial Intelligence (AI), Consumer Behaviour, Customer Experience, Bibliometric Analysis, Systematic Review

Enhancing food security: An operations research perspective for the public distribution system in India

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Food security has been a key area of interest for the food policy makers over the last several years, which is reiterated by policies across the globe and in India (Rahman, 2016). The use of operations research techniques in the management of logistics costs during food grain transportation and ensuring food security has been widespread (Mogale et al., 2017; Mogale et al., 2020; Peters et al., 2022). We consider the final stage of the supply chain in the public distribution system in India wherein the food grains need to be transported from the district level godowns to the ration shops from where people pick up the food grains to their houses. The need for logistics optimization at this stage of the supply chain arises from the district manager's requirement to contract with the logistics providers. We consider the Ramanathapuram district in Tamil Nadu, India to analyze the potential for cost savings in this part of the large logistics network with various stakeholders. In particular, we strive to analyze whether remapping the ration shops to their closest godowns aids in reducing the transportation costs. We implement the standard vehicle routing problem formulation on each of the 8 godowns in the Ramanathapuram district under the current clusters to obtain the baseline costs across all the godowns. We use haversine distances to measure the distances in the logistics network. With vehicles of 10 tonne capacity, we consider the objective of minimizing the total transportation cost with any number of vehicle trips and implement the vehicle routing problem formulation to obtain the baseline costs. We then come back to analyze whether reclustering the ration shops and attaching them to their closest godowns can aid the district manager. In this regard, we implement a reduced assignment problem formulation to cluster the ration shops with the nearest godowns. We then run the vehicle routing problem formulation on the reclustered ration shops with the district level godowns and obtain the logistics costs. We observe 10% savings in logistics costs when the ration shops are reclustered with the district level godowns, suggesting efficiency improvements in the last leg of the logistics process in the public distribution system with positive implications for food security. References Mogale, D. G., Kumar, S. K., Márquez, F. P. G., & Tiwari, M. K. (2017). Bulk wheat transportation and storage problem of public distribution system. *Computers & Industrial Engineering*, 104, 80-97. Mogale, D. G., Cheikhrouhou, N., & Tiwari, M. K. (2020). Modelling of sustainable food grain supply chain distribution system: a bi-objective approach. *International Journal of Production Research*, 58(18), 5521-5544. Peters, K., Silva, S., Wolter, T. S., Anjos, L., van Ettehoven, N., Combette, E., ... & Ergun, Ö. (2022). UN world food programme: Toward zero hunger with analytics. *Inform Journal on Applied Analytics*, 52(1), 8-26. Rahman, A. (2016). Universal food security program and nutritional intake: Evidence from the hunger prone KBK districts in Odisha. *Food Policy*, 63, 73-86.

Keyword: Food security; Vehicle routing problem; Operations research; Public distribution

Digital HR Marketing Observation System

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The Digital HR Marketing Observation System (DHRMOS) represents a cutting-edge technological solution designed to revolutionize the way organizations engage with human resources (HR) and marketing functions. In an era where the intersection of HR and marketing is crucial for attracting, retaining, and optimizing talent, DHRMOS emerges as a comprehensive platform aimed at providing real-time insights into employee behavior, recruitment trends, and employer branding strategies. DHRMOS employs advanced data analytics and artificial intelligence algorithms to monitor and analyse digital interactions within the organizational ecosystem. By integrating with various HR and marketing tools, it captures and processes data from recruitment platforms, employee feedback systems, social media channels, and internal communication channels. This holistic approach allows organizations to gain a nuanced understanding of the employee lifecycle, from recruitment to retention. One of DHRMOS's key features is its ability to track and assess the effectiveness of digital marketing strategies in the context of talent acquisition. It provides actionable insights into the performance of job postings, employer branding campaigns, and social media recruitment efforts. Moreover, the system evaluates the sentiment and engagement levels of current employees, offering valuable information for refining internal communication strategies and enhancing the overall employee experience. The abstract of the Digital HR Marketing Observation System encapsulates its essence as a transformative tool at the nexus of HR and marketing. By leveraging digital data, analytics, and AI, DHRMOS empowers organizations to make informed decisions, optimize their recruitment processes, and bolster their employer brand. In an era where the war for talent is increasingly fought on digital fronts, DHRMOS emerges as a strategic ally, ushering in a new era of data-driven HR and marketing synergy.

Keyword: Digital HR, Marketing, Observation System, Analytics, Artificial Intelligence, Talent Acquisition, Employee Engagement, Data-Driven Insights.

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Strategies Marketing Analysis Management System

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In the dynamic landscape of modern business, organizations face the imperative to adopt innovative approaches for effective marketing analysis and management. This abstract introduces the Integrated Strategies Marketing Analysis Management System (ISMAMS), a comprehensive framework designed to streamline and optimize decision-making processes within marketing departments. ISMAMS integrates cutting-edge technologies and strategic methodologies to provide a holistic solution for businesses seeking a competitive edge in today's rapidly evolving markets. The system begins with a robust marketing analysis component, leveraging advanced data analytics and artificial intelligence to interpret market trends, consumer behavior, and competitive landscapes. ISMAMS then seamlessly integrates these insights into a centralized management system, allowing for real-time monitoring and adaptation of marketing strategies. The dynamic nature of the system ensures that organizations can swiftly respond to market shifts, emerging opportunities, and potential threats. Key components of ISMAMS include predictive analytics, customer segmentation tools, and performance dashboards. These features empower marketing teams to not only understand historical data but also anticipate future market dynamics. The incorporation of machine learning algorithms enables ISMAMS to continuously refine its analyses, providing increasingly accurate and actionable recommendations over time. Moreover, ISMAMS fosters collaboration among team members by offering a centralized platform for communication and project management. This collaborative environment facilitates cross-functional synergy, ensuring that marketing strategies align with broader organizational goals. Additionally, the system's user-friendly interface promotes accessibility, enabling team members at all levels to engage with and benefit from its functionalities. The synergizing sophisticated analytics, artificial intelligence, and collaborative tools, ISMAMS empowers organizations to navigate the complexities of the contemporary business landscape with agility and insight. Implementing ISMAMS positions businesses to not only adapt to current market conditions but also to proactively shape the future of their industries.

