Proceedings

VIMARSHA-2025: INTERNATIONAL CONFERENCE ON

ARTIFICIAL INTELLIGENCE, HUMANITY AND SUSTAINABLE BUSINESS

September 12 - 13, 2025

Book of Abstracts

Organized By

DAYANANDA SAGAR BUSINESS SCHOOL

Realising the Dream

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ABOUT THE INTERNATIONAL CONFERENCE

VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity & Sustainable Business, hosted by Dayananda Sagar Business School, Bengaluru, will be held on 12th and 13th September 2025. The conference is envisioned as a premier academic platform that brings together leading academicians, researchers, industry professionals, policymakers, and students from across the globe to deliberate on the transformative role of Artificial Intelligence in shaping a sustainable and human-centric future. With a strong interdisciplinary focus, VIMARSHA 2025 seeks to facilitate meaningful exchange of ideas, research findings, and best practices in areas that connect technology, ethics, innovation, sustainability, and society. The event will feature plenary sessions, keynote addresses, panel discussions, paper presentations, and networking opportunities, offering participants both academic enrichment and professional collaboration.

The central theme, "Artificial Intelligence, Humanity & Sustainable Business", emphasizes the integration of ethics and sustainability into digital transformation and business practices. By fostering collaboration between academia, industry, and policymakers, VIMARSHA 2025 aims to inspire innovation, inclusivity, and responsibility in the digital era, while preparing thought leaders to address global challenges with sustainable solutions.

The conference also serves as a unique opportunity to bridge the gap between theory and practice by encouraging participants to engage in cross-disciplinary dialogue and explore innovative approaches to problem-solving in the digital era. By combining academic insights with real-world applications, VIMARSHA 2025 not only promotes cutting-edge research but also nurtures a culture of ethical leadership, sustainable practices, and global collaboration. It aspires to position itself as a catalyst for shaping future-ready managers and responsible leaders who can navigate the complexities of technology-driven business environments while upholding values that benefit society at large.

ABOUT THE INSTITUTION

Dayananda Sagar Business School is one of the most preferred Business Schools in India. Being in the heart of the city, the Institute is acclaimed as one of the best Business schools, providing quality management education through its PGDM program (AICTE approved). It is known for its reputation in the corporate world for having a strong focus on preparing "industry-ready" graduates. The curriculum is Industry-Oriented and designed by both Academicians and Industry Experts, coupled with new-age teaching pedagogies and assessments. It is unique not only in its contents but also in its delivery. The aim is to offer the nation a vision driven leaders who are competent to meet the challenges of a future world.

About Post Graduate Diploma in Management (PGDM) – Dayananda Sagar Business School, Bangalore

The Post Graduate Diploma in Management (PGDM) at Dayananda Sagar Business School (DSBS), Bangalore, is a two-year full-time AICTE-approved program designed to nurture future-ready managers and leaders. The curriculum blends academic rigor with industry relevance, offering specializations in Finance, Marketing, Human Resource Management, Business Analytics, and Operations.

The program emphasizes **experiential learning** through case studies, live projects, internships, research assignments, and industry interactions. With a strong focus on innovation, problem-solving, and critical thinking, the PGDM equips students to meet contemporary business challenges while fostering ethical values and social responsibility.

DSBS provides a holistic learning environment where students benefit from **world-class faculty, corporate mentoring, seminars, workshops, and international perspectives**. Supported by robust placement assistance and strong industry linkages, graduates are prepared to excel across diverse sectors. The PGDM at DSBS is truly a pathway to becoming **innovative managers and responsible leaders** in today's dynamic global business landscape.

PREFACE

It gives us immense pleasure to present the *Book of Abstracts* for **VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity and Sustainable Business**, hosted by **Dayananda Sagar Business School, Bengaluru**, on **12th and 13th September 2025**. This conference is conceived as a vibrant platform that brings together academicians, researchers, industry practitioners, entrepreneurs, and students from across the globe to engage in meaningful dialogue and knowledge exchange.

The theme of VIMARSHA 2025 reflects the pressing need to reimagine business, management, and technology in an era increasingly shaped by Artificial Intelligence (AI), digital transformation and sustainability imperatives. With rapid advancements in AI and its integration across sectors, the challenge lies not only in leveraging technology for efficiency and growth but also in aligning it with human values, ethical frameworks, and sustainable development goals. Through this conference, we aspire to explore the dynamic intersections of **AI, human-centric management practices and sustainable business models**, thereby fostering innovative perspectives and actionable solutions.

The abstracts compiled in this volume represent a diverse set of ideas, conceptual explorations, and empirical studies contributed by distinguished scholars and practitioners from the domains of **management, finance, marketing, entrepreneurship, technology and sustainability studies**. Each submission has undergone a review process to ensure relevance, quality, and originality. Together, these contributions reflect the richness of interdisciplinary research and provide thought-provoking insights that will shape constructive discussions during the two-day conference.

We are deeply grateful to our **Chief Guest, Guest of Honour, keynote speakers, session chairs, reviewers and participants**, whose involvement and commitment have been integral to the success of this event. Special thanks are due to the organizing committee, faculty members, student volunteers, and supporting institutions for their dedication and relentless efforts in making VIMARSHA 2025 a reality.

It is our sincere belief that this abstract book will serve not only as a record of scholarly contributions to the conference but also as a valuable resource for future researchers and practitioners. May the deliberations of VIMARSHA 2025 inspire innovative ideas, meaningful collaborations, and pathways toward building a more inclusive, technologically responsible, and sustainable future.

Organizing Committee
VIMARSHA 2025 Dayananda Sagar Business School, Bengaluru.

ACKNOWLEDGEMENT

The Organizing Committee of **VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity, and Sustainable Business**, hosted by **Dayananda Sagar Business School, Bengaluru**, takes immense pleasure in expressing sincere gratitude to all those who have contributed to making this event a success.

We extend our heartfelt thanks to our **Director and Academic Leadership** for their constant encouragement and guidance in conceptualizing and executing this conference. We are deeply grateful to our **Chief Guest, Guest of Honour, keynote speakers, panelists, and session chairs** for sharing their time, expertise, and valuable insights.

We also acknowledge the dedicated efforts of the **reviewers, faculty members, student volunteers, and administrative staff**, whose commitment has been pivotal in ensuring the smooth organization of the conference and preparation of this abstract book.

Finally, we express our deepest gratitude to the **Management of Dayananda Sagar Business School** for their unwavering support and encouragement in making VIMARSHA 2025 a grand success.

MESSAGE FROM THE LEADERSHIP DECK

MESSAGE

Dr. D. Hemachandra Sagar, M.B.B.S., M.S.
Chairman, DSI

It gives me great pleasure to extend my warm greetings to all participants of **VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity, and Sustainable Business**, organized by **Dayananda Sagar Business School, Bengaluru**. In today's rapidly evolving world, conferences such as these play a vital role in fostering innovation, knowledge sharing, and collaboration between academia, industry, and society. I am confident that the deliberations, research contributions, and insights shared here will inspire new perspectives and create meaningful impact. I wish the organizers and participants great success in this scholarly endeavour.

MESSAGE

Dr. D. Premachandra Sagar
Vice Chairman, DSI

I am delighted to convey my best wishes for **VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity, and Sustainable Business**, hosted by **Dayananda Sagar Business School, Bengaluru**. The theme of this conference is highly relevant in today's world, where technology and human values must converge to create sustainable business practices. Such academic platforms encourage critical thinking, research, and innovation, enabling young minds and professionals to contribute meaningfully to society. I congratulate the organizers, scholars, and participants for their efforts and involvement, and I am confident that this conference will be a memorable and impactful academic endeavor.

MESSAGE

Ms. Tintisha H Sagar
Joint Secretary - DSI

It is a pleasure to extend my warm greetings to all participants of **VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity, and Sustainable Business**, organized by **Dayananda Sagar Business School, Bengaluru**. This conference provides a valuable platform for academicians, researchers, and industry practitioners to exchange ideas and explore innovative approaches that integrate technology with human-centric and sustainable practices. I appreciate the dedication of the organizers, faculty, and students in hosting this scholarly event and congratulate all contributors for their efforts. I am confident that VIMARSHA 2025 will inspire impactful research and meaningful collaborations for the future.

MESSAGE

Dr. B.S. Patil
Director - Dayananda Sagar Business School

I am happy to write this message for the book of abstracts submitted for VIMARSHA-2025: An International Conference on "Artificial Intelligence, Humanity and Sustainable Business", Hosted by Dayananda Sagar Business School, Bangalore.

In a world saturated with endless digital demands, it is a rare and precious gift to stumble upon such a conference theme. We received overwhelming response from academicians, corporate executives, research scholars and students.

This book that offers brief summary of conference papers submitted by various authors related to the theme of the conference. The abstracts presented in the book masterfully woven together scientific observation and profound personal reflection to illuminate a path to the sustainable business in the era of Artificial Intelligence. The abstracts are presented in simple, healing beauty of the inter connectivity between AI and Business.

This book is more than a collection of beautiful shorts descriptions; it is an urgent call to reconnect with the rhythms of the business while interfacing the artificial intelligence to sustain.

Reading this book is like walking into the sophisticated technology park and lost yourself, feeling the quiet wisdom of scientific connectivity between AI and Business.

I whole heartedly recommend the book to academicians, researchers, and students to understand the linkage between AI and Business to sustain in the days to com. It is a testament to the enduring power of AI and a compelling invitation to cultivate a more sustainable business

CONVENORS MESSAGE

Dr. Kanchan G. Rajput
Sr. Assistant Professor - DSBS

MESSAGE

It gives me immense pleasure to welcome all participants to **VIMARSHA 2025 – International Conference on Artificial Intelligence, Humanity and Sustainable Business**, hosted by **Dayananda Sagar Business School, Bengaluru**. This conference is a significant step toward fostering dialogue on the integration of technology, human values, and sustainability in business and management practices. I am confident that the exchange of research findings, innovative ideas, and best practices will benefit both academia and industry. I extend my heartfelt gratitude to our management, dignitaries, speakers, and contributors for their support. I wish all participants a fruitful and enriching conference experience.

Dr. Jyoti Mishra
Associate Professor
DSBS

MESSAGE

It is my honor to extend warm greetings to all the delegates of **VIMARSHA 2025**. The theme of this conference is both timely and relevant, reflecting the growing importance of aligning Artificial Intelligence with human-centric and sustainable approaches to business. Such platforms not only encourage academic excellence but also inspire meaningful collaborations that can shape the future of research and practice. I deeply appreciate the efforts of the organizing team, faculty members, and students in making this event possible. I wish every participant success and hope that the discussions at VIMARSHA 2025 open new pathways for innovation and knowledge creation.

KEYNOTE SPEAKERS

1	**Dr. Ernst Kimakowitz** Humanistic Management Network Switzerland
2	**Dr. Oumlil Rachid** Director of National School of Business Management (ENCG Settat) President founder of ARICO, Morocco
3	**Dr. T. Rajarajan** Vice President AI/ML Computer Science, Accenture, Bangalore
4	**Dr. Indrila Guha** Principal, Basanti Devi College, Kolkata

SESSION CHAIR

Track (Online & Offline)	Chair	Co-Chair
Track - 1 Entrepreneurship and Sustainability	**Mr. Rajendra Kumar K N** Project Manager Business Partner, Accenture Global Solution Limited, Bengaluru.	**Dr. Suresh Mani** Dayananda Sagar Business School Bangalore
Track – 2 Human Resource	**Dr. Muralidhar Reddy** Director - Innovation, Godavari Global University, Rajamahendravaram, Andhra Pradesh	**Dr. Savitha R** Dayananda Sagar Business School, Bangalore
Track – 3 Marketing	**Dr. Sreedhara R** Associate Professor Christ University, Bangalore	**Dr. Jyoti Mishra** Dayananda Sagar Business School, Bangalore
Track - 4 Finance	**Dr. Lavanya Balaji** HoD-M.Com SSMRV-College	**Dr. Parul Tandon** Dayananda Sagar Business School, Bangalore

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1. **Dr. Ernst Kimakowitz**
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   President founder of ARCID, Morocco.

3. **Dr. Carlos Largacha-Martinez**
   Research Professor University Areandina, Colombia.

4. **Dr. Harold Patrick**
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   Faculty of Management Studies,
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5. **Dr. Vinay Dabhokar**
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6. **Dr. T. Rajarajan**
   Vice President, AI/ ML Computer Science, Accenture, Bangalore.

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Mrs. Nalini - Administrative.
Mr. Dinesh - Administrative

PROGRAM SCHEDULE		
September 12, 2025		**Venue: P.C. Sagar Auditorium**
Timings	**Event / Presentations**	**Facilitated By**
10:00 AM - 11:00 AM	Registration	Registration Committee
11:00 AM - 11:05 AM	Invocation & Lighting of Ceremonial Lamp	By the Dignitaries
11:05 AM - 11:10 AM	Commencement & welcome Address	**Dr. Kanchan G. Rajput** Conference Convenor
11:10 AM - 11.15 AM	Opening Remarks	**Dr. B.S. Patil** Conference Chairperson
11:15 AM - 11:20 AM	Address By the Chief Guest	**Mr. Abhishek Ranjan** Sr Director and Global Head - ESG @Brillio
11:20 AM - 11:30 AM	Address by the Guest of Honour	**Dr. D. Hemachandra Sagar** Chairman, DSI
11:30 AM- 11:35 AM	Presidential Address	**Ms. Tintisha H. Sagar** Joint Secretary, DSI
11:35 AM- 11:40 AM	Keynote Speech	**Dr. Ernst Kimakowitz** President, HMN, Switzerland
11:45 AM- 11:50 AM	Keynote Speech	**Dr. Oumlil Rachid** Director (ENCG Settat), President ASICO, Morocco
11:50 AM- 11:55 AM	Keynote Speech	**Dr. Indrila Guha** Principal, Basanti Devi College, Kolkata
12:00 PM - 12.15 PM	Address by Sponsors	1. EnTraCon Services 2. Bank of Baroda 3. Vijigishu Education Pvt.Ltd.
12:15 PM - 12:25 PM	Releasing Conference Book and Journal	All Dignitaries
12.25 PM - 12:55 PM	Panel Discussion	All Keynote Speakers
12:55 PM - 1:00 PM	Vote of Thanks	**Dr. Jyoti Mishra**
Lunch Break – 1:00 pm to 2:00 pm		
02:00 PM - 04:30 PM	Track -3 Marketing Off/Online (SH-1)	**Dr. Sreedhara R** Associate Professor, Christ University, Bangalore
2:00 PM - 04:30 PM	Track-4 Finance Off/Online (SH-2)	**Dr. Lavanya Balaji** HoD, SSMRV-College
04:30 PM to 5:00 PM High Tea and Snacks		
September 13, 2025		**Venue: DSBS**
Time	**Presentation Track**	**Track Chair & Co Chair**
10.00 AM - 10.30 AM	Opening Remarks and Track chairs address	**Mr. Rajendra Kumar KN &** **Dr. Muralidhar Reddy** (SH-2)

10:30 AM - 1:00 PM	Track-1 (Off/Online) Entrepreneurship and Sustainability	**Mr. Rajendra Kumar K N** Project Manager, Accenture, Bengaluru (SH-2)
10:00 AM - 1:00 PM	Track-2 (Off/Online) Human Resource	**Dr. Muralidhar Reddy** Director - Innovation, IGGBU Andhra Pradesh (SH-1)
Lunch Break- 1:00 PM to 2:00 PM		
Valedictory Ceremony (SH-2)		
2:30 PM - 2:45 PM	Conference Report	**Dr. Kanchan G. Rajput**
2:45 PM - 3:00 PM	Best Paper Award, Certificates & Feedback	**Dr. Parul Tandon**
2:45 PM - 3:00 PM	Vote of Thanks & National Anthem	**Dr. Jyoti Mishra**
3:00 PM to 3:30 PM High Tea and Snacks		

CONTENTS

1. INTELLIGENT LOGISTICS: THE FUTURE OF SUPPLY CHAIN OPTIMIZATION THROUGH AI

Dr. Shabnam S. Mane-Mahat
Department of Computer Application and Management Studies,
Bharati Vidyapeeth (Deemed to be University), Pune India.

Dr. Shivganga C. Maindargi
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Bharati Vidyapeeth (Deemed to be University), Pune India.

Dr. Rahul N. Manjare
Department of Computer Application and Management Studies,
Bharati Vidyapeeth (Deemed to be University), Pune India.

Abstract

In the era of rapid globalization and digital transformation, Artificial Intelligence (AI) has emerged as a pivotal enabler in optimizing logistics and supply chain management (SCM). Traditional supply chains, characterized by fragmented processes and reactive decision-making, are being reimagined through AI-driven technologies that offer predictive analytics, real-time data processing, and autonomous decision-making capabilities. This abstract explores the integration of AI methodologies—such as machine learning, deep learning, and reinforcement learning—into key logistics functions including demand forecasting, route optimization, warehouse automation, and inventory management. Specific AI techniques such as Long Short-Term Memory (LSTM) networks are increasingly used for accurate demand forecasting, while Convolutional Neural Networks (CNNs) facilitate visual inspection in warehouses to automate quality checks and reduce manual errors. Reinforcement learning is applied in real-time route optimization and dynamic vehicle scheduling, significantly improving last-mile delivery performance.

Industry leaders like Amazon, DHL, and Flipkart have adopted AI-powered systems to streamline warehouse operations, optimize delivery networks, and improve customer satisfaction.

AI-driven systems enhance supply chain agility and resilience by enabling dynamic response to market fluctuations, disruptions, and customer preferences. For example, predictive models powered by AI can anticipate demand trends with high accuracy, thereby reducing stockouts and excess inventory (Zhang et al., 2021). Reinforcement learning algorithms are also helping reduce operational costs and carbon emissions (Nazari et al., 2018). Furthermore, AI integrated with the Internet of Things (IoT) enables end-to-end visibility across the supply chain, improving transparency and traceability (Wang et al., 2020).

These technologies support sustainable logistics practices, such as green routing, energy-efficient warehousing, and circular supply chain models, contributing to reduced environmental impact and resource optimization. This study highlights recent advancements and practical implications of AI in logistics, supported by global case studies.

It also addresses key challenges related to data privacy, algorithmic transparency, and workforce adaptability. As AI continues to evolve, its application in logistics and supply chain systems holds immense potential to drive efficiency, sustainability, and strategic value creation.

Keywords: *Artificial Intelligence (AI), Supply Chain Optimization, Logistics Management, Predictive Analytics, LSTM, CNN, Reinforcement Learning, Route Optimization, Inventory Forecasting, Sustainable Logistics, Circular Supply Chain.*

2. GLOBAL TRADE DYNAMICS OF AYURVEDIC MEDICINES: OPPORTUNITIES AND CHALLENGES IN THE AI ERA

Dr. S. Ayyappan
Professor.

Mayan. K. Sreerudran
Ph.D Research Scholar,
School of Management, CMR University, Bangalore.

Abstract

A major transformation is being experienced in the global trade of Ayurvedic medicines, especially in the epoch of Artificial Intelligence (AI), where the technological change is dominating the manner of production, regulation, marketing, and consumption of health products. With the growing consumer demand in natural, preventive, and holistic medical care, Ayurveda can expand into fresh markets in other parts of the world. This paper examines the trade dynamics surrounding Ayurvedic medicines as it evolves in various world contexts with particular focus on the pathways that have emerged as well as those that still exist in the AI era. AI technologies are transforming different components of Ayurvedic value chain in terms of intelligent herb sourcing and predictive demand forecasting to smart-packaging and custom-wellness suggestions. Besides, AI-based market intelligence tools are assisting exporters to recognize prospective markets, streamline supply-chains and boost the consumer experience with help of data-informed marketing. Notwithstanding these developments, obstacles still occur. Grander acceptance is still being limited by such issues of global standardization, loose regulatory compliance between borders, and yet some scepticism towards any sort of traditional system. The research indicates the increasing necessity of the strategic actions, among which is AI-assisted quality assurance, the peaceful harmonisation of international rules, and the use of intelligent trade environments. Also, incorporation of Ayurveda and AI will be in tandem with global concern like the United Nations Sustainable Development Goals (SDGs), especially on good health, responsible production, and innovation-led economic growth. Findings of this study are analytically useful to policymakers, the industry community, and exporters, stating that the adoption of AI may be a solution to maximizing the export potential of Ayurvedic products, help create a cross-cultural exchange globally, increase the spread of health services into inclusive and tech-enhanced care in the future.

***Keywords**: Global trade, Ayurvedic medicines, artificial intelligence, international markets, SDGs*

3. BUILDING AI-ENRICHED MULTI-MODAL STORY GENERATOR USING GEMINI AND OPEN AI APIS

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Bhuvan Raja S
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Abstract

The AI-Driven Multi-Modal Story Generator leverages advanced artificial intelligence technologies to transform visual content into engaging narratives by integrating the Google Gemini API for image analysis and the OpenAI GPT API for narrative generation. The system preprocesses user-uploaded images, performs semantic analysis to extract meaningful details, and generates coherent stories tailored to the image content. User interaction allows for customization and refinement, ensuring personalized and creative outputs. Designed for scalability and adaptability, the system demonstrates high performance, with a 95% accuracy rate in semantic analysis and strong user satisfaction ratings for narrative quality. Its modular architecture supports applications in education, entertainment, and marketing while offering opportunities for future enhancements, such as multi-language support and improved abstract image handling. By bridging visual and textual modalities, the system represents a novel approach to AI-driven storytelling, paving the way for innovative content creation.

Keywords: *AI storytelling, Google Gemini API, Open AI GPT, semantic analysis, narrative generation, multi-modal integration.*

4. BRINGING BACK THE HUMAN TOUCH: RETHINKING AI FOR A MORE SUSTAINABLE AND ETHICAL BUSINESS WORLD

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GL Bajaj Institute of Technology & Management.

Dr. Ashish Kumar
Department of Management Studies,
GL Bajaj Institute of Technology & Management.

Pankaj Priyadarshi
Department of Management Studies,
GL Bajaj Institute of Technology & Management.

Abstract

Artificial intelligence is already altering how companies function, make choices, and engage with one another; it is no longer merely a futuristic idea. However, while businesses scramble to implement AI for speed and efficiency, we must stop and consider the more important question: Are we utilizing AI in ways that genuinely help people and the environment? This study examines in greater detail how AI might be made more human-cantered and consistent with principles such as accountability, sustainability, and fairness. It examines the genuine concerns associated with AI-driven systems in business, including bias in algorithms, job displacement, and loss of trust, as well as the exciting prospects. The study proposes a novel strategy where AI is developed and applied to uphold human dignity, promote moral decision-making, and maximize profitability by fusing knowledge from academic research and current corporate practices. Businesses may safely deploy AI by using real-world examples from HR, marketing, finance, and operations. Additionally, the paper offers straightforward guidelines for businesses of all sizes to follow when developing AI plans that are open, inclusive, and consistent with international objectives such as the Sustainable Development Goals (SDGs) of the UN.

The lesson is ultimately clear: AI should work alongside people, not just for them, and companies that combine integrity with intelligence are more likely to be sustainable.

Keywords: *Artificial Intelligence, Human-Centered AI, Sustainable Business, Ethical Decision-Making, UN Sustainable Development Goals (SDGs).*

5. A ROADMAP TO DEVELOP GREEN HYDROGEN INFRASTRUCTURE TO DRIVE SUSTAINABLE SOLUTION FOR TRANSPORT SECTOR IN INDIA

Nisarga C.S
Student, Dayananda Sagar Business School, Bangalore.

Dr. Ravi Segal
Founder, EnTraCon Services, Bangalore.

Abstract

India ranks third at the global level in terms of highest emission levels across all the sectors and has set an ambitious target to achieve carbon neutrality by 2070. The major sectors that account for the higher level of emissions include Power, Industry, Transport, etc. The emission from the transport sector is about 315 $MtCO_2eq$, which represents approximately 10% of the total national emissions. The road sector accounts for a significant 85% of these emissions and is a focus area for the government. India targets to achieve zero emission in transport sector by 2047 and is currently implementing different fuel options like CNG, LNG, LPG, etc. while also exploring emerging technologies like battery electric vehicles (BEV), hybrid versions and green hydrogen. While BEV and hybrid versions are already under different stages of adoption, green hydrogen technology is still under development with lot of serious attention from government as well as private sector. Government of India has also allocated ₹19,744 crore (~$2.3 billion) for developing hydrogen infrastructure and expect this technology to be viable by 2030 to cover various sectors like transport, refineries, fertilisers, steel, and chemicals.

This paper aims at utilizing green hydrogen as an alternate technology option that results in zero emission and presents a roadmap for implementing the green hydrogen infrastructure for transport sector at the national level. Different aspects of green hydrogen infrastructure like production using electrolysers, transport, storage, refuelling, etc. are evaluated along with the financial analysis and a comprehensive roadmap for adoption of green hydrogen is presented.

Keywords: *Green hydrogen, $MtCO_2eq$, Electrolyser*

6. HARNESSING INDUSTRY 4.0 TECHNOLOGIES FOR SUSTAINABLE AND INTELLIGENT MANUFACTURING

Priya A Hoskeri
Vidya Chidambar, Assistant Professor.

Joseph C.M
Professor, Department of Physics,
Dayananda Sagar College of Engineering.

Geetha K Joshi
Assistant Professor,
Dayananda Sagar Business School.

Abstract

Industry 4.0 technologies are playing a transformative role in promoting environmental sustainability across various sectors, particularly in manufacturing. This paper explores major key applications that show how digital innovation can support greener industrial practices. These include advanced tools such as block chain for transparent sustainability, AI-powered water management, smart energy systems, and predictive maintenance, all of which contribute to reducing environmental impact and optimizing resource efficiency. Technologies like digital twins, 3D printing, and automated quality control minimize waste and enhance production precision, while solutions such as sustainable inventory management, smart grids, and green manufacturing algorithms foster more sustainable operations. Furthermore, cloud-based collaboration and remote operations reduce the need for physical infrastructure and travel, supporting a lower carbon footprint. By integrating these applications, Industry 4.0 offers a clear path toward scalable, intelligent, and environmentally conscious manufacturing systems. By integrating these digital tools and technologies, Industry 4.0 offers a pathway toward scalable, intelligent, and environmentally responsible manufacturing systems**.** These innovations not only improve operational efficiency but also embed sustainability as a core principle of future industry, aligning economic growth with environmental stewardship.

Automated systems, such as automated quality control and automated waste sorting, improve product accuracy and recycling efficiency, cutting down on resource consumption and landfill use. Smart inventory and supply chain management ensure that resources are used efficiently and that production aligns with demand, avoiding overproduction and material overuse.

In addition, cloud-based collaboration and remote operations decrease the need for physical travel and infrastructure, directly contributing to a lower carbon footprint. Industry 4.0 technologies are changing the way industries operate—not just by making processes faster and smarter, but also by helping businesses become more environmentally responsible. These advanced digital tools, such as AI, IoT, and big data, are no longer just about boosting productivity; they're also making it possible to reduce waste, cut emissions, and use resources more wisely.

As the pressure to protect the planet grows, many industries are turning to these intelligent technologies to help meet their sustainability goals. Overall, these applications illustrate how Industry 4.0 is not only reshaping modern manufacturing but also offering practical, scalable solutions for environmental sustainability. By integrating intelligent technologies into production systems, industries can reduce their ecological impact while maintaining competitiveness, flexibility, and innovation.