Keyword: Marketing Analysis, Management System, Decision-Making, Integrated Strategies, Predictive Analytics, Artificial Intelligence, Collaboration, Market Trends, Competitive Landscape, Business Innovation.

Unveiling Discrimination: Machine learning Approaches to Detecting Homophobia and Transphobia in Social Media Commentary

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The increase in popularity of social media platforms has allowed members of the LGBTQ community to share their experiences and struggles. However, certain unsavoury individuals abuse this connectivity and choose to spread hate and misinformation. Targeted and continued harassment can have an adverse impact on an individual's mental health. Due to the large amount of content posted online daily, manual content moderation is not possible. Artificial intelligence models have had great success in detecting different types of hate speech in the recent years. Specifically, the Bidirectional Encoder Representations from Transformers (BERT) – based models have shown promising results with minimal task specific fine-tuning. In the proposed work, different feature vectorization techniques such as TF-IDF, count vectorizer, and frequency vectorizer, have been used to train different machine learning and deep learning models to identify homophobic and transphobic content. The dataset used in this work has been extracted from the 'Homophobia/Transphobia Detection in social media comments:-LT-EDI@EACL 2024' shared task. Machine learning models included in the study consist of both parametric models such as logistic regression, naïve bayes, etc., and non-parametric models such as support vector machine and random forests. The best vectorization technique and model are selected based on empirical metrics such as macro-f1 score, macro-precision, and macro-recall.

Keyword: Sentiment Analysis, Machine learning, Social media, Homophobia and Transphobia

Hospital Supply Chain Performance: Understanding the Moderating Role of Risk Culture

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The present study explores the impact of Supply chain capabilities on Supply Chain performance by examining the role of Supply chain risk culture. It encompasses the attitudes, behaviours, and practices that shape an organization's approach to risk management within its supply chain. It fundamentally impacts how an organization perceives and responds to uncertainty. The research draws 294 samples from the hospital staff of select hospitals and investigates factors affecting supply chain performance, particularly the combination of agility, collaboration, and adaptability. In the healthcare sector, it was observed that a hospital's Supply Chain capabilities significantly impact its performance. Moreover, risk culture had a significant negative moderating impact on the relationship between SC capability and SC performance. In other words risk culture weakens the relationship between supply chain capabilities and SC performance when it takes a high value and visa versa.

Keyword: risk culture, supply chain, healthcare, moderator

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A systematic literature review of internal branding for conceptualization

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Abstract: This research undertakes a systematic review of internal branding literature in order to generate meaningful conclusions on the state of the existing body of internal branding literature. The aim of this research is to present a comprehensive synthesis of the current literature. The PRISMA structure acted as a guiding framework to ensure a transparent and methodical process was followed. After all necessary exclusions were made the sample revealed 92 eligible research papers for the present study. Relevant data from each eligible data was extracted by the researcher after the examination of the full text article. Data regarding the year of publication, authorship characteristic, geographical location, research method and research topic was put into a centralized file for analysis. This research puts a valuable synthesis of the valuable literature which further helped in conceptualization

Keyword: Internal branding, service sector, employee brand performance

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Consumer Adoption of Mobile Services at the Base of the Pyramid: An Exploratory Study

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The aim of this paper is to explore the consumer adoption of mobile services at the base-of-the-pyramid (BoP) markets. This study identifies the factors that explain the consumer's intention to use mobile banking services in BoP markets. In the literature review, they have drawn from the BoP literature and consumer adoption of technology-based services. There is a lack of research on the adoption of services, such as mobile services, by BoP consumers. This research used the semi-structured interview method to capture the thoughts, feelings, and beliefs of the BoP consumers. It identifies aggregate dimensions which influence consumers' intention to adopt mobile banking (m-banking) services: innovation characteristics, individual differences, and social factors. This study contributes to transformative services research by understanding the adoption of mobile services in the BoP context. This study also offers implications for managers and public policy. A few limitations and future research directions have been brought out.

Keyword: consumer adoption, transformative services, BoP markets, mobile banking

Exploring the Dynamics: Capital Budgeting Decisions and Stock Market Liquidity in Asian Developing Economies

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This research paper delves into the intricate relationship between capital budgeting decisions and stock market liquidity, with a specific focus on the unique dynamics prevalent in developing economies across Asia. The study seeks to uncover the profound impact of corporate investment strategies on the broader financial landscape in this region, considering the distinct characteristics and challenges faced by Asian markets. Capital budgeting, a pivotal aspect of financial management, involves allocating resources to long-term investment projects, influencing a firm's value and subsequently shaping its equity dynamics in the stock market. Employing a comprehensive approach, this research amalgamates financial theory, empirical evidence, and market dynamics to dissect the complex interplay between capital budgeting decisions and stock market liquidity within the context of Asian developing economies. The paper initiates with an exhaustive review of the existing literature, exploring seminal theories and empirical studies that have examined the linkages between capital budgeting decisions and stock market liquidity in the specific context of Asian economies. Building upon this foundation, our research introduces a novel framework that integrates both traditional financial metrics and contemporary market indicators to assess the multifaceted impact of capital budgeting on liquidity in the Asian setting. By blending qualitative and quantitative methodologies, the study aims to provide a nuanced understanding of how investment decisions reverberate in the stock markets of developing Asian economies. The empirical section of the research employs a robust dataset encompassing diverse industries and market conditions in Asian economies to conduct a meticulous analysis. Leveraging advanced econometric models and statistical techniques, the study dissects the causal relationships between capital budgeting decisions and stock market liquidity, offering insights into the potential channels through which investment choices resonate in Asian financial markets. The findings aspire to bridge the gap between theoretical propositions and real-world implications, shedding light on the mechanisms that underpin the observed correlations in the specific context of Asian developing economies. Moreover, the research scrutinizes the moderating role of contextual factors, such as market conditions, firm size, and industry dynamics within the Asian context, providing a nuanced understanding of the heterogeneity in the relationship between capital budgeting decisions and stock market liquidity. This contextual analysis enhances the applicability of our findings across different Asian market scenarios, offering valuable insights for financial managers, policymakers, and academics navigating the complex terrain of investment decisions in developing economies. In conclusion, this research contributes to the evolving discourse on the intricate relationship between capital budgeting decisions and stock market liquidity, with a specific lens on the unique challenges and opportunities presented by developing economies in Asia. As we celebrate the one-year milestone of this research endeavor, we anticipate that its findings will continue to resonate in the academic and financial spheres, fostering a deeper comprehension of the interconnectedness between

corporate finance strategies and market dynamics in the dynamic landscape of Asian developing economies.