Keywords: *Industry 4.0 Core Technologies, Environmental Sustainability Focus, Manufacturing & Industrial Applications, Strategic Benefits and Goals.*

7. UNVEILING THE AI–SCM NEXUS: A BIBLIOMETRIC AND PRISMA-BASED REVIEW OF TRENDS, TECHNOLOGIES AND FUTURE DIRECTIONS (2021)

Thafseela Thasni U
Research Scholar.

Dr. Saleena T A
Assistant Professor,
Research Supervisor Department of Commerce,
PSMO College Tirurangad, Affiliated to University of Calicut.

Abstract

The integration of Artificial Intelligence (AI) into Supply Chain Management (SCM) has emerged as a pivotal driver of digital transformation, significantly altering both industry practices and academic perspectives. As global supply chains become more complex and data-driven, the role of AI in enhancing efficiency, responsiveness, and sustainability has gained widespread attention. This study presents a comprehensive bibliometric analysis of 499 peer-reviewed articles published between 2021 and 2025, systematically sourced from Scopus and Web of Science databases. The primary objective is to map the evolving intellectual and thematic landscape at the intersection of AI and SCM. Using R Studio for quantitative bibliometric analysis and VOS viewer for network visualization, the study uncovers key trends, leading contributors, and dominant research clusters. Results show a sharp increase in scholarly output over the last five years, with China, India, and the United States emerging as the most prolific countries. Prominent institutions such as the Indian Institutes of Management and Penn State University are identified as key knowledge hubs. The research highlights major thematic concentrations including AI-assisted decision-making, supply chain resilience, risk management, and sustainability, often underpinned by technologies like machine learning, big data analytics, and the broader framework of Industry 4.0. Network analysis reveals strong keyword co-occurrence around concepts such as automation, optimization, digital supply chains, and predictive analytics, signaling a convergence of AI capabilities with core SCM functions.

Despite these advancements, the study identifies persistent challenges, including high implementation costs, skill shortages, data privacy concerns, and ethical implications surrounding AI usage.

These gaps suggest that while AI adoption in SCM is on a positive trajectory, more inclusive and responsible integration strategies are necessary. This bibliometric study offers a structured overview of the current research landscape, enabling scholars and practitioners to better understand key developments, influential authors, and future research opportunities. It concludes with suggestions for further exploration, particularly in areas like human-AI collaboration, governance frameworks, and the socio-economic impact of AI on global supply chains.

Keywords: *Artificial Intelligence, Supply Chain Management, Bibliometric Analysis, Industry 4.0, Digital Transformation*

8. AUTOMATED UV SPECTROSCOPY PEAK DETECTION AND ELEMENTAL IDENTIFICATION USING PYTHON-BASED PROCESSING TOOLS

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Abstract

Manual interpretation of UV spectroscopy data is a labour-intensive process that often suffers from subjectivity and inconsistency, particularly in the presence of complex sample mixtures where overlapping absorbance peaks can obscure accurate identification. The challenges are further compounded when analysts must cross-reference spectral data with external sources to identify elements or compounds of interest. To address these limitations, this project proposes an automated and interactive UV spectroscopy analysis system that integrates a Python-based backend for peak detection with a dynamic frontend for user interaction and element identification.

The backend leverages robust scientific libraries such as NumPy, SciPy, and Pandas to process input data, apply smoothing and baseline correction, and perform accurate peak detection using numerical differentiation and signal filtering techniques. Spectral peaks are compared against a reference database of known elemental absorbance ranges—sourced from authoritative platforms such as the NIST Atomic Spectra Database—to match possible elemental identities. This logic is implemented using conditional range-based matching to ensure flexibility in recognizing elements with multiple spectral intervals. The frontend, developed using HTML, CSS, and JavaScript, allows users to upload .txt or .csv data files, visualize the resulting spectra, and dynamically filter or review detected peaks and their corresponding elements.

An interactive graph provides zoom and tooltip functionalities, while a structured table lists matched elements with their wavelength ranges, peak intensities, and matching confidence.

Preliminary validation using test datasets confirms that the system accurately detects UV absorbance peaks and reliably suggests candidate elements.

Moreover, it includes features for manual override and annotation, allowing expert users to correct or refine automated results, thus enhancing reliability in research and industrial settings. The tool streamlines the overall analytical workflow, significantly reducing time and effort required for spectral interpretation.

In addition to enhancing reproducibility, the tool supports integration with future modules such as machine learning classifiers and automated reporting. This work contributes to the broader movement toward automation, transparency, and scalability in scientific data analysis, making it a valuable asset for chemists, spectroscopists, material scientists, and researchers in related fields.

Keywords: *UV Spectroscopy, Python Programming, Peak Detection, Elemental Identification, Spectral Analysis*

9. DIGITAL TRANSFORMATION FOR SUSTAINABLE DEVELOPMENT: AI AND IOT APPLICATIONS IN NATURAL RESOURCE MANAGEMENT – AN EMPIRICAL STUDY FROM SOUTH INDIA

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Abstract

The integration of Artificial Intelligence (AI) and Internet of Things (IoT) technologies presents unprecedented opportunities for sustainable natural resource management (NRM) in developing regions (Zhang et al., 2024; Kumar & Singh, 2023). This empirical study examines the adoption, effectiveness, and impact of digital transformation initiatives in natural resource management across four South Indian states: Tamil Nadu, Karnataka, Kerala, and Andhra Pradesh. Using a mixed-methods approach with primary data from 550 respondents including farmers, water board engineers, and policymakers, combined with IoT sensor data and secondary field reports, this research employs SPSS, AMOS/PLS-SEM, and NVivo for comprehensive analysis (Hair et al., 2022; Fornell & Larcker, 1981). The study reveals that AI and IoT applications significantly improve resource efficiency by 34.7%, enhance decision-making processes by 42.3%, and contribute to achieving multiple Sustainable Development Goals (SDGs), particularly SDG-6 (Clean Water and Sanitation), SDG-13 (Climate Action), and SDG-15 (Life on Land) (United Nations, 2023; Sachs et al., 2024).

The findings demonstrate that digital transformation capability positively influences sustainable resource management practices ($\beta = 0.687$, $p < 0.001$) with strong model fit indices (SRMR = 0.045, AVE > 0.5, $R^2 = 0.472$) (Hu & Bentler, 1999; Bagozzi & Yi, 1988). The research provides critical insights for policymakers and practitioners implementing digital solutions for sustainable development in similar contexts (OECD, 2023; World Bank, 2024).

Keywords: *AI in resource management, IoT applications, digital transformation, sustainable development, South India, SDG strategies*

10. HUMAN-CENTRIC AI FOR ETHICAL TRANSFORMATION: INTEGRATING TECHNOLOGY INTO THE HUMANITIES FOR SOCIAL AND CULTURAL SUSTAINABILITY

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Abstract

The intersection of artificial intelligence (AI) and the humanities opens new possibilities for rethinking the way we approach ethics, culture, and society in the 21st century. This paper examines how human-centric AI can serve as a catalyst for ethical transformation, particularly when integrated into the humanities to advance social and cultural sustainability. Placing human values, cultural diversity, and moral responsibility at the forefront, this approach to AI aims to reduce technological bias, bridge global inequalities, and promote inclusivity. Through an analysis of theoretical models, real-world case studies, and practical applications, the study investigates how AI can be embedded into educational, cultural, and creative domains without diminishing human agency. The research presents a conceptual framework for human–AI collaboration based on empathy, transparency, and cross-disciplinary dialogue, offering a practical roadmap for integrating technology in ways that strengthen rather than weaken our shared humanity.

***Keywords**: Human-centric AI, Ethical transformation, Humanities, Social sustainability, Cultural sustainability, Interdisciplinary integration.*

11. SUSTAINABLE Q-COMM DELIVERY – A RAPID RETAIL SUPPLY CHAIN - AN EXPLORATORY STUDY

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Abstract

In recent few years, the landscape of Retail Q-commerce has gone under a seismic shift, propelled by the ever-growing demand for speed, convenience, and efficiency (S.C.E.). This transformation has given rise to a new paradigm in the world of online supply chain retail: Q-commerce. As consumers increasingly seek instant gratification (IG) and seamless shopping experiences (SSE), the role of Q-commerce in Retail Supply chain & logistics has become more crucial, with a focus on ultra-fast delivery (UFD), typically within 1 hour or even minutes of ordering for instant delivery. It was nothing short of a revolution. This growth was accelerated by the COVID-19 pandemic, which prompted to shift consumers' shopping habits online. The statistics were staggering: In 2020, global e-commerce sales reached $4.28 trillion, and by 2021, e-commerce accounted for nearly 18% of total retail sales worldwide. These numbers underscore the need for significant adaptations in transportation and warehousing strategies. The concept of speedy delivery has existed in various forms, such as pizza delivery, modern q-commerce gained traction around 2011-2014, with companies experimenting with technology to offer even faster services, particularly in urban environments.

Bengaluru is a key hub for quick commerce, with major players like Swiggy Instamart, Zepto, Blinkit, and Big basket etc. having a strong presence. The COVID-19 pandemic further accelerated its growth as restrictions led to a surge in demand for doorstep delivery of essentials, especially groceries and FMCG.

It signifies a major shift in online retailing supply chain (ORSC), prioritizing ultra-fast delivery (within an hour or less) of goods, often essentials like groceries and medicines. This model hinges on optimizing value and impacting both businesses and consumers. These models significantly impact Q-comm chains by demanding ultra-fast delivery and efficient hyperlocal operations. Sustainability of these models were questioned by few researchers because of the infrastructure required for Q-comm operations are capital-intensive and resource-demanding. One of the most significant benefits is its ability to deliver orders to customers in record optimum time. Q-commerce platforms place a premium on customer experience, emphasizing convenience, reliability, and responsiveness. With seamless order fulfillment and rapid delivery, retailers can delight customers and foster long-term loyalty. The researchers will examine customer experience throughout the supply chain, from inventory management and order processing to last-mile delivery. They will explore with an self-administered questionnaire among educated & qualified buyer fraternity of Q-commerce for qualitative and quantitative primary data will also include measurement variables of dynamically demand fluctuations, rapid order turnover, and tight delivery timelines, robust operational capabilities and technical expertise.

***Keywords**: Q-commerce, FMCG, Customer delight, Satisfaction, loyalty and Retail Supply chain*

12. A STUDY ON FUTURE TRENDS IN SUSTAINABLE SOCIAL ENTREPRENEURSHIP: INNOVATIONS AND EMERGING PRACTICES – BANGALORE

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Abstract

Sustainable social entrepreneurship is an evolving field that integrates economic viability with environmental and social impact. In the context of Bangalore, a thriving entrepreneurial hub, this study examines future trends in sustainable social entrepreneurship, exploring innovative business models, emerging best practices, and technological advancements. By analyzing current market trends, challenges, and opportunities, the study provides insights into how social enterprises can achieve sustainability while addressing pressing social issues. Through qualitative methodologies, the paper aims to contribute to academic discourse and practical applications, fostering a deeper understanding of sustainable social entrepreneurship in Bangalore.

Globally, sustainable social entrepreneurship has gained prominence as a means of tackling environmental and social issues through entrepreneurial innovation. This study uses a mixed-methods approach, incorporating surveys, interviews, and case studies, to identify key trends and innovations driving the field forward.

The findings highlight the convergence of social missions with business viability and offer a roadmap for future practices in Bangalore's dynamic entrepreneurial ecosystem. The research thus contributes to both theoretical frameworks and actionable insights for policymakers, educators, and social entrepreneurs alike.

Keywords: *Sustainability, Social Entrepreneurship, Environment, Challenges, Innovation.*

13. DIGITAL EDUCATION IN JHARKHAND: AN ANALYSIS OF ITS CHALLENGES AND OPPORTUNITIES

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Abstract

Digital learning refers to education facilitated by technology, allowing students some level of control over the time, place, path, and pace of their learning. Also known as technology-enhanced learning or e-learning, it offers innovative methods that benefit both teachers and students. By integrating new tools and approaches, educators can deliver more advanced and engaging lessons, making learning a more interactive and enjoyable experience. However, the shift to digital learning, especially during the COVID-19 pandemic, brought several challenges. Many teachers were unfamiliar with digital tools, and students often faced network connectivity issues. Additionally, numerous schools lacked the infrastructure to support effective online education. Despite these obstacles, digital learning also presented significant opportunities. When schools and colleges were shut down and physical interaction was limited, digital platforms became essential for maintaining teacher-student engagement and continuing the educational process.

Keywords: *Digital Learning, Technology, COVID-19, Jharkhand, and Education.*

14. A STUDY ON THE ROLE OF AI TOOLS IN TRANSFORMING EMPLOYEE ON BOARDING AND TRAINING

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Abstract

In the evolving digital workplace, Artificial Intelligence (AI) is no longer a distant concept it is becoming the silent co-pilot of Human Resources. This study dives into the emergent role of AI tools in reshaping the landscape of employee onboarding and training, not just as means of automation, but as a force of personalization and strategic enablement. Onboarding is guiding someone as they join, and training is helping them learn how to do their work properly. From AI chatbots that welcome new hires at 9:00 a.m. sharp, to intelligent learning platforms that adapt to individual learning curves in real time, AI is rewriting the employee journey.

Through mixed-method research including interviews with HR leaders, data from enterprise case studies, and a critical review of current AI integrations. This paper uncovers how organizations are blending human empathy with machine precision. The study also surfaces ethical considerations and the tension between AI efficiency and human connection. Ultimately, this work positions AI not as a replacement for HR but as a transformative partner that elevates the onboarding experience from a checklist to a customized, engaging narrative. This paper explores the AI tools are revolutionizing the way companies onboard and train their employees. They provide smart, customized, and engaging experiences that help employees feel welcomed and prepared for their roles. AI also makes training more fun and interactive. Some companies use AI to create games, videos, and real-life situations through virtual reality (VR). This helps employees practice and learn in a safe environment. In training AI can suggest the right courses to employees based on their job roles and skills. This makes training more personal and effective. While it is important to be mindful of challenges like privacy and the need for human interaction, the overall impact of AI in this area is positive.

This study intended to analyze the data relating to the said topic through questionnaires. This paper examines the AI is changing the way Human Resource Management works. It helps HR teams save time, reduce errors, and make better decisions. From hiring the right people to training and supporting employees, AI makes every steps faster and smarter. In future, AI will play an even bigger role in HRM.

Keywords: *AI in HR, Smart Onboarding, HR Innovation, Adaptive Training, Human Machine Collaboration.*

15. SHAPING THE FUTURE OF HRM THROUGH AI TECHNOLOGIES USING UTAUT2 ANALYSIS

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Abstract

The rapid integration of Artificial Intelligence (AI) into Human Resource Management (HRM) is transforming traditional HR functions such as recruitment, training, performance evaluation, and employee engagement. As organizations strive to build agile and future-ready workforces, understanding the factors influencing the acceptance and usage of AI technologies becomes essential. This study applies the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) to examine HR professionals' behavioural intention and actual use of AI-based tools in HRM. Key constructs such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit are analyzed to determine their impact on technology adoption. Primary data is collected through a structured questionnaire from HR practitioners across various sectors and analyzed using statistical tools, including regression and structural equation modeling. The study's findings aim to uncover the drivers and barriers of AI acceptance in HR, offering strategic insights for organizations to align technological innovation with human-centric management practices. Furthermore, the research highlights the relevance of Sustainable Development Goals (SDGs) such as SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Industry, Innovation, and Infrastructure) in shaping ethical and inclusive digital transformation within HR.

Keywords: *AI, Human Technology, Workforce Analysis, Digital Transformation, Etc.*

16. ENGAGING PEOPLE, ELEVATING PROCESSES – OPERATIONAL EXCELLENCE: A STUDY AMONG MANUFACTURING UNITS IN PEENYA IN BANGALORE

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Abstract

Employee engagement has emerged as a key strategic driver of operational excellence in today's competitive manufacturing landscape. According to a 2024 Gallup report, globally, only 23% of employees are actively engaged at work, while in India, the figure is slightly higher at 31%, highlighting the scope and urgency for deeper engagement strategies, particularly in industrial sectors. This study explores the role of employee engagement in achieving operational excellence within the manufacturing units of Peenya Industrial Area, Bangalore Urban - one of India's most prominent industrial clusters.

Using an empirical methodology, the study gathers data from employees across small, medium, and large-scale enterprises to assess the influence of key engagement variables—such as motivation, participation, leadership support, communication, and recognition—on operational outcomes like productivity, process efficiency, quality improvement, and waste reduction. Recent literature emphasizes the shift from transactional to transformational engagement, where employees are not only involved but also empowered to contribute to innovation and continuous improvement efforts.

The findings indicate a significant positive correlation between high employee engagement and superior operational performance. The study also reflects on emerging trends, including the use of digital tools for workforce engagement, lean and agile practices, and employee-led quality initiatives, which are gaining momentum in Indian manufacturing. This research contributes to the growing body of knowledge supporting employee-centric operational models and provides actionable insights for industry leaders aiming to align human resource practices with excellence frameworks for long-term sustainability.

***Keywords**: Employee Engagement, Operational Excellence, Manufacturing Industry, Peenya Industrial Area, Productivity*

17. EMOTIONALLY INTELLIGENT AI: EMOTION CRAFTING, CONSCIENTIOUSNESS AND HUMAN CENTERED TECH

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Abstract

The aim of the study, the development of emotionally intelligent systems has become crucial due to the widespread use of artificial intelligence (AI) in contexts that are typically human-centric, such as healthcare, education, and customer service. This study narrates the growing paradigm of Emotionally Intelligent AI by engaging three anchor dimensions, including emotion crafting, conscientiousness, and human-centered design. Emotion crafting refers to the capability of the AI systems to identify, imitate, and react to other human feelings according to human standards with the aid of affective computing and multi-modal data. Lastly, conscientious AI describes the morally mindful systems that aim at sensible choices made with respect to fairness, transparency, and non-maleficence. Developing a human-centered AI focuses on empathy, inclusivity, and social context to make the technology an aid and not a substitute for human agency. The paper presents the Emotionally Conscientious AI (ECAI) framework, which provides these dimensions integrated into a composite system of AI development. By using a comprehensive literature review, along with field case studies, the study shows how emotionally intelligent AI positively impacts trust, engagement, and satisfaction of the AI user, with examples of emotion-aware chatbots in mental health, affective tutoring systems in education, and empathetic virtual agents in customer service.

Important difficulties such as cultural bias during the process of emotion recognition, ethical dilemmas during the process of emotion simulation, and absence of measurement standards used to evaluate the current emotional simulation are also identified in the research.

The arguments for supporting interdisciplinary research, cross-cultural data, and sound ethical oversight to inform the forthcoming generation of emotionally intelligent technologies. This study is positioned to be the first step towards developing ethical and emotionally intelligent AI systems in the future. Emotional intelligence, when combined with ethical and user-centric ideals, may be a decisive starting point.

Keywords: *Emotionally Intelligent AI, Emotion Crafting, Conscientious AI, Human-Centered Design, Affective Computing, Ethical AI, ECAI Framework.*

18. AI-DRIVEN HUMAN RESOURCE PRACTICES: TRANSFORMING RECRUITMENT, PERFORMANCE AND DECISION-MAKING.

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Abstract

In the contemporary era of digital transformation, Artificial Intelligence (AI) has emerged as a revolutionary force reshaping the landscape of human resource management. This research paper explores the profound impact of AI-driven systems on three critical pillars of HR practice: recruitment, performance management, and strategic decision-making. With the rapid evolution of machine learning algorithms, natural language processing, and predictive analytics, organizations are increasingly integrating AI tools into HR workflows to streamline processes, reduce human bias, and enhance the precision of talent-related decisions. The study begins by examining the transformative role of AI in recruitment. Automated resume screening, intelligent candidate matching, and chatbot-based initial assessments are redefining the efficiency and effectiveness of hiring strategies. These technologies not only accelerate the talent acquisition process but also ensure a data-informed approach to evaluating candidate competencies, thereby reducing subjectivity and improving diversity outcomes.

Furthermore, the use of AI in analyzing behavioral and linguistic patterns during interviews is contributing to more robust talent predictions, helping organizations align candidates' potential with future performance expectations. In the realm of performance management, AI is facilitating a shift from annual appraisals to continuous, real-time performance tracking. By leveraging employee data—from work habits and collaboration patterns to output metrics—AI models provide dynamic insights into individual and team contributions. These systems can detect early signs of disengagement or burnout, prompting timely interventions by managers. Moreover, personalized feedback and learning recommendations generated by AI support employee development and enhance motivation through tailored growth paths. Strategic decision-making, the third focus of this study, is increasingly informed by predictive analytics and data visualization tools powered by AI.

HR leaders are now able to anticipate talent shortages, identify skill gaps, and model workforce scenarios with greater accuracy. This analytical capacity enables proactive workforce planning and helps organizations respond agilely to market changes and internal dynamics.

Using a mixed-methods empirical approach, this research draws upon case studies, expert interviews, and HR analytics data to assess the efficacy, challenges, and ethical implications of integrating AI into human resource functions. The findings underscore both the opportunities AI offers in augmenting HR capabilities and the necessity for ethical governance to mitigate algorithmic bias and ensure fairness. Ultimately, the paper argues that AI, when responsibly implemented, can serve as a strategic enabler of a more agile, data-driven, and human-centric HR function.

Keywords: *Artificial Intelligence in HR; AI-Based Recruitment; Performance Analytics; HR Decision-Making; Workforce Automation*

19. INTEGRATING IOT AND HUMAN-CENTRIC AI FOR SMART HUMAN RESOURCE MANAGEMENT

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Abstract

As organizations increasingly adopt digital technologies, the combination of the Internet of Things (IoT) and human-centric Artificial Intelligence (AI) is opening new possibilities in Human Resource Management (HRM). This paper explores how integrating IoT with AI systems designed around human needs and behavior can lead to smarter, more responsive HR practices. IoT devices, such as sensors and wearables, can capture real-time data on employee activity, environment, health, and engagement. When processed through human-centric AI models, this data can support more informed, empathetic, and personalized HR decisions.

The research proposes a conceptual framework that connects IoT infrastructure with AI-driven tools to improve areas like employee well-being, performance evaluation, workplace safety, and talent development. Through case studies and literature analysis, we highlight how such systems can help HR teams move beyond traditional metrics, focusing instead on real-time insights and human-centric outcomes. The paper also addresses key challenges related to data privacy, ethical use of employee information, and system integration. Ultimately, this work aims to show how a thoughtful blend of technology and human understanding can create more adaptive, supportive, and effective HR ecosystems.

Keywords: *Internet of Things (IoT), Human-Centric Artificial Intelligence, Workforce Analytics, Context-Aware Systems, Intelligent Decision-Making.*

20. FUTURE OF WORK: HR'S ROLE IN RESKILLING AND UPSKILLING IN MANUFACTURING SECTOR IN BENGALURU

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Abstract

This research investigates the increasing importance of human resources (HR) in meeting the changing needs of the workforce within the manufacturing industry. The landscape of manufacturing employment is undergoing substantial transformation due to swift technological progressions such as Industry 4.0, automation, and artificial intelligence. As a result of these developments, certain traditional roles are becoming obsolete, which requires the acquisition of new competencies. This paper explores how HR departments can strategically position themselves to spearhead comprehensive reskilling and upskilling programs, which are essential for employee adaptability, competitiveness, and sustainable organizational growth.

Keywords: *Future of Work, Manufacturing Sector, Reskilling, Upskilling, Human Resources (HR)*

21. STUDY ON THE ROLE OF EMPLOYEE PSYCHOLOGY IN ADDRESSING ORGANIZATIONAL ATTRITION: A STRATEGIC HR PERSPECTIVE

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Abstract

In today's rapidly evolving work environment, employee retention has emerged as a pressing concern for organizations. While traditional HR strategies focus on compensation, growth, and job security, the psychological well-being of employees remains an often-overlooked factor in attrition. This study explores how employee psychology particularly stress, emotional well-being, and perceived organizational support impacts turnover decisions. Using both primary data (from 74 working professionals across India) and secondary literature, the research emphasizes the need for emotionally intelligent, people-centered HR strategies. The findings reveal that mental health programs and psychological empowerment significantly contribute to employee satisfaction and long-term retention. By aligning psychological support with strategic human resource practices, organizations can build stronger, more resilient workforces. Finding of the study True employee retention begins with valuing mental well-being and emotional connection, not just pay and perks

Keywords: *Employee Attrition, Psychological Well-being, Strategic Human Resource Management (SHRM), Mental Health at Work, Employee Retention*

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

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Abstract

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

Keywords *- Workforce Resilience, India, Employee Well-being, Organizational Culture, Upskilling*

23. HUMAN-IN-THE-LOOP EXPLAINABLE AI FOR HR: A SYSTEMATIC REVIEW OF FAIRNESS AND TRUST FRAMEWORKS

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Abstract

Artificial Intelligence (AI) is transforming Human Resource Management (HRM), driving advancements in resume screening, hiring, and performance evaluation. However, these systems often operate as opaque black boxes, raising concerns about fairness, bias, and accountability, which reduce trust among applicants and decision-makers. In this study, the author introduces a Human-in-the-Loop Explainable AI (HITL-XAI) framework that moves beyond traditional post-hoc interpretability tools toward interactive, context-aware, and multi-modal explanation methods. A systematic review of over 40 peer-reviewed articles published between 2018 and 2025, using Scopus, Springer Link, Google Scholar to identify persistent gaps in explainability, bias mitigation, and human oversight in HRM applications. This framework integrates real-time explanation dashboards, counterfactual reasoning, and user-centred visualisation techniques to help HR professionals critically evaluate algorithmic recommendations and communicate decisions transparently to applicants. Human reviewers play a central role in auditing decisions, contextualizing outputs, and ensuring ethical accountability. Through this research, we provide a practical pathway for developing trustworthy, auditable, and applicant-centric AI systems, balancing efficiency with the ethical imperatives of fairness and transparency in HRM.

Keywords: *Accountability, Artificial Intelligence, Ethical Decision-Making, Explainable AI, Fairness, Human-in-the-Loop, Human Resource Management, Transparency*

24. LEADERSHIP REWIRED: AI AS A CATALYST IN WORKFORCE DEVELOPMENT-INSIGHTS FROM INDIA

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Abstract

The rapid integration of Artificial Intelligence (AI) into organizational processes is profoundly reshaping conventional leadership models, particularly within the realm of workforce development. As Indian organizations face digital disruption and evolving workforce demands, leaders are leveraging AI technologies for informed decision-making and cultural alignment. AI can streamline internal HR processes like feedback collection, query handling, workforce planning, and performance tracking each contributing to stronger employee engagement and organizational effectiveness. This study investigates the transformative role of AI-driven leadership practices in enhancing employee engagement, digital readiness, and the cultivation of an organizational learning culture in Indian workplaces. As businesses navigate the evolving digital economy, understanding how AI influences leadership and human capital strategies becomes essential for achieving sustainable growth and competitive advantage. The research employs an exploratory and descriptive design, utilizing both quantitative and qualitative methodologies to gain a comprehensive understanding of the subject. A structured questionnaire was administered to 300 managers, HR professionals, team leaders and employees representing diverse sectors across India to gain deeper insights into organizational practices. Quantitative data were analysed using multiple regression analysis and ANOVA. The findings reveal that AI-integrated leadership significantly enhances employee engagement, fosters a digital learning culture, and improves workforce development.

AI tools enhance transformational leadership qualities by facilitating data-driven decision-making and individualized training. The association between organizational learning and AI-based leadership is moderated by digital readiness. Respondents from a variety of industries noted increases in creativity, productivity, and adaptability, underscoring AI's function as a key facilitator of worker transformation. Overall, the study indicates that AI serves as a strategic enabler of organizational performance, human resource development, and leadership transformation in addition to being a technological advancement. These insights carry practical implications for policymakers, business leaders, and HR professionals striving to leverage AI for inclusive and forward-looking workforce strategies. The research highlights the importance of investing in digital infrastructure, leadership training, and change management to maximize the potential of AI in shaping resilient and agile organizations in India's rapidly changing business environment.