Keyword: Capital Budgeting, Corporate Finance, Stock Market Liquidity

Determinants of firm ESG performance An institutional theory approach.

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In the advent of climate crisis and rising global inequality, many studies have investigated the relationship between financial performance and ESG performance of firms. However, there is a paucity of studies that explores the external country level determinants of a firm's ESG performance. Using the institutional theory which emphasizes the role of institutions and structural framework of a country in influencing organisational behaviour, we present a unique study that connects country governance factors with firm ESG performance and investigates the mediating effect of firm size in the relationship. The sample in the study consists of both developed and emerging countries and investigates the relationship over the time-period of 2014 to 2021. The results show a positive significant relation between four country governance factors namely, control of corruption, government effectiveness, regulatory quality and rule of law, and firm ESG performance. We also find a significant mediation effect of firm size in the relationship. The study will have strong policy level implications and benefit regulators, firms and all stakeholders.

Keyword: ESG, Institutional Theory, Country governance, firm performance

Factors Affecting Electric Vehicle (EV) Adoption Intention in India

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The rapid global surge in environmental consciousness and the need for sustainable transportation solutions have led to a paradigm shift in the automotive industry. Among the various alternatives, Electric Vehicles (EVs) have emerged as a promising solution to mitigate the environmental impact of traditional combustion engine vehicles. India, a nation with a burgeoning population and a rapidly growing economy, is at the forefront of this transformative movement towards sustainable mobility. This research aims to unravel the intricate web of factors influencing the adoption intention of Electric Vehicles in the Indian context. The increasing vehicular population, coupled with concerns about air quality and environmental sustainability, has prompted policymakers and stakeholders to explore alternative modes of transportation. Electric Vehicles, with their potential to reduce carbon emissions and dependence on fossil fuels, present a compelling solution. However, the adoption of EVs in India is still in its nascent stage, necessitating a thorough investigation into the factors that shape consumers' intentions to embrace this green technology. Globally, several countries have witnessed a surge in electric vehicle adoption, driven by factors such as government incentives, environmental awareness, and advancements in technology. However, the rate of adoption varies significantly across nations due to a myriad of socio-economic, cultural, and infrastructural factors. India, with its own unique set of circumstances, presents an intriguing case study to understand how these factors manifest and interplay in shaping the intention to adopt electric vehicles. This research is motivated by the need to bridge the existing knowledge gap regarding the factors influencing the adoption intention of electric vehicles in the Indian context. While studies from other countries provide valuable insights, the unique socio-economic, cultural, and infrastructural characteristics of India necessitate a dedicated examination. By identifying and comprehensively analyzing these factors, this research aims to contribute nuanced and context-specific knowledge that can inform policies, marketing strategies, and future research directions. The global push towards sustainable transportation has intensified interest in understanding the factors influencing the adoption of Electric Vehicles (EVs). In the unique context of India, a country grappling with urbanization, air quality concerns, and a burgeoning population, exploring the determinants of electric vehicle adoption intention becomes paramount. The literature review reveals a complex interplay of factors influencing electric vehicle adoption intention in India. Economic considerations, government policies, infrastructure development, environmental awareness, technological concerns, and social influences all contribute to shaping consumer decisions. Recognizing the unique socio-economic and cultural context of India, this research aims to delve deeper into these factors, offering a nuanced understanding that can inform policy decisions, marketing strategies, and future research endeavors. An exploratory research design approach is chosen to exploration of the factors affecting EV adoption intention, capturing both numerical data and the richness of participants' experiences and perspectives. A structured questionnaire was developed to collect quantitative data. The survey instrument was based on validated scales from existing

literature, ensuring reliability and validity. It included sections on demographic information, factors influencing EV adoption, government policies, and environmental awareness. A stratified random sampling technique employed to ensure representation across diverse demographic groups. The researcher used the advanced analytical tools and statistical software for data analysis. The research paper identified various factors influencing the adoption intention of EVs in Indian context. The important factors can be majorly classified into environmental awareness and education, technological advancement, stakeholders support and social influences. This research contributes valuable insights into the complex dynamics of electric vehicle adoption intention in India. The findings underscore the need for a multi-faceted approach involving policymakers, industry players, and educational institutions to facilitate a smoother transition towards sustainable transportation. As India positions it at the forefront of global EV adoption, understanding and addressing the identified factors will be pivotal for realizing a greener and more sustainable automotive landscape in the years to come. As technology continues to advance, collaboration and proactive measures will be key to realizing a sustainable and green future for India's transportation landscape.

Keyword: Electric Vehicles (EV), Adoption, Intention, Green Technology, Sustainability

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When the Vlogger Blows the Horn of Social Responsibility: Investigation Based on SOBC Model

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Introduction and Aim of Study Online communities and social groups play a significant role in shaping the identity and behavior of social media users. Influence marketing promoted through social media influencers, now becoming a widely comprehensive marketing strategy for businesses to reach potential customers and effectively promote products and brands (Kapadia, 2020). Vloggers continuously posted content on social media and gained huge followers (De Veirman et al., 2017). Adding on this, food vloggers showcase food trucks, street vendors, and organized cuisines to their followers and viewers and are responsible for the “Influencer marketing” domain that witnessed a +151% growth in 2021 for the YouTube videos (Yashaswini, 2022). Despite influencer marketing promoting food, free delivery (Talwar et al., 2021) with time, effort, and cost-saving (Wilson et al., 2017; Petit et al., 2020; Schmitt et al., 2021) are the major drivers that affect food wastage. Food waste poses serious social, economic, and environmental sustainability challenges globally (Stancu et al., 2016; De Visser-Amundson, 2020; Dhir et al., 2020; Carolan, 2021). Thus, there is a need for the vloggers to encourage their followers to adopt a food waste reduction behavior. However, the previous research focuses on promoting sustainability on Instagram (Schorn et al. 2022); Sustainably sustaining (online) fashion consumption (Johnstone and Lindh, 2022); and Vlogger's influence for sustainable food purchase (Xu et al., 2021). With this narrow focus, the extant research has—despite vloggers growing popularity—ignored the impact of social responsibility messages on consumers. Thus, the present study addresses the gap by examining the vlogger's effectiveness on the followers' perceptions and behavioral intentions toward food wastage reduction. Background and/or Conceptual Model SOBC model explains the external environment (S) effect the people mindset (O), that drives their behavior (B) and brings significant consequences (C) (Davis and Luthans, 1980). SOBC model has been widely deployed by various studies for investigation of organic food (Dhir et al., 2021); purchase willingness; ayurveda products purchase behavior (Chakraborty et al., 2022); green apparel product purchase (Kaur et al., 2020); fitness apps purchase behavior (Chakraborty et al., 2022); social media overload effect on educational performance (Whelan et al., 2020). The suitability of SOBC model in various contemporary issues confirms its appropriateness to understand consumer behavior in depth. Henceforth, a parsimonious SOBC framework is required to examine the influence of vloggers posts on consumer inner states that arouses organism, brought a significant change in their behavior such as food wastage reduction and spreading the positive e-word of mouth. Methodology We will undertake a qualitative investigation to understand the stimuli related to vloggers that attract viewers to watch food vlogs and influence their subsequent wastage control behavior. For the quantitative research, the data will be collected with help of an online survey circulated among the viewers who regularly stream food vlogs. Respondents will be invited through the social media and personal contacts, further, statistical tools such as SmartPLS will be applied to analyze the collected data and test the proposed hypothesis. Expected Implications