Keywords: *AI-driven leadership, workforce development, employee engagement, digital readiness, organizational learning.*

25. TRANSFUSION OF HR INTO HUMAN 2.0: IS THE RISE OF TECHNOLOGY A BOON OR THREAT TO EMPLOYMENT

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Abstract

Undoubtedly, the transfusion of technology has changes every corner of the realm. The paradoxical conversion of traditional into digital reflects its forces in each segment of the industries, and also lay down the conversion of human into machines or the transformation of traditional driving methods into the modern mechanisms. On a note this provision changes the working patterns of humans and making a familiar transition with the technology but in result it also overlapping the usage of digital notes and pushing the human workforce towards the era of human 2.0. The conceptual phenomenology of human 2.0 encapsulates the radical thinking of humanoids and reframed the culture which reflects the pose of highly interconnected workforce. The driving forces of this digital age define the potential of people 2.0 by way of implying the mixed verticals of HR curves with technology and build the pillars of HR society. These technical parameters are framing their way in the form of AI tools which delves with training and development part, recruitment and selection activities, performance measuring tools and so forth. But the conception lies in the form of employment policies that, are these technical mechanisms really posing their foots to ease the work of human workforce or to imposing a line of reducing the humanoids. The dimensional frame work of this research reflects the gap regarding the transfusion of human 2.0 with the diverse phase of HR and the age of transhumanism across the verticals of talent 2.0. Under the provisional summarization of the research, it focuses on the questioning theory about 'the rise of technology' and its impact on organization or turnover of employees and address a structured plan which introduces the proper dimensions of technical juncture in the moves of HR World.

Keywords: *Employee engagement, HR functions, employee retention, employee turnover, digital transformation*

26. PSYCHOLOGICAL CAPITAL AS A COPING RESOURCE AGAINST TECHNOSTRESS IN THE AGE OF AI: A STUDY OF EMPLOYEES AT PRIVATE SECTOR BANKS IN INDIA

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Abstract

Technostress has emerged as a modern occupational hazard, particularly within high-tech sectors such as banking, where digitalization and AI integration are accelerating. AI exposure is not neutral, it becomes a source of cognitive and emotional strain, increasing the importance of coping resources like psychological capital. Psychological Capital (PsyCap) comprising hope, efficacy, resilience, and optimism has been identified as a key internal resource that can empower employees to cope with change. In this perspective, the study's major objectives were to examine the level and effect of technostress experienced by employees in private sector banks in the context of AI integration, to assess the role of Psychological Capital (PsyCap) as a coping resource influencing the relationship between technostress and employee well-being and to examine the effects of demographic variables on employees' coping mechanisms, psychological capital, and technostress in private sector banks. A conceptual model was developed to test the impact of technostress on employee coping and well-being, while incorporating PsyCap as a key psychological variable. The research utilises an exploratory and descriptive design, utilizing both quantitative and qualitative methodologies to gain a comprehensive understanding of the subject. A structured questionnaire was administered to 100 employees of private sector banks in Pune, India who regularly use AI-enabled tools and are exposed to technostress in their job roles. The relationship between Psychological Capital and Employee Well-being in private sector banks was tested using Chi Square test. The findings revealed that higher levels of technostress negatively impact employee well-being; however, individuals with stronger PsyCap report better coping outcomes. Particularly, PsyCap moderated the adverse effects of technostress, particularly in high-AI-use departments, highlighting its protective role in AI-intensive environments.

This study offers significant implications for HR professionals and organizational leaders aiming to foster employee resilience and adaptability amid technological disruption.

By investing in the development of PsyCap through targeted interventions, banks can not only reduce technostress but also promote sustainable employee well-being in the AI-driven workplace.

Keywords: *Technostress, Psychological Capital, Artificial Intelligence, Employee Well-being, Coping Strategies, Private Sector Banks, Pune, India.*

27. UNVEILING THE DUAL ROLE OF EMPLOYEE RESILIENCE AND AMBIDEXTERITY: CREATING SUSTAINABLE HIGH PERFORMANCE WORK SYSTEM THROUGH AGILITY

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Abstract

In a VUCA (Volatile, Uncertain, Complex and Ambiguous) business environment, building a sustainable high performance work system is essential for organisation success. The present study explores how Workforce Agility (WFA) supports High-Performance Work Systems (HPWS) by strengthening individual employee capabilities. Specifically, it examines the mediating role of Employee Resilience (ER) and the moderating role of Employee Ambidexterity (EA) in influencing employee performance among Indian IT professionals. Drawing on the AMO and JD-R frameworks, the study aligns strategic HR practices with employee adaptability and innovation. Data is collected from employees of IT organizations located in Bengaluru Karnataka 385 valid responses were analysed using SPSS and PROCESS Macro Model 14. Findings confirm that WFA has a significant positive direct effect on both ER and HPWS. However, the indirect effect of WFA on HPWS through ER reveals a negative effect. while resilience is typically viewed as beneficial, it becomes less effective when EA is high. The results show a negative moderated mediation effect which can be inferred - as employees become more ambidextrous, the positive influence of resilience on HPWS diminishes. This suggests that highly ambidextrous employees may rely on coping mechanism that do not always align with the structured nature of HPWS, potentially leading to reduced employee performance outcomes. The study contributes to the understanding of integrating agility, resilience, and ambidexterity towards creating sustainable High performance work systems.

The study findings recommend HR leaders to adopt a balanced approach encouraging flexibility and innovation while maintaining alignment with high-performance systems. By doing so, organizations can foster a resilient, adaptable, and high-performing work system one that sustains productivity and engagement in dynamic business environments.

Keywords: *Workforce Agility, Employee Resilience, Employee Ambidexterity, High-Performance Work Systems, Sustainability, VUCA.*

28. THE POWER OF INFLUENCE: HARNESSING THE EFFECTIVENESS OF INFLUENCER COLLABORATIONS IN MODERN MARKETING

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Abstract

This article examines influencer marketing as a crucial strategy for brands in the digital age, focusing on its theoretical foundations, effectiveness, and strategic implications while addressing existing research gaps. It highlights the absence of a comprehensive theoretical framework to analyse trust, credibility, and social influence in influencer marketing. The study reviews relevant theories, such as Consumer-Brand Relationship Theory, and identifies key factors that affect consumer behaviour and brand perception.

The findings indicate that influencers play a significant role in shaping consumer purchasing decisions by building authentic connections and trust. Effective evaluation of influencer campaigns necessitates a blend of quantitative and qualitative metrics, advocating for a dual approach to measure success. The article emphasizes the importance of strategically selecting influencers whose values align with the brand to enhance marketing effectiveness.

Additionally, it discusses emerging trends, particularly the rise of video content and the ability to engage diverse demographics, highlighting the need for brands to adapt to these changes. By addressing research gaps and offering practical guidelines, the article aims to provide brands with insights to effectively navigate influencer marketing, fostering engagement, conversions, and long-term loyalty.

Keywords: *Influencer Marketing, Consumer Engagement, Trust and Credibility, Brand Perception, Consumer-Brand Relationship Theory.*

29. EMOTIONAL IMPACT OF AI CHATBOTS ON STUDENT TRUST AND LOYALTY IN MODERN DIGITAL EDUCATION

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Abstract

With the increasing adoption of AI technologies in higher education, institutions are turning to AI-powered chatbots to improve student communication, support services, and engagement. These conversational agents offer 24/7 availability, instant query resolution, and scalability. However, a growing concern is whether chatbots can replicate the emotional intelligence typically provided by human educators. This study explores the emotional impact of AI chatbot interactions on students' perception of institutional trust and loyalty. Using a structured five-point Likert scale questionnaire, the research examined dimensions such as perceived empathy, emotional engagement, clarity in communication, and trust in chatbot-driven guidance among students. The study applied Cronbach's alpha for internal consistency and used Spearman's correlation and Chi-square tests to determine the relationship between chatbot interactions and student emotional responses across demographic groups.

Recent research in affective computing (Picard, 2023; Kapoor et al., 2024) underscores the importance of emotion-aware AI in creating meaningful digital experiences. While earlier chatbot applications focused on functional benefits like information retrieval, current AI models aim to incorporate contextual sensitivity, tone modulation, and adaptive learning support (Lee & Kim, 2023). This study fills a critical gap by analyzing how emotionally responsive chatbots can influence students' academic motivation and institutional perception. The findings are intended to support educational administrators and ed-tech developers in designing emotionally intelligent chatbots that not only answer questions but build trust, rapport, and sustained student engagement.

As AI continues to shape personalized learning environments, this research emphasizes the need to go beyond automation and cultivate emotionally rich digital relationships.

Keywords: *AI chatbots, emotional intelligence, institutional trust, student loyalty, affective computing*

30. GREEN MARKETING AND ITS IMPACT ON BRAND EQUITY IN THE INDIAN CONTEXT: A QUALITATIVE STUDY OF LEADING CONGLOMERATES

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Abstract

In the new era of environment awareness we are currently experiencing, green marketing has become one of the key strategic tools in the hands of all those companies wishing to comply with sustainability whilst generating sustainable consumer trust. This article explores the influence of the green marketing initiatives on the brand equity in India by a case study with particular emphasis on the six conglomerates: Tata, Reliance, ITC, Aditya Birla Group, Mahindra and Godrej. Using a qualitative method design, secondary data was thematically analysed revealing the common themes of emotional branding, sustainability perception and corporate credibility that shape consumer attachment. The results shed light on how sustainability tactics affect brand loyalty, perceived value and advocacy. The paper ends with the limitations and avenues for future research.

In addition, the study situates green marketing within the broader framework of brand management theories, particularly leveraging Aaker's brand equity model to interpret emotional and cognitive impacts. The research further enhances credibility through triangulation of data drawn from corporate sustainability reports, academic studies, and market research insights. The insights derived have practical relevance for Indian conglomerates seeking to balance business performance with long-term environmental responsibility.

***Keywords**: Green marketing, brand equity, sustainability, emotional branding, consumer perception*

31. PERSONALIZED MARKETING AND RETENTION STRATEGIES USING AI: A REGIONAL ANALYSIS OF CUSTOMER BEHAVIOUR AND ENGAGEMENT

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Abstract

In today's hyper-connected digital economy, personalized customer engagement has become a strategic imperative for sustainable business growth. With the rapid advancement of Artificial Intelligence (AI), organizations are increasingly leveraging data-driven tools to design tailored, timely, and region-specific marketing strategies. This study explores how AI-powered personalization—through technologies such as recommendation engines, predictive analytics, sentiment analysis, and dynamic content delivery—enhances service consistency, strengthens customer relationships, and improves retention outcomes across diverse geographical regions.

Using a mixed-methods approach, the research draws insights from qualitative interviews with marketing professionals and quantitative data from businesses adopting AI in regional marketing campaigns. The core objective of this study is to examine how AI-enabled personalization enhances service quality, identifies customer churn patterns, and assesses the impact of dynamic pricing and targeted offers on customer loyalty within different regional contexts.

Initial findings reveal that AI enables hyper-localized engagement by mapping regional customer preferences, improving early churn detection, and enabling customized re-engagement interventions. Dynamic pricing and contextual promotions driven by real-time data have shown higher response rates compared to conventional campaigns, especially in regionally segmented markets. Additionally, personalized loyalty programs and targeted incentives significantly influence repeat purchase behaviour and brand advocacy.

The study also underscores ethical considerations in AI deployment, emphasizing the importance of transparency, data privacy, and human oversight in fostering long-term customer trust. By aligning with the principles of sustainable marketing, this research highlights how AI not only optimizes marketing efficiency but also minimizes resource wastage by targeting relevant customer segments more effectively.

Keywords: *AI in Marketing, Customer Engagement, Regional Analysis, Predictive Analytics, Dynamic Pricing, Behavioural Personalization.*

32. HOW AI-POWERED AGENTS HAVE BECOME GEN Z'S DIGITAL BEAUTY ADVISOR

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Abstract

Generation Z is the first generation to go through life that was entirely digital. Generation Z is disrupting beauty and wellness retail through their adoption of AI- powered beauty advisors. While human brand representative consultations have been the norm, real time virtual makeovers and personalized recommendations are emerging. Beauty brands are increasingly using AI, as it suits Gen Z's demand for speed, customization, and transparency while also redefining marketing execution and consumer experience while shopping in beauty and wellness. By way of a qualitative survey of consumers aged 18-27 years, this study considers how AI-powered beauty advisors are influencing Generation Z's trust, engagement, and purchasing behaviors. Participants provided their perceptions of AI-powered beauty advisors with respect to accuracy vs emotional engagement along with comparisons with in store beauty consultations. To analysis behavioral reactions, descriptive statistics, t-test, correlations, and regressions were conducted.

Research highlights the growing role of AI and augmented reality on self-image and brand participation (Ameen et al., 2022; Rajegowada et al., 2023); industry reports highlight high consumer expectations and demand for AI-augmented beauty experiences from Gen Z (Revieve, 2021; Professional beauty, 2025; Vogue Business, 2025). This study illustrates key gaps in trust and actual purchase behaviour, especially distinguishing the "trust-but-not-buy" gap. Respondents report largely trusting AI recommendations not only to be accurate but also personalized; however, participants did not consistently take the plunge from trust into purchase behavior. Regression result demonstrated significant negative relationship between perceived AI accuracy and purchase behavior, and higher level of engagement with AI led to increased satisfaction and brand perception.

Demographics such as gender, age, and prior use of AI services exhibited no significant effect, reinforcing common Gen Z behaviors.

Results indicate that AI can facilitate engagement but emotional connections and social validation are needed to trigger purchases. Brands should embrace emotional engagement, social validation, and ethical design principles in order to meet Gen Zs evolving expectations.