for Theory and Practice The study offers valuable insights to food vlogger to enhance the effectiveness of their vlogs. The study identified the vlogger characteristics on which vloggers should prioritize so as to generate the ethical responsibility of the viewers for wastage reduction. Further, prioritizing on these responsible parameters help them to multiply their viewers. The study expands the theoretical applicability and coverage of SOBC by explaining the relationship between vlogger and viewers e-wom behavior.

Keyword: Vloggers, e-wom, credibility, expertise, likeability

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Differential effects of separated services and unseparated services on Willingness to Pay

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Purpose - The purpose of this paper is to leverage SOR theory to examine the differential effects of service separation on five dimensions of SERVQUAL, in comparison to unseparated services and examine their differential impact on customers' willingness to pay. **Originality/value** -This research work is first of its kind which examines the divergent effects of separated vs unseparated services on the customers' willingness to Pay. The research is also partly a response to the research gap highlighted by Keh & Pang (2010) to evaluate the outcomes of service separation on various dimensions of SERVQUAL and how do these outcomes influence customers' perceived value of these services and their willingness to pay for these services. **Practical implications** -This research will help startup founders and managers in service sector to plan their pricing strategies, design their service channels and also help them to plan customer communication **Keywords** – Service separation, SERVQUAL dimensions, Perceived Value, Social proof, Willingness to Pay.

Keyword: Service separation, SERVQUAL dimensions, Perceived Value, Social proof, Willingness to Pay.

The Evolution of Risk Assessment Through Industrial Evolution

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This research explores the dynamic evolution of both risk and assessment in tandem with the progress of industrial evolution. Delving into the transformative odyssey of risk management, our study navigates through the historical shifts, emerging methodologies, and contemporary paradigms that have shaped the landscape of risk assessment within the industrial realm. Through a meticulous analysis of pivotal moments and innovative approaches, this research sheds light on the profound impact of industrial evolution on the evolving nature of risks and risk assessment practices. By unraveling this intricate narrative, our findings contribute to a deeper understanding of the interplay between industry advancements and the evolving strategies employed to manage and mitigate risks.

Keyword: Business Resilience, Business Continuity Management, Risk Management; Security Risk Assessment; Dynamic And Adaptive Risk Assessment; Industrial Evolution

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OBHR

Impact of deglobalization on organizational culture, diversity, and employee well-being and adaptation to achieve organizational resilience

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Dr Sandeep Kumar (Sarala Birla University Ranchi)**

Of all the species on earth, human race has probably evolved the most. In the endeavour to become more and more social and complement each other to achieve better standards of living, humans engaged themselves with exchange of things. Exchange of haves with have nots with each other in the remote past had laid the foundation of modern-day large size trade. The first Global trade in the true sense can be traced back to the 2nd century BC when Chinese Silk merchants travelled through the Silk Road to exchange their goods with large and powerful horses of Central Asia. The voyages of Columbus and Vasco Da Gama in the 15th century paved way for use of sea route for fast trade across countries. With advancement in communication and digital technology, innovations in the medium of transport, and cooperation amongst political leaderships the world has gradually become more connected and with increased cross-border trade of goods and services we today have a there is an increased interdependence of nations which is more commonly called as Globalization. Organizations had to adapt themselves to keep at pace with globalization. Use of technology for streamlining and automation of various HR processes, increase in diversity of workforce, standardization of HR processes, and changing role of HR managers are some key changes that globalization brought into the HR domain. The world saw globalization at an increased pace in the 1990s and it has continued to grow since then. However, the global financial crisis in 2008 which led to major damages in the financial market, resulting in slowdown and loss of jobs, made the world leaders think if they should relook at the quantum of trade and investment across borders. The Covid-19 pandemic was a hinderance to the global supply chain and resulted in permanent shutdown of many firms, and the Russia Ukraine war caused major supply issues of energy in some parts of the world. These events in the last decade and a half have raised alarm about making oneself more self-sustainable in terms of supply chain for good and service, manufacturing what is required, and developing markets locally for what is being produced, reduce dependence on foreign investment, exports, and imports. The term De-globalization is gaining ground especially since Covid-19 pandemic. Leaders of different nations are making policy changes to protect their indigenous firms, create more employment within the country and support domestic workers. The world which was moving towards more interdependence and becoming one big, connected world has suddenly felt the need to apply brakes and take a few steps backwards towards a less connected world. This paper aims to study the impact that de globalization will have on the organizational culture, diversity, and employee wellbeing and what changes will the HR leaders make in the organizational practices to navigate the challenges posed by de globalization and make their organizations more resilient.