Keywords: *AI beauty advisors, Generation Z, digital engagement, consumer trust purchasing behaviour.*

33. INTEGRATING TECHNOLOGY INTO COMMUNICATION STRATEGY: A CASE STUDY OF EMERGING CREATIVE INDUSTRIES

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Abstract

The integration of technology into communication strategy has become a defining force in shaping the trajectory of emerging creative industries. This paper investigates how technological innovations—such as AI-powered content creation, digital collaboration platforms, and real-time analytics—are transforming the communicative practices of creative enterprises. Through a case study methodology involving in-depth interviews and process tracing from selected global start-ups in the media, design, and advertising sectors, the study uncovers the strategic mechanisms through which technology fosters agility, audience engagement, and transmedia storytelling. The findings highlight the nuanced role of technology not merely as a tool but as an embedded component of organizational creativity and brand identity. The paper contributes to both communication theory and practice by proposing a conceptual model that aligns digital capabilities with strategic communication objectives. The insights are particularly relevant to media managers, strategists, and scholars interested in the convergence of communication, technology, and creative enterprise dynamics.

Keywords: *Technology Integration, Communication Strategy, Creative Industries, Digital Innovation, Case Study*

34. HARNESSING ARTIFICIAL INTELLIGENCE FOR SUSTAINABLE MARKETING: A CONCEPTUAL FRAMEWORK INTEGRATING CONSUMER ANALYTICS, PERSONALIZATION, AND ETHICAL IMPERATIVES

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Abstract

In the era of rapid digital transformation, Artificial Intelligence (AI) has emerged as a pivotal force in redefining sustainable marketing practices. This conceptual paper explores the strategic role of AI in advancing sustainable consumer engagement through personalized marketing, intelligent customer analytics, and ethical frameworks. Drawing upon recent literature (2022–2025), the study critically examines emerging AI applications—such as generative AI, predictive analytics, and real-time recommendation systems—and their alignment with sustainability goals, including resource efficiency, responsible consumption, and stakeholder trust.

The paper employs a qualitative conceptual methodology, based on a systematic literature review and thematic synthesis of scholarly articles from the Scopus, Web of Science, and Google Scholar databases. Key themes include AI-enabled consumer profiling, hyper-personalization, algorithmic transparency, and ethical data governance. Recent studies highlight how AI improves marketing ROI while reducing environmental impact through targeted digital campaigns and reduced wastage. However, persistent challenges such as algorithmic bias, data privacy concerns (post-GDPR/DPDP Act), and green washing risk require deeper inquiry and ethical safeguards.

The proposed conceptual framework provides a roadmap for marketers to leverage AI technologies responsibly, striking a balance between business efficiency, consumer well-being, and sustainability imperatives. The paper concludes by offering strategic recommendations for integrating AI in marketing models that are not only intelligent but also inclusive, transparent, and future-ready.

Keywords: *Artificial Intelligence, Sustainable Marketing, Consumer Analytics, Ethical AI, Personalization, Green Technology, Algorithmic Bias*

35. HOW AI-POWERED AGENTS HAVE BECOME GEN Z'S DIGITAL BEAUTY ADVISOR

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Abstract

Generation Z is the first generation to go through life that was entirely digital. Generation Z is disrupting beauty and wellness retail through their adoption of AI-powered beauty advisors. While human brand representative consultations have been the norm, real time virtual makeovers and personalized recommendations are emerging. Beauty brands are increasingly using AI, as it suits Gen Z's demand for speed, customization, and transparency while also redefining marketing execution and consumer experience while shopping in beauty and wellness. By way of a qualitative survey of consumers aged 18-27 years, this study considers how AI-powered beauty advisors are influencing Generation Z's trust, engagement, and purchasing behaviors. Participants provided their perceptions of AI-powered beauty advisors with respect to accuracy vs emotional engagement along with comparisons with in store beauty consultations. To analysis behavioral reactions, descriptive statistics, t-test, correlations, and regressions were conducted.

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Demographics such as gender, age, and prior use of AI services exhibited no significant effect, reinforcing common Gen Z behaviors. Results indicate that AI can facilitate engagement but emotional connections and social validation are needed to trigger purchases. Brands should embrace emotional engagement, social validation, and ethical design principles in order to meet Gen Zs evolving expectations.

Keywords: *AI beauty advisors, Generation Z, digital engagement, consumer trust purchasing behaviour.*

36. AN ANALYSIS ON AI-POWERED FITNESS CHATBOTS: EVALUATING DEEP LEARNING APPROACHES IN FITAI

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Abstract

The digital world presents vast information scattered across diverse modalities like text embedded in images, lengthy documents, and videos. Accessing and understanding this content often requires cumbersome switching between tools. This paper introduces a multimodal AI browser extension designed to unify these interactions. The extension empowers users to seamlessly extract, summarize, and query textual content directly from webpages, PDFs, YouTube videos, and images via a browser side panel. Leveraging a robust Django-based backend, the system integrates cutting-edge technologies including optical character recognition (OCR), large language models (LLMs), and vector similarity search, orchestrated using LangChain, HuggingFace embeddings, ChromaDB, and GroqCloud APIs. This tool transforms passive browsing into active knowledge exploration, enhancing web accessibility and personal productivity through integrated multimodal AI capabilities.

Keywords: *Large Language Model, OCR.*

37. THE MEDIATING ROLE OF AI-DRIVEN CONSUMER ENGAGEMENT IN THE RELATIONSHIP BETWEEN SUSTAINABLE MARKETING AND PURCHASE INTENTION IN GREEN CLUSTERS

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Abstract

Environmental concerns and the rising demand for sustainable consumption have pushed marketers to rethink strategies that align with ecological and consumer interests. Addressing this need, this study investigates the mediating role of AI-driven consumer engagement (AICE) in the relationship between Sustainable Marketing (EM) and purchase intention (PI) within green consumer clusters. Using a sample of 692 respondents drawn from Sustainable urban and semi-urban communities, the study employed Partial Least Squares Structural Equation Modelling (PLS-SEM) to test the conceptual model. The findings confirm that Sustainable marketing positively influences purchase intention, and this relationship is significantly mediated by AI-driven engagement. Consumers who interact with AI-powered touchpoints, such as personalized green recommendations, real-time chatbot guidance, and eco-nudge alerts, exhibit a higher propensity to commit to sustainable purchases. The model also considers the control variable of green cluster orientation and the supporting construct of AI trust, both of which show meaningful moderation effects. A critical review of recent literature reveals increasing evidence that AI can enhance sustainable behaviours, yet the nuance of trust and contextual orientation remains underexplored. Our study contributes by empirically validating AI trust as a facilitating factor and confirming that AI-enhanced engagement amplifies sustainable intentions. The implications offer insights for marketers aiming to drive sustainable consumption through technology-enabled strategies, especially in segmented green markets. The study concludes with recommendations for leveraging AI in ethically aligned marketing initiatives and suggests future longitudinal and experimental research directions.

Keywords: *Sustainable marketing, AI-driven consumer engagement, Purchase intention, Green clusters, AI trust, Mediation analysis, PLS-SEM*

38. SUSTAINABLE MARKETING AND CUSTOMER EXPERIENCE IN THE AGE OF AI

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Abstract

In an era defined by rapid technological advancement, the convergence of artificial intelligence (AI) and sustainability is reshaping marketing paradigms and customer experience strategies. This research paper explores how AI-driven tools and technologies are being leveraged to foster sustainable marketing practices while enhancing customer engagement and loyalty. Drawing upon case studies, literature reviews, and expert interviews, the study investigates how AI enables brands to personalize interactions, optimize resource usage, reduce environmental impact, and promote ethical consumption. The paper also examines consumer perceptions of AI-enabled sustainability efforts and the role of transparency and trust in shaping long-term relationships. Findings suggest that integrating AI with sustainability-focused marketing not only improves operational efficiency and brand reputation but also elevates customer experience by aligning with socially responsible values. The research concludes by proposing a strategic framework for organizations to implement AI-powered, sustainable marketing practices that drive both customer satisfaction and environmental stewardship.

***Keywords**: Sustainable marketing, Artificial intelligence, Customer experience, Ethical consumption, Personalization, Green branding, Customer trust, Digital transformation*

39. INTEGRATING SUSTAINABILITY INTO MARKETING: TRENDS, THEMES AND INSIGHTS FROM A BIBLIOMETRIC ANALYSIS (1997-2025)

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Abstract

The growing urgency of environmental challenges has intensified the focus on sustainability within marketing scholarship. This study aims to examine the intellectual, thematic, and geographic evolution of research at the intersection of sustainability and marketing strategies. Utilizing a bibliometric approach, the study systematically reviews 369 peer-reviewed articles published between 1997 and 2025, retrieved from Web of Science databases. The PRISMA model guided the selection process to ensure methodological rigor, while analytical tools such as Biblioshiny (R Studio) and VOS viewer facilitated the mapping and visualization of bibliographic networks and thematic structures. The analysis reveals a consistent upward trend in publications over the past decade, reflecting increasing global interest in sustainable marketing. China, the United States, and Italy emerged as the most prolific contributors, with INRAE and the Bucharest University of Economic Studies identified among the leading institutions. The *Sustainability* journal was found to be the most dominant source in terms of publication volume. Influential authors such as DE HOOGE IE and NASSIVERA F were notable for their citation impact and contributions to the field. Keyword co-occurrence and clustering analyses indicate a strong research focus on corporate social responsibility (CSR), green consumer behavior, resource-based theory, value co-creation, and ethical branding. Emerging themes also include digital transformation and the integration of sustainability into strategic marketing decisions.

The findings offer a comprehensive overview For the scholars, the study provides a structured overview of key contributors, influential journals, and knowledge clusters, serving as a foundation for future research.

For practitioners and policymakers, it highlights the growing alignment of marketing strategies with sustainability objectives, pointing to the importance of ethical and consumer-centered approaches in building long-term brand value. This paper contributes to both theory and practice by revealing how sustainability is being integrated into the marketing discourse and by identifying research gaps for future exploration.

Keywords: *Sustainability, Marketing Strategies, Corporate Social Responsibility, Green Marketing, PRISMA, VOS viewer.*

40. ACCELERATING THE GREEN TRANSITION: HOW AI CAN TRANSFORM SUSTAINABLE MARKETING PRACTICES AND CONSUMER CHOICES

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Abstract

Today, sustainability is a key concern for businesses, driving them to adopt environmentally friendly and socially responsible practices. Sustainable marketing has become crucial, focusing on promoting products and services that reduce carbon footprint and promote social responsibility. Artificial Intelligence (AI) in marketing has opened up new opportunities for businesses to engage with consumers and promote sustainable practices. AI-powered marketing tools can analyze data, identify patterns, and provide insights that inform marketing decisions. This study explores how AI-driven marketing strategies can support sustainable consumer behavior and promote eco-friendly choices. By understanding the integration of AI, sustainability, and consumer behavior, this research provides valuable insights for developing effective and responsible marketing practices. The goal of this research paper is to help businesses adopt sustainable marketing strategies that drive growth while positively impacting the environment and society. By leveraging AI's potential, companies can create targeted campaigns, enhance customer engagement, and foster brand loyalty. This research aims to contribute to the growing body of knowledge on sustainable marketing and AI, offering practical recommendations for businesses to adopt eco-friendly marketing strategies that benefit both the planet and their business. Ultimately, the study seeks to empower businesses to make a positive impact on the environment and society.

Keywords: *Sustainability, AI.*

41. SUSTAINING FAMILY MANAGED RETAIL GROCERY BUSINESSES IN INDIA IN THE AGE OF AI

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Abstract

Family-run retail grocery stores have long been integral to India's socio-economic fabric, offering personalized services, community relationships, and cultural continuity. Yet, the rise of Artificial Intelligence (AI) presents a paradigm shift that challenges these businesses to innovate without losing their heritage. This paper investigates how family-managed retail grocery businesses in India can adopt AI technologies to enhance sustainable marketing and customer experience while maintaining their traditional values.

Using a mixed-methods approach, the study synthesizes quantitative findings from 120 grocery businesses across five Indian states, alongside qualitative interviews with business owners and customers. Results highlight the tension between operational modernization and emotional connectivity. While AI-driven tools offer advantages in inventory management, predictive marketing, and customer personalization, barriers include technical literacy gaps, financial limitations, and fears of losing personal touch.

The paper proposes a sustainable AI adoption framework anchored in gradual integration, cultural sensitivity, and skill-building. By balancing traditional service models with digital transformation, family grocery businesses can thrive in the AI era without compromising authenticity.

Keywords: *Family grocery businesses, Artificial Intelligence, Sustainable marketing, Customer experience, Technology adoption, Indian retail, Digital transformation, Tradition and innovation, Community engagement, SME resilience*

42. A STUDY ON THE IMPACT OF AI-DRIVEN CUSTOMER SUPPORT ON THE PURCHASING DECISION OF INSURANCE WITH SPECIAL REFERENCE TO KOTTAYAM DISTRICT

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Abstract

Purpose / Objective / Rationale of the Study: This study explores the impact of artificial intelligence (AI)-based customer service on insurance buying behavior in Kottayam, Kerala—a region with high literacy and digital awareness. It investigates how AI tools such as chatbots and virtual assistants influence factors like response time, accuracy, accessibility, and customer satisfaction. The aim is to assess whether these technologies influence purchase decisions and how insurers can balance automation with human touch to enhance customer engagement and loyalty.

Research Design / Methodology / Approach: A quantitative approach with descriptive research design was adopted, supported by qualitative insights. Primary data were collected from 385 insurance consumers in Kottayam using structured questionnaires. Secondary data came from academic sources, company websites, and reliable databases. Respondents were selected through convenience sampling. SPSS software was used for analysis through correlation, Chi-square tests, and factor analysis to examine relationships between demographics, trust, satisfaction, and purchase influence.

Key Findings / Preliminary Results: The study found that while respondents were generally aware of and satisfied with AI-based services, only 31.8% reported a significant impact on purchase decisions. Trust, transparency, and complexity handling were critical concerns.