Keyword: Globalization, De-Globalization, interdependence, resilience, HR, organization

Dynamic Resource-capability view, Agility, and Resilience in Supply Chain: An Organizational Strategy Perspective

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Dynamic Resource-capability view, Agility, and Resilience in Supply Chain: An Organizational Strategy Perspective Abstract Purpose: Current business environment, which is characterized with high degree of uncertainty and dynamism, has put unprecedented pressures and challenges to almost all the organizational functions including supply chain management (Zhu and Gao, 2021). These environmentally driven factors and challenges cause disruptions in SCM and thus firms need to respond swiftly and promptly to this disruption by adjusting various supply chain activities accordingly (Martinez-Sanchez, and Lahoz-Leo, 2018). In today's day and age supply chains are the lifeline of not only businesses, but also are an important part of businesses delivering value for customers, communities and societies. The recent ongoing Covid-19 pandemic has portrayed such importance. However, this reliance of supply chains as lifelines has led to them facing many challenges and to overcome such challenges, supply chain managers are pressed with pressures to be more agile and resilient. Considering this, the present paper aims to profile the enablers of supply chain resilience from an emerging country context. We consider organizational strategy perspective and build on the premises of resource and dynamic capability view to identify and rank order the enablers of supply chain agility and resilience. Design/methodology/approach: this study uses a hybrid method to achieve its objective, first, we created a knowledge map of entire supply chain resilience research stock using a quantitative bibliometric mapping technique, and later on we used Fuzzy Total Interpretivism Structural Modeling (Fuzzy TISM) to profile and rank order the resource and dynamic capability-based enablers of supply chain agility. For Fuzzy TISM, we collected data from supply chain professionals using a knowledge base, which we constituted from literature. Findings: Study findings map the existing research on supply chain resilience in terms of known and emerging aspects in general and identify resource and knowledge-based enablers of supply chain resilience. This analysis enables us in understanding the thematic structure and existing status of SCA&R research base (figure 1). For example, the SC Risk management appeared as the motor theme, means the SCA&R research is fundamentally rooted in SC Risk Management and SC dynamics. Environmental dynamism and certain other macro factors have made SC more risk prone and thus increased the risk of SC disruptions and failure. SCA&R, largely seen as an ability to bounce back from those disruptions and to reduce the SC risks in dynamic and competitive business environment (Colicchia et al., 2010; Spieske & Birkel, 2021). To conclude, SCA&R is a response to the managerial challenges of managing SC risk. Next, the four base themes reveal the research areas, which include much consideration in recent times and are growing with high rate comparatively to other themes. We see evidence of these research themes strongly connected with the overall research field. For example, the theme Dynamic Capabilities within the SCA&R research field has gained considerable attention recently (Golgeci et al., 2020) and we expect and predict that this theoretical paradigm (strategic rent yielding framework) to

grow further. Next, the peripheral themes suggest that the research topics and challenges such as inventory management for managing SC disruption, SC responsiveness and innovation, internal integration and decision-making also attracted considerable attention and grew as independent themes of research. These themes are kind of standalone and usually offer a hook to connect the research field with other research fields (external to the present research domain). For example: the modeling and decision-making theme is mainly a multi-criteria decision-making themes and it connect the SCA&R with multi-criteria decision-making research domain (Sangari et al., 2015). Moving on to next, our bibliometric analysis of literature revealed two emerging themes. The emerging themes are highly unstructured and suggest the future scope of the research in a field. for example: strategic orientations such as marketing orientation, entrepreneurial orientation is becoming more and more relevant while answering the questions of achieving SCA&R. Second, figure 2 depicts that Integration, collaborative communication, and culture for risk taking, flexibility & innovation have strong driving power and weak dependence power, whereas SCA&R has weak driving power but strong dependence power. Study variables Absorptive capacity, Knowledge management and Organizational Ambidexterity have both driving and Dependence strong power. This analysis further reveals that there is no autonomous variable i.e., weak driving and dependence power. Figure 1: Strategic diagram of supply chain resilience Figure 2: Enablers of supply chain resilience Practical Implications: Both macro and micro level business factors coupled with high degree of interdependencies (among countries and organizations) has been causing supply chain disruptions. Such disruptions have disastrous effect on firm performance and have implications for firm sustainability, thus an understanding about the enablers of supply chain agility & resilience will help firms in designing strategies to mitigate supply chain disruptions. Originality/value: Supply chain agility and resilience under explored from an organizational strategy orientation context using popular rent yielding mechanism i.e., resource and dynamic capability view. This paper is an early effort to add to the theoretical maturity of the supply chain resilience using resource and knowledge-based perspective from an emerging economy context. Keywords: Supply Chain Agility, Supply Chain Resilience, Resource and Dynamic Capability View, Organizational Ambidexterity, Integration of Resources, Collaborative Communication, Absorptive Capacity, Organizational Culture, Knowledge Management

Keyword: Supply Chain Agility, Supply Chain Resilience, Resource and Dynamic Capability View, Organizational Ambidexterity, Integration of Resources, Collaborative Communication, Absorptive Capacity, Organizational Culture, Knowledge Management

The Value of Control in Cross-border Acquisitions: Evidence from Overseas Acquisitions by Indian Firms

***Bipin Kumar Dixit (Indian Institute of Management Tiruchirappalli)**

Existing studies on cross-border acquisitions do not distinguish between partial and full acquisitions (Chen 2008). Chen (2008) argues that the motives for partial and full acquisitions are different. There is a value of control in cross-border acquisitions, especially if a target is located in an emerging market (Chari et al. 2010). The literature shows that partial acquisition may help in acquiring full ownership later (Singh 1998, Akhigbe et al. 2007). Moreover, there is a difference in domestic and cross-border partial acquisitions made by emerging market firms (Zhu et al. 2011). We conjecture that there may be significant difference between partial and full acquisition by emerging market firms in cross-border acquisitions. We hypothesize that the full potential value in cross-border acquisitions can only be derived if there is a full acquisition. The acquiring firm may have a certain strategy for the target firm after the acquisition. It may be unable to execute this strategy since it does not fully own the target after acquisition. This may lead to hold-up problems due to ownership of other investors during the post-acquisition period. The basic argument is that having full control of a target firm should be valued more than having a partial stake since the acquirer gains absolute control over the target in the former case. Based on the value of the control argument, the performance of acquirers making a full acquisition should be higher than that of acquirers making a partial acquisition. Therefore, full acquisitions are more valuable than partial acquisitions. We empirically test the research question of whether there is a difference in partial and full acquisition using data from all the cross-border acquisitions by Indian firms from 2001 to 2022. There is a significant difference in the abnormal returns to acquirers acquiring partial and full ownership in the target firm. Further, multivariate results show a strong positive relationship between full acquisition and abnormal returns to acquirers. These results are robust to alternate methods for estimating abnormal returns. The central contribution of this research is to provide evidence on the performance of emerging market acquirers while differentiating between partial and full acquisition. To the best of our knowledge, no study examines the relationship between full acquisition and acquirer returns. We fill the void in the literature by examining this relationship. Chen (2008) and Chari et al (2010) show that acquiring control in a target firm is more valuable. This study provides further evidence of the value of control for emerging market acquirers in cross-border acquisitions. Lastly, this research also has important implications for investors, companies, and policymakers. We demonstrate the difference between abnormal returns to acquirers acquiring full versus partial ownership in the target firm. Companies can learn lessons based on previous successes or failures. The managers of these companies may use this knowledge in future acquisitions. Investors can also learn which type of acquisition value are creating so that they can deploy their investment strategies accordingly. The results of this study may also help policymakers who are interested in formulating policies of regulations related to mergers and acquisitions.

Keyword: Shareholder Wealth, Emerging Markets, Partial Acquisition, Full Acquisition

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Antecedents of Sustainable Purchase Intention of Indian Generation Z Consumers

***Dipanjan Dey (IIM Ranchi)**

The present study investigates the antecedents of sustainable purchase intentions by GenZ consumers in India. Drawing on TPB and other relevant literature a research model is tested empirically. Sample consists of 400 respondents. Using PLS the study finds important drivers of sustainable purchase intention among Genz consumers.

Keyword: Sustainable purchase intention, GenZ Consumers

Unlocking Destination Dreams: VR's Impact on Travel Intentions Among BOP Consumer

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Dr.Srabanti Mukherjee (VGSOM, IIT KHARAGPUR)

Extensive research has delved into the influence of virtual reality (VR) on tourism, primarily higher socio-economic group. However, a significant gap exists in understanding whether VR play a crucial role for travellers from the Base of the Pyramid (BOP) in stimulating their travel intentions and identifying the factors that shape these intentions. Current literature predominantly focuses on factors affecting intention to visit destinations post experiencing VR, with limited exploration of VR role in uncovering and overcoming leisure constraints, which are notably prevalent among BOP consumers. It's essential to grasp these leisure constraints as they wield significant influence over destination visit. In this study, we conducted 28 in-depth interviews with Indian BOP travellers, employing NVIVO12 and manual thematic analysis in accordance to Stimulus-Organism-Response (S- OR) framework. The findings shed light on several leisure constraints, including perceived financial risk (intrapersonal constraint), conveyance concerns (structural constraint), subpar Head-Mounted Device (HMD) experiences (structural constraint), and social influence (interpersonal constraint). These leisure constraints are categorized into structural, intrapersonal, and interpersonal constraints, collectively dampening VR's potential to influence travel intentions among BOP consumers. These insights carry significant implications for innovative managerial and policy approaches aimed at tailoring marketing strategies to address the unique challenges faced by BOP travellers. Particularly, after VR experiences, where leisure constraints exert a significant influence on the decision-making process, there is a need for targeted interventions to enhance the impact of VR on travel intentions among this demographic.

Keyword: BOP consumers, tourism, virtual reality, thematic analysis

Leveraging Dynamic Capabilities for Competitive Advantage

***Gunjan Tripathi (SGT University)**
Sunil Kumar (SGT University)
Satish Chander Sharma (SGT University)
Rakhi Singh (SGT University)

Businesses environment in contemporary times is complex and uncertain. The unpredictable changes, the disruptive consequences and discontinuity events are likely to impact a company. The events like Covid -19 have motivated companies to imbibe sustainability in their functioning. The companies have acknowledged the significance of cultivating sustainable dynamic capabilities These capabilities empower them to continuously refresh and modify their competencies as per the requirement of environment changes and to have a sustainable competitive lead. This research aims to create a measurement scale for assessing a firm's Sustainable Dynamic Capabilities. Furthermore, this research empirically investigates the correlation between Sustainable Dynamic Capabilities and a firm's profit outcome. The profit performance is measured on three dimensions- financial performances; operational performance and market performance. The empirical investigation was conducted through a questionnaire survey of 139 manufacturing companies. The results have indicated that sustainable dynamic capabilities have a positive influence on firm's economic performance. The study advances academic knowledge in the area of creating sustainable dynamic capabilities and also provides a blue print to practicing managers to measure the level of sustainable dynamic capabilities developed in their company

Keyword: Covid-19; sustainability, sustainable dynamic capabilities, competitive lead.

Cash Efficiency and Corporate Performance: Insights from Indian Companies

***Sunil Kumar (SGT University)**
Gunjan Tripathi (SGT University)
Satish Chander Sharma (SGT University)
Rakhi Singh (SGT University)

Purpose: For corporations in order to deal with poor financial conditions and increased economic insecurity, efficient WC management has become essential. This study examines the effect on the profitability of the WC(WC) of corporations. The study also investigates the impact of companies' cash levels on the WC and profitability relationship. **Design/Methodology/Approach:** The study is based on analytical model to estimate the impact relationship of cash levels and profitability on WC utilizing the financial information from S&P BSE 500 companies. Using the OLS model & GMM, the mathematical model proposed in the paper was examined. **Findings:** This research contributes to a deeper understanding of the interactions between components of WC and shows the non-linear connection involving the link between WC and profitability of companies. **Research Limitations:** The findings are subject to competitive market variations. Also, the limits of the basic statistical approach used to validate the model.

Keyword: WC, WC Management, Cash Holding, Profitability, BSE India

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Modeling the Factors of Shopping Experience in Shopping Malls: A Study of Indore City in India

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Chand Prakash Saini (The NorthCap University (NCU))

Purpose: The current research orients the factors that significantly influence the consumer buying behavior within the realms of the modern retail mall in Indore, India. **Design/Methodology/ Approach:** A total of 700 were personally surveyed with a structured questionnaire. These respondents were from Indore city. This research intended to highlight the factors that influence consumer buying behavior in the selected 5 malls situated in Indore. The Model fit is checked with the help of a Partial Least Square method. **Findings:** The findings from the research indicate that there is a significant influence of cultural and psychological factors on consumer buying behavior. Also, the results posit that the demographic profile of the consumers, such as age, gender, and income significantly influences the consumer's buying behavior. **Research Limitations/Implications:** This study is conducted only considering the 5 malls of Indore. To generalize the results, the study can be further conducted in other shopping malls in India. **Practical Implications:** The results may help the strategist of the retail outlets to understand a diversified set of benefits that the visitors of retail outlet associate with and to formulate the strategy to retain the existing customer base. Also, they can add up on the benefits to combat the tough competition generated by online retail players. **Originality/value:** The topic is relatively less researched in the way this has been done in the present research. To the best of the author's knowledge, this type of research is not conducted in the shopping malls of Indore.