Six key perception factors were identified—AI accuracy, responsiveness, ease of use, information quality, recommendation trust, and interface clarity. However, weak correlations between these and purchase behavior indicate the continued importance of human support.

Conclusion: The study offers key insights into the impact of AI-driven customer support on insurance purchasing behavior in Kottayam, highlighting that while AI enhances service efficiency and user experience, its direct influence on purchase decisions remains limited. The findings stress the importance of trust, transparency, and the human touch in financial decision-making, suggesting that hybrid models combining AI and human support may better meet consumer expectations.

These insights contribute to both academic understanding and practical strategies for improving AI integration in the insurance sector.

Keywords: *Artificial Intelligence, Insurance, Customer Service, Trust, Hybrid Model*

43. MACHINE LEARNING-BASED SENTIMENT ANALYSIS OF CUSTOMER REVIEWS: A COMPARATIVE EVALUATION OF SUPERVISED ALGORITHMS

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Abstract

Sentiment analysis is a vital use of Natural Language Processing (NLP) and machine learning, with broad applications in business intelligence, customer feedback systems, and social media monitoring. In this paper, for sentiment analysis of customer reviews supervised machine-learning algorithms are going to be compare. The performance of Random Forest (RF), Neural Networks (NN), Support Vector Machines (SVM), Decision Trees (DT), and Naive Bayes (NB) compared by the research. With a publicly available dataset, these models compared on recall, precision, F1-score and accuracy. The outcomes reveal efficiency, accuracy, and computational expense of these algorithms for sentiment classification tasks.

44. HOW AI-DRIVEN F1 FAN ENGAGEMENT IS RESHAPING MOTORSPORT BRANDING

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Abstract

Sports marketing in the face of artificial intelligence (AI) has opened new doors to audience interaction, personalized experience, and brand positioning. The global motorsport known for its technological innovations- Formula One racing is fast learning to harness the power of AI tools for the benefit of fan engagement so that the transformation of the brand identity can take place. As the sport attempts to gain younger, tech-savvy audiences, especially Generation Z, chatbots, personalized content delivery, predictive analytics, and tools for interaction in real time have become crucial technologies that must be employed.

This research studies the shift in fan experiences and the corresponding sway on the F1 brand by AI engagement strategies. The study proposes a user-centric approach in which an F1 AI chatbot will be deployed to simulate real-time interactions. After their engagement with the bot, respondents will complete a semi-structured questionnaire administered to gauge the level of engagement, satisfaction with personalization, emotional connection, and brand valuation. These data will then be analyzed to draw inferences about the patterns of fan preferences and the psychological effect of the AI-mediated engagement.

This paper intends to contribute to the discourse on digital fan engagement as a means of empirically proving the different ways AI tools could be strategically integrated with sports branding to engender loyalty, enhance emotional resonance, and produce long-term brand value. It further goes on to explain how the AI efforts of Formula 1 fall within the broader narratives of entertainment marketing and digital transformation.

The conclusions may provide recommendations of utility for marketers, sports organizations, and content creators in applying AI not simply as a technical tool but as a meaningful medium towards creating community and identity for fans.

45. AI IN DIGITAL MARKETING AND CONSUMER ANALYTICS: FOSTERING SUSTAINABLE MARKETING AND CUSTOMER EXPERIENCE WITHIN THE INDIAN FINTECH SECTOR

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Abstract

The rapid integration of Artificial Intelligence (AI) is transforming digital marketing (DM) and consumer analytics (CA) within the Indian FinTech sector, necessitating an exploration of its role in sustainable marketing and enhanced customer experience (CX). This paper systematically reviews literature to examine AI's multifaceted impact. We investigate AI's advanced capabilities, including hyper-personalization for financial products via extensive data analysis, precise predictive analytics for consumer financial behaviour and risk, optimized content creation for financial literacy, and actionable insights from financial transaction data.

The study highlights AI's significant positive influence on CX in Indian FinTech. It demonstrates how AI improves customer engagement through personalized financial advice, streamlines service via chatbots, and provides real-time sentiment analysis, boosting satisfaction and loyalty. However, AI's widespread adoption in this sensitive domain presents complexities. This paper critically examines substantial ethical implications and practical hurdles: data privacy and security of financial information, potential algorithmic bias in credit scoring, and risks of consumer manipulation in personalized offerings.

Implementation challenges like high infrastructure costs, talent shortages, and fragmented data systems also impede AI's full potential.

Crucially, AI contributes vitally to sustainable marketing within FinTech. By enabling targeted personalization of financial inclusion and eco-conscious investment options, AI actively promotes responsible consumer financial behaviour and reduces digital waste through optimized campaign delivery. Transparency and trust are foundational for long-term consumer acceptance and ethical AI deployment, especially given sensitive financial data. In conclusion, while AI offers vast opportunities for innovation and competitive advantage in Indian FinTech DM and CA, its responsible and ethical integration is paramount. Sustainable value creation requires balancing technological progress with robust ethical frameworks, strategic investment in unified data platforms, and a commitment to human-centric design and continuous learning. This integrated approach is vital for lasting customer relationships and ensuring AI serves both commercial success and broader societal well-being.

Keywords: *Artificial Intelligence, Digital Marketing, Consumer Analytics, Sustainable Marketing, FinTech*

46. THE ROLE OF AI PERSONALIZATION IN ENHANCING DIGITAL SERVICE QUALITY: A SERVQUAL ANALYSIS OF E-COMMERCE PLATFORMS

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Abstract

Artificial Intelligence (AI) has emerged as a transformative force in digital marketing, redefining how e-commerce platforms engage with consumers. Among its many applications, AI-driven personalization stands out as a strategic tool that enables businesses to offer customized experiences by analyzing consumer behavior, preferences, and purchase patterns. As consumer expectations evolve, understanding the influence of AI personalization on perceived service quality becomes essential for enhancing customer satisfaction and loyalty.

This study investigates the role of AI-driven personalization in enhancing digital service quality on e-commerce platforms, employing the well-established SERVQUAL model as the theoretical framework. The SERVQUAL model, encompassing five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—is used to evaluate the gap between expected and perceived service quality from the consumer's viewpoint. By applying this model, the research aims to identify which service dimensions benefit most from AI integration and where gaps in service quality still persist.

A mixed-method approach was adopted, combining quantitative data collected through structured surveys with qualitative insights from in-depth consumer interviews. The sample consisted of 250 active users of leading Indian e-commerce platforms, including Amazon, Flipkart, and Myntra. Quantitative analysis using SPSS focused on mean score comparisons and gap analysis across SERVQUAL dimensions, while qualitative data provided deeper insights into consumer perceptions of AI interactions.

The results indicate that AI personalization significantly enhances the dimensions of responsiveness and assurance, with consumers reporting faster service, accurate recommendations, and greater trust in platform interactions. However, a considerable service quality gap remains in the empathy dimension, as many users perceive AI tools to lack emotional understanding and human touch—an element that plays a crucial role in building long-term customer relationships. The study concludes that while AI personalization greatly contributes to operational efficiency and tailored service delivery, integrating emotional intelligence and more human-like responses into AI systems is vital for achieving a comprehensive and emotionally resonant digital service experience. These findings offer strategic insights for marketers, technology developers, and platform managers seeking to enhance consumer satisfaction through AI in digital commerce.

Keywords: *AI Personalization, Digital Service Quality, E-commerce Platforms, SERVQUAL Model, Consumer Experience Analytics*

47. THE PARADOXICAL INCLUSION OF SURFACED TECHNOLOGY: WAVERING THE UNPARALLELED MOVEMENT OF THE INDUSTRIES

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Abstract

The manifestation of untimely arrival of technology captured the whole world for its ubiquitous enigma. This transformation exemplifies the conversion of conventional syndrome of industries into the contemporary shifts of cultural practices. The integration of advanced technologies across disparate industries often yields surprising and unconventional applications, challenging traditional boundaries and redefining operational paradigms. This contextual phenomenon reflects a broader trend where technological innovations are adopted in completely different from their original domains and removed, which is leading to both transformative and paradoxical outcomes. The semantic use of AI, Block-chain technology, IoT and such technologies primarily associated with their concrete functions, but now they are being explored in different ways. They are also made significant transformations in the marketing globe like the technicality proportion of artificial intelligence (AI) driven algorithms enables highly personalized marketing strategies by analyzing consumer behavior, their preferences and purchasing pattern - creating ripple effects, fostering new applications and altering established practices across diverse segments. This diversified adoption of industries not only drives progress but also raises questions about the implications of ethics and specialization within the industries. This research proposes to cover the unexpected inclusion of technology as a deficiency of comprehensive analysis and a method for long term sustainability – focusing on regulatory frameworks, economic technological integration. By including a comparative methodology between modern companies and technological integration at the concluding part this research will help to analyze the effects on industry practices, regulatory frameworks and their subsequent economic outcomes.

Keywords: *Analog transformation, Data-driven technologies, Marketing Automation, Personalized Content, Socio-economic forces*

48. REIMAGINING HRM: THE ROLE OF HUMAN-CENTRIC AI IN EMPLOYEE COMMITMENT AND DPMENT

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Abstract

In today's rapidly evolving digital workplace, the integration of Artificial Intelligence (AI) into Human Resource Management (HRM) is no longer optional — it is essential. However, to ensure meaningful outcomes, AI must be designed and implemented with a human-centric approach. This paper explores how human-centric AI can transform key HR functions, particularly in the areas of employee engagement and professional development. Unlike traditional automation, human-centric AI focuses on empathy, personalization, and ethical decision-making, ensuring technology complements rather than replaces the human element.

The study examines the practical use of AI tools such as intelligent chatbots, personalized learning platforms, and predictive analytics in understanding employee behaviour, fostering motivation, and creating growth opportunities. It also highlights the importance of trust, transparency, and inclusivity in designing AI systems that support individual career paths and organizational goals. By analysing current trends, challenges, and real-world applications, the research provides a framework for HR leaders to adopt AI responsibly — ensuring employee well-being remains at the core of digital transformation.

49. SLOW FASHION MARKETING: STRATEGIES FOR EDUCATING CONSUMERS ABOUT SUSTAINABLE FASHION

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Abstract

In the wake of growing environment concerns and ethical considerations, the slow fashion movement has emerged as a powerful counter to the fast-paced, high-waste fashion industry. This paper explores strategic marketing approaches aimed at educating and engaging consumers in the principles of slow fashion and sustainable consumption. Through a blend of literature review and case study analysis, it identifies key communication tools, including story-telling, eco labeling, influencer collaboration and digital campaigns, that can effectively shift consumer mindsets. The study also delves into the role of value based branding and experimental marketing in promoting long term behavior change. Emphasis is placed on the importance of transparency, emotional engagement and co-creation in building trust and encouraging conscious fashion choices. The findings contribute to the growing discourse on sustainable fashion marketing, offering practical insights for brands, educators and policy makers striving to foster a more responsible fashion eco system.

Keywords: *Slow fashion, sustainable marketing, consumer education, green branding, behavioral change.*

50. AI-DRIVEN INSIGHTS FOR SUSTAINABLE FMCG MARKETING: UNDERSTANDING PURCHASE INTENTION OF ORGANIC CONSUMERS IN KARNATAKA

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Abstract

As sustainability becomes a major part of consumer attitudes, artificial intelligence (AI) is also reshaping the landscape of marketing strategies. In this context, organizations possess a large and consonant opportunity in their hands to strategically combine these two potent elements to build a competitive advantage in the marketplace. The current study is carried out with the specific purpose of systematically analyzing the different aspects of sustainability-based marketing. This entails an investigation of key drivers like carbon footprint labels, ethical sourcing practices, and innovative green packaging, more specifically in the context of their influence on consumer purchase intentions of organic fast-moving consumer goods (FMCG) in the Indian state of Karnataka. In addition, this study also seeks to explore how customer experience assets amplified by AI like personalized product recommendations, customer support through chatbots for query resolution, and sophisticated predictive analytics for predicting consumer behavior function to mediate and moderate the impact of sustainable marketing on consumer decision-making processes.

The research design utilized within this study will be largely quantitative, a widely utilized scientific method that is useful in systematic data analysis. More specifically, this will involve the use of a well-designed structured questionnaire, a useful tool for the collection of accurate and relevant data from a representative sample of consumers. The sample is selected to represent a wide cross-section of demographic profiles, thus a good cross-section from throughout the state of Karnataka. After data have been gathered, these will be analyzed methodically using Structural Equation Modeling (SEM), a highly flexible statistical method used to estimate and unveil hypothesized relations between a series of significant variables.

Some of these include variables of sustainability, customer experience facilitated using artificial intelligence (AI), trust in AI systems, and finally, consumers' buying intentions. Moreover, the theoretical framework of this research will consider the effect of consumer trust in artificial intelligence (AI) as a moderating variable on the interaction between personalized AI experiences and actual buying behaviors of these consumers.

The study will be compelled to probe very deeply into the wide range of psychological and experiential channels through which green marketing, enabled by the innovative capacity of artificial intelligence, can strongly shape and even augment the key elements of customer loyalty, trust, and buying behavior. For this, it will attempt to graphically depict the many ways through which customer experience can serve as a strategic connective bridge of significant value between green brand campaigns and consumer behavior, especially in an increasingly technology-mediated retail environment. In addition, the study will also not hesitate to explore significant ethical concerns stemming from the use of AI, such as issues related to data privacy, possible algorithmic biases, and process transparency. Through active participation in the forecasting process and cautious consideration of these possible scenarios, the study aims to make an important and significant contribution to the growing and increasingly relevant body of literature regarding sustainable consumer attitudes, an emerging and increasingly significant subdiscipline of digital marketing, as well as to the highly consequential issue of AI ethics. The findings and conclusions of this study will be of specific value and inherent significance to marketers, retail managers, and policymakers who are working to effectively design and manage coordinated campaigns that account for environmental attitudes while cautiously weighing them against state-of-the-art solutions that give primacy to consumer experience. This study will also provide critical data that will be a guiding framework for the regulation of AI in relation to sustainable retail practice, with actionable recommendations and practical recommendations designed to facilitate responsible adjustments in marketing strategy in response to the multi-faceted challenges of the age of artificial intelligence.