Keyword: Shopping malls, Consumer's buying behavior, Shopping experience

Impact of Supply Chain Risk and Supply Chain Finance on Firm Performance: Evidence from Indian SMEs

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Indian Small and Medium Enterprises (SMEs) are facing various issues related to their supply chain during the post covid era. Due to risky nature of business for SMEs, ensuring timely finances from the lending firms becomes crucial and this has become even more difficult after covid pandemic. In view of this, present study tries to assess the impact of supply chain risk and supply chain finance on performance of Indian SMEs. The structured survey is used to collect the responses from 140 sample SMEs from Delhi NCR region. The structural equal model including different determinants of firm performance including supply chain finance is developed and supply chain risk is also considered as the moderator between the supply chain finance and firm performance. After ensuring the reliability and validity of the measurement model, the structural model is tested using SmartPLS 4.0. The results of the study show that supply chain finance and supply chain risk have significant impact on performance of Indian SMEs. The supply chain risk is also acting as significant moderator between the supply chain finance and firm performance.

Keyword: Supply chain risk, supply chain finance, firm performance, SMEs

Impact and Influence of Financial Advisors and Social Media Influencers (Fin-fluencer) on Stock Market - A Smart PLS Moderation Effect

***Nitin Kulshrestha (Christ Deemed to be University)**

This research paper aims to explore the evolving dynamics of financial advisory services (SEBI registered) and the emergence of social media influencers in the context of stock market sustainable development. The study will investigate the impact of financial influencers (Fin-fluencer) on investor behavior, the effectiveness of traditional financial advisors in comparison, and the overall influence of both on the stock market. Further we investigate the impact of SEBI initiatives for fin-fluencers. For this research endogenous variable is stock market, and exogeneous variables are financial advisor and fin-fluencers, here SEBI initiatives for finfluencers works as a moderation analysis. Our respondents were from various places from India (random sampling method). Total 236 responses received, and we use 229 responses for research. Our results shows that financial influencers negatively impact on stock market and financial advisors are positively impact on stock market in a long run. In the moderation analysis, Finfluencers have a negative relationship with SEBI whereas positive relationship with financial advisors, which creates a positive impact over stock market in long run.

Keyword: Finfluencers, Moderation, Financial advisor, Random sample, Social media

Hierarchy of Factors Influencing Job-Choice for Management students

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A job seeker would target organizations based on certain factors which are expected to maximize her job-satisfaction. A job seeker, therefore, identifies a hierarchy of such factors before she is in the job market. The list of influencing factors and the ranking of such factors would vary based on the profile of job-seekers. This paper attempts to identify the influencing factors which affect job choice of a MBA graduates. Each year many new MBA graduates enter the job market. This research is based on a survey among 721 MBA students of different institutions in North –India. The sample also includes international students studying in India. An attitude-interest-opinion battery of 55 questions was used for this purpose. Beside basic analysis of scores, an attempt is made in this paper to rank the factors governing job preferences. This is done using Principal Component Analysis, which leads to the relative preferences of the factors. The survey was conducted during 2017 and 2022 so that a comparison could also be made among job-seekers of different years of graduation. The major factors which emerged from the analysis are location, opportunity for growth, comfort, flexibility, organization's reputation and compensation. Interestingly different subgroups have shown varied preferences of these factors. 1. This set of 721 respondents was part of a much larger survey, which also included working people seeking a change of job. The sample covers different demographic groups and different family structures

Keyword: Job- preferences, Attributes, influencing-factors, career, unemployment.

Career Commitment Research: A Science Mapping

***Snehal Chandra (Indian Institute of Management Ranchi)**
Piyali Ghosh (Indian Institute of Management Ranchi)

Career commitment is an umbrella term that encompasses various career-related aspects and influences employees' attitudes, behaviors, and outcomes at work. Despite the growing practical significance of this construct, a science mapping focussing on career commitment seems to be absent. We have addressed this gap in our paper through a systematic and objective analysis of the available literature. Employing a four-stage search strategy, we identified 527 relevant papers from Scopus-enlisted journals that were then examined using VOSviewer software. Results indicate that career commitment has gained significant attention from researchers only in the past two decades. The global and local citations have highlighted the study by Blau (1985) as one of the most influential scholarly works; Blau has emerged as the top author, establishing Temple University as the most prolific contributing institution. Our findings offer a nuanced perspective on the evolution of career commitment research.

Keyword: Career Commitment; Science Mapping; Bibliometric Review

Sustainable Horizons: Handicraft Exporters' Stance on Goods & Services Tax

***Dr. Kritika Tekwani (Indian Institute of Management Ahmedabad)**

GST introduced in July 2017. The motives towards the launching of this indirect tax are to charge the same tax rates throughout the country and to reduce the higher prices of goods/services. GST is innovative fiscal tax reform in the Indian economy, which reduces the refund situations at state borders as it moves along with the goods and services across the states. Since the inception of GST in India, various taxpayers are getting registered under it. As this is new to the economy, various registered tax persons are not aware of its practices, so this study aims to reveal the attitude of handicraft exporters towards the sustainability of Goods and Services Tax. The paper also identifies the registered handicraft exporters under GST from the Jaipur region. Previously various handicrafts were exempted from tax system or not covered under the tax regime, but with the implementation of it, handicraft products are brought under 0%, 0.3%, 5%, 12%, 18%, and 28% tax slab.

This paper presents a comprehensive analysis of the handicraft export industry in Rajasthan, focusing on the six-year period post-GST implementation. The study reveals a consistent upward trajectory in total export values, showcasing notable growth in categories like "Woodwares" and "Miscellaneous Handicrafts." Despite initial concerns, the introduction of the Goods and Services Tax (GST) did not hinder overall export values, with specific categories, such as "Imitation Jewellery," exhibiting consistent post-GST growth. Additionally, a Compound Annual Growth Rate (CAGR) analysis highlights that the sector not only sustained but exceeded growth expectations in subsequent years. The study employs a paired t-test to compare mean export values pre and post-GST, indicating a substantial increase in the latter, although not statistically significant. Insights into exporters' perspectives on GST practices, compliance ease, and the impact on business turnover are provided, revealing overall satisfaction and positive sentiments towards the GST framework. Despite practical challenges, the industry in Rajasthan appears to have adapted well to GST, demonstrating resilience and sustained growth. The findings suggest that GST has played a constructive role in shaping and sustaining the handicraft export industry in the region.

Keyword: GST; Handicrafts; Exports; Exporters; Sustainable

Multi-echelon Modeling and Analysis of Municipal Solid Waste Management Systems

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A boom in the industrial and service-oriented economy has led to an increment in the quantity and variety of waste generation. Consequently, the existing Municipal Solid Waste (MSW) systems have been overwhelmed with the task of collecting and handling the waste effectively. The MSW management activities pertain to collecting and transporting, treating or recycling, and finally, disposing of the waste generated by the population. Based on the treatment or processing strategies implemented by a municipality, the MSW system might include facilities in different echelons of the MSW supply chain network. Such multi-echelon-based system designs enable municipalities to handle and process waste more efficiently. In this talk we present an online web-based tool called SWEEP which is based on mathematical modeling of the problem of designing a multi-echelon network and its solution, and it provides a platform to optimally design a Solid Waste Management system to the Municipalities.

Short for (Solid Waste Echelon-Embedded Planner), SWEEP can be used to optimally design a multi-echelon-based network. The tool includes an interactive mapping interface through which the user can provide information on the respective planning area. A user can also provide the information on the sources of waste, the waste accumulated at the sources, the locations and sizes of facilities in different echelons, and the capacity of the carriers that are responsible for transporting the waste throughout the network using excel workbooks. The proposed mathematical model representing the Solid Waste Management network is solved using a Column-Generation-based decomposition framework. The applicability of the model is demonstrated by case studies based on real world MSW design scenarios.

Keyword: Logistics, Solid Waste Management, Optimization, Column Generation

The impact of AI Chabot Usage Intention and E-WOM on Online Purchase: Evidence from Healthcare E-commerce in India

***Pradeep Kumar (BIMTECH)**

This study investigates the dynamic links between online purchases, electronic word-of-mouth (E-WOM), and AI chatbot usage intention within the context of healthcare e-commerce in India. Understanding how AI chatbot usage intention is formed is crucial for both professionals and academics, especially considering how AI is becoming increasingly common in the healthcare sector. With a sample of Indian consumers of healthcare e-commerce, this study employs a mixed-method study to report the constituents of AI Chatboat usage intention. The study identifies the factors—such as perceived benefit of health management, data security, health modernization, and tailored health assistance—that affect users' intentions to use AI chatbots. It also investigates how AI chatbot-healthcare consumers' decision-making processes is moderated by EWoM, analysing how testimonials and endorsements shared through. The study's findings broaden our understanding of the evolving Indian healthcare e-commerce landscape and demonstrate the nuanced ways in which interactions with AI chatbots impact customers' satisfaction, confidence, and, ultimately, their decision to make an online purchase. Legislators, e-commerce companies, and medical professionals who wish to optimize the application of AI technologies in the healthcare sector should take note of these findings. By investigating the effects of AI chatbots on e-commerce, this study closes a gap in the literature and provides stakeholders in the healthcare sector with insightful data. The study's findings offer valuable insights for formulating plans that enhance the online shopping experience and make AI chatbots indispensable instruments in India's quickly changing digital healthcare services market.

Keyword: healthcare consumers, AI Chatboat, EWoM, Chatboat experience, On-line purchase intention

Relationship Between Compensation Satisfaction and Employee Retention: A Study of Banking Sector of Afghanistan

***Mr. Mohammad Asif Nasserri (Punjabi University, Patiala)**

Human capital is considered as significant element for banking institution's productivity and the most valuable asset available to the bank is its workforce. The retention of competent workforce become one of the difficult tasks for the human resource department nowadays since talented employees are willingly looking for highest package jobs being offered by banking institutions. The rate at which employees in banking sector jump from one bank to another is becoming more disturbing and this could be as result of compensation packages of different banking institutions to attract competent employees. The present study actually investigated the relationship between compensation satisfaction and employee retention with respect to banking sector of Afghanistan. The major objectives of this study were to examine the compensation satisfaction and employee retention practices being followed in banking sector of Afghanistan and evaluate the difference between perception of employees of private, public and foreign banks regarding compensation satisfaction and employee retention. The sample size of this study was 161. The primary data was collected through questionnaire, adopted from the study of Williams et al. 2010, which were completed by professional employees of banking sector of Afghanistan. The collected data was analyzed using SPSS (Independent Samples Test, Analysis of Variance, Correlation Analysis and Regression Analysis). Hypotheses were surely formulated to test the relationships between the independent variables i.e. pay level, pay administration, benefit level, benefit administration and the dependent variables i.e. employee retention and compensation satisfaction. The results of the study revealed that pay level, pay administration, benefit level and benefit administration had in point of fact significant impact on compensation satisfaction as well as employee retention and there is positive result exist between compensation package and employee retention. The result also indicated that there was significant difference in opinion of respondents about compensation satisfaction and employee retention according to demographic variables i.e. age, gender, experience, qualification and type of bank. The study suggested that banks should include new and enticing ways to retain and motivate employees with a wide range of benefit designed to enhance individual effort and banking institutions while framing their compensation policies should not only target remuneration but other things like work environment, job security and post-retirement medical treatment of staff aspects as well. The present study conclude that banking institutions of Afghanistan ought to ensure that compensation and benefit packages distributed to staffs are desirable and constantly re-evaluated to ensure their fairness to all employees so as to continue to have their dedication, commitment and loyalty, which is the major drive for keeping contented and satisfied employees, thus avoiding turnover but ensuring retention of vibrant staffs.

Keyword: Compensation Satisfaction, Pay Level, Pay Administration, Benefit Level, Benefit Administration and Employee Retention

ISDSI-Global Conference 2023 Edition – IIM Ranchi

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