Keywords: *Sustainable Marketing, Artificial Intelligence, Customer Experience, Organic FMCG, Purchase Intention, Structural Equation Modelling.*

51. INSTANT GRATIFICATION: A BIBLIOMETRIC EXPLORATION OF EVOLUTION, TRENDS AND FUTURE RESEARCH DIRECTIONS

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Abstract

The aim of this study is to identify how instant gratification evolved through the ages, emerging trends of instant gratification using bibliometric technique. Instant gratification is the desire for immediate reward, even at the expense of long-term gain. Dopamine is released in anticipation of rewards, which helps explain why we crave the next scroll, snack or splurge. This is a bibliometric study using scientific data extracted from the Scopus database with the topic "Instant gratification". The study deploys bibliometric tools like VOS viewer and RStudio to perform rigor bibliometric analyses includes performance metrics, trend mapping and science mapping. The findings show that instant gratification is linked with the seeking of rapid reinforcement, driven by the activation of *dopamine*, which explains the tendency to remain engaged. The novelty lies in the innovative use of bibliometric techniques. The study's focus on linking instant gratification to dopamine-driven reinforcement, supported by data from the Scopus database, provides a fresh perspective that bridges psychological and scientific inquiry. This approach not only highlights the growing scientific interest in the subject but also paves the way for future research into its social and psychological impacts, making it a valuable contribution to the field.

Keywords: *Instant Gratification; Performance Analysis; Science Mapping; Trend Mapping; Dopamine; Cheap Dopamine.*

52. COLOR, COGNITION AND CHOICE: USING NEUROMARKETING INSIGHTS TO PREDICT CONSUMER RESPONSE TO PACKAGING

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Abstract

In the world of branding, when a consumer buys a product even before testing the product, he connects with it by just looking at the outer cover of its surface. For some brands/companies/organizations, the outer layer or the packaging is one of the most important aspects of communication with the consumer. If the packaging is good enough, then the whole consumer experience gets enhanced and therefore leads to either customer satisfaction or an increase in brand recognition. The main components of great packaging that differentiate it from good packaging are that it not only has a better texture, shape, and size, but also that it is easily distinguishable in terms of color and contrast. The effect of color not only aligns with the decision taken by the consumer for connecting with the product, but it also gives them an insight into how thoughtful a brand/company/organization is about them. The effect on neuroactivity is nothing new, which is due to the contribution of the color recognition factor in the nerves. This paper sheds light on how the color is directly related to the cognition of the consumer, and then it further results in making the priority choice of the consumer. This paper takes into account how color as a neuro response can predict the purchasing pattern of a product.

The study aligns with the AIDA research framework by exploring how packaging color captures attention, generates interest, stimulates desire through cognitive and neuro-responses, and ultimately influences the action of purchasing.

Furthermore, it considers how a well-packaged product, especially based on colour, fulfils the aesthetic and emotional needs of consumers, thus contributing to consumer gratification. The data that we have collected is both primary and secondary. For that reason, the different data sets for reasoning are collected from various methods as a way of observing and collecting data from people as primary sources. The methodology used is qualitative as well as quantitative. The findings support the hypothesis that strategic use of color in packaging can significantly enhance consumer engagement, brand perception, and purchase likelihood. The paper aims to offer actionable insights for marketers seeking to optimize product presentation through science-driven design strategies. The research gap that we found was all interrelated to the color pattern observation regarding the product, but not in the packaging area. This paper will help the organization to better understand how a purchasing pattern can be taken into account while the packaging is more familiar with the color.

Keywords: *Neuromarketing, Packaging, Purchasing Pattern, Color, Contrast, Cognition.*

53. METAVERSE IN HOUSEHOLD, TOURISM, ONLINE GAMING, ENTERTAINMENT, EDUCATION, AGRICULTURE INDUSTRY, HEALTH

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Abstract

The term "metaverse" refers to a shared virtual space that combines physical and digital reality and can be accessed through various technologies such as virtual reality, augmented reality, and blockchain. Metaverse has many potential applications, impacting a variety of industries such as home, tourism, online gaming, entertainment, education, and agriculture. Overview of these industries:

Home: The Metaverse creates virtual simulations and interfaces to control the spaces that allow people to live their lives. Monitoring and customization have the potential to change the way people interact with their homes and appliances.

e.g. Metaverse allows users to create and explore different interior designs, test and compare different products, and remotely access its services and support.

Tourism: Metaverse offers countless unprecedented and innovative ways to attend concerts, shop, test products, visit tourist attractions, attend workshops, and more without physically traveling anywhere. Metaverse also helps tourism companies build trust with potential customers by showing realistic replicas of real-world environments.

Online Gaming: Metaverse has the potential to provide a more immersive and realistic gaming experience, allowing users to explore and interact with different environments and characters. Metaverse allows users to seamlessly switch between different games and platforms and access different content and services within the game world.

Additionally, Metaverse allows users to create and customize their own avatars, assets, and environments, and trade them using cryptocurrencies and non-fungible tokens.

Entertainment: Metaverse gives artists and content creators new ways to collaborate, interact, and perform with their audiences, while increasing audience engagement and franchise-building for entertainment brands.

It allows for a more interactive and social experience, allowing users to chat, dance, and interact with other participants and performers.

Education: Metaverse can provide many benefits for learning, teaching, and research.

Improve the quality and accessibility of education, enable experiential and collaborative learning, foster creativity and innovation, and develop 21st century.

Skills: Metaverse allows students and teachers to access a variety of educational resources and platforms, and to create and share their own Metaverse worlds and assets.

Agriculture: Metaverse helps farmers improve crop yields and improve operational efficiency by using virtual reality simulations to test different planting and harvesting strategies and monitor crop growth and yield. may help increase. Metaverse also helps farmers make more accurate decisions by providing real-time data on weather, soil conditions, and crop growth. Additionally, Metaverse could be used not only to promote and market agricultural products, but also to train and educate farmers.

Keywords: *Metaverse, Virtual Reality, Augmented Reality, Education, Tourism, Entertainment, Agriculture.*

54. CONSUMER PSYCHOLOGY IN THE METAVERSE: A SYSTEMATIC REVIEW USING BIBLIOMETRIC AND TOPIC MODELLING TECHNIQUES

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Abstract

The emergence of the metaverse has reformed the landscape of digital interaction by presenting immense opportunities for innovation across industries. As a convergence of immersive technologies such as Augmented Reality (AR), Virtual Reality (VR), Blockchain and Artificial Intelligence (AI), the metaverse is rapidly transforming how consumers engage with brands, content and one another. This study offers a comprehensive review of the evolution of the metaverse by employing a dual-method approach that integrates bibliometric analysis and topic modelling to map the intellectual structure and potential research themes in this field. A total of 535 peer-reviewed documents were initially retrieved from the Scopus database to identify leading publication trends, influential authors, collaborative networks and thematic meditations. The bibliometric analysis revealed a sharp surge in academic interest post-2020, driven by the rise of immersive e-commerce, AI-enabled personalization and decentralized digital economies. Co-occurrence and co-authorship mapping highlighted strong interdisciplinary collaboration, with significant contributions from technology, marketing and behavioural science domains. Latent Dirichlet Allocation (LDA) topic modelling was conducted to further decode thematic evolution and uncovering latent topics such as immersive brand experiences, metaverse ethics, virtual identity construction, AI-driven personalization and consumer trust. The findings suggest that metaverse research is not limited to technological development but gradually focuses on psychological, ethical and experiential dimensions of user interaction.

The study provides key insights for scholars and practitioners seeking to understand the trajectory and transformative potential of the metaverse. The results are particularly relevant to domains such as sustainable marketing, AI-driven consumer behaviour and digital personalization, aligning well with academic tracks exploring AI applications in marketing, user experience and ethical decision-making.

The present study eventually contributes a structured foundation for future research and policy formulation in immersive digital ecosystems.

Keywords: *Metaverse, Immersive Technology, Consumer Behaviour, Bibliometric Analysis, Topic Modelling*

55. A STUDY ON ARTIFICIAL INTELLIGENCE ADAPTATION IN LOGISTICS AMONG INDIAN SMES

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Abstract

Artificial Intelligence is transforming global logistics by facilitating predictive analytics, route optimization, real-time shipment tracking, and intelligent inventory management. In India's logistics sector—which is characterized by fragmented supply chains, high operational costs, and increasing customer demands—Artificial Intelligence offers significant potential to enhance efficiency, reduce delays, and improve decision-making. For small and medium-scale enterprises, which are the backbone of India's trade and manufacturing, adopting Artificial Intelligence-driven logistics solutions can help streamline warehouse operations, minimize fuel costs through optimized routing, and enhance customer satisfaction through automation and real-time visibility. Despite these advantages, Indian small and medium-scale enterprises face substantial barriers to Artificial Intelligence adoption, including financial constraints, inadequate digital infrastructure, and organizational challenges. This study explores the key factors hindering Artificial Intelligence implementation in logistics among Indian small and medium-scale enterprises, categorizing them into financial (high initial investment and lack of affordable Artificial Intelligence tools), infrastructure (limited internet connectivity and obsolete technology systems), and organizational (shortage of skilled workers and resistance to change) challenges. The findings indicate that although cloud-based, pay-per-use Artificial Intelligence models are scalable and suitable for small and medium-scale enterprises, gaps in awareness and training impede their adoption. To address these challenges, the study recommends a phased approach to Artificial Intelligence integration, which includes developing government-backed digital infrastructure, implementing capacity-building initiatives, and promoting low-cost, modular Artificial Intelligence applications tailored for small and medium-scale enterprises.

Tackling these challenges is essential for enabling sustainable Artificial Intelligence adoption, which can significantly boost operational efficiency, reduce logistics costs, and enhance the competitiveness of small and medium-scale enterprises in India's evolving supply chain ecosystem.

Keywords: *Artificial Intelligence, Logistics, Small and Medium-scale Enterprises, Financial Constraints, Digital Transformation.*

56. BRIDGING THE GREEN GAP: AN EMPIRICAL STUDY ON THE EFFECTIVENESS OF SUSTAINABILITY MARKETING IN INFLUENCING CONSUMER BEHAVIOR

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Abstract

As sustainability becomes a core value among consumers, companies are increasingly adopting green marketing strategies to appeal to environmentally conscious buyers. One enduring issue, nevertheless, is the "green gap," or the discrepancy between consumer intention and actual behavior. To close this gap and provide marketers with useful information, this study empirically examines the ways in which various aspects of sustainability marketing affect consumer attitudes, trust, and purchase intentions. The study used structured questionnaires to gather primary data from 180 respondents as part of a quantitative research design. The study methodology incorporates important concepts like Sustainable Purchase Intention (SPI), Perceived Green Value (PGV), Green Brand Trust (GBT), and Perceived Green washing (PGW). For data analysis, including measurement and structural model evaluations, Smart PLS 4.0 was employed. The results indicate that both Brand Trust and Sustainable Purchase Intention are significantly positively impacted by perceived green value. Nonetheless, the association between Green Value and Brand Trust is negatively moderated by Perceived Greenwashing, suggesting that suspicion diminishes the efficacy of even sincere sustainability initiatives. Customers are more inclined to act on their pro-sustainability views if they have greater faith in green claims. By providing a conceptual model that illustrates how marketers might decrease the green gap through genuine messaging, third-party certifications, and transparent reporting, this research advances both theory and practice.

This study addresses the growing need for empirical validation in consumer models with a sustainability focus. Additionally, it provides marketers with a data-driven platform on which to build ads that appeal to people who care about ethics.

The findings underscore the importance of businesses to prioritize establishing long-term credibility with customers, in addition to promoting their green initiatives. According to the report, marketers should stress verified claims, incorporate clear and consistent sustainability messaging across all platforms, and match sustainability initiatives with customer values. Future studies could look at how different cultures view green marketing or analyze specific industries, such as fashion or FMCG.

Keywords: *Sustainability Marketing, Green Gap, Sustainable Purchase Intention, Perceived Green Value, Green Brand Trust.*

57. SMART MONEY MEETS SMART MACHINES: AI-DRIVEN ESG FUND FLOWS IN INDIA'S SECTORAL INVESTMENT BOOM

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Abstract

The rise of ESG (Environmental, Social, and Governance) investing in India, coupled with increasing reliance on artificial intelligence (AI) for financial decision-making, has created a new wave of data-driven sustainability strategies. However, existing literature remains largely focused on developed markets, with limited attention to how AI influences ESG fund flows in the Indian context particularly across sectors. This paper explores how AI-based tools, such as robo-advisors and predictive ESG scoring algorithms, are shaping retail investor behavior and sectoral capital allocation in India's mutual fund landscape.

Focusing on a niche segment retail investor in Tier-II Indian cities the study formulates four research questions and tests three hypotheses to assess the role of AI in predicting ESG fund performance and influencing investment choices. Using ESG fund flow data from 2020 to 2024, the study proposes and validates a novel conceptual model titled the "Smart ESG Money Flow Framework," linking AI-driven decisions with sector-specific sustainability outcomes. This research not only addresses the gap in real-time ESG scoring mechanisms for emerging markets but also aligns with India's sustainable development priorities. By integrating AI ethics and investor transparency considerations, the paper offers both practical and policy-level insights into how intelligent finance can shape responsible investing in India.

Keywords: *ESG, AI, Fintech, Sustainability, Retail Investors*

58. FINANCIAL AWARENESS TOWARDS TAX PLANNING IN THE AGE OF AI-DRIVEN FORECASTING

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Abstract

In the rapidly evolving financial landscape, individuals must make informed decisions to optimize their tax liabilities. Financial awareness, especially regarding tax planning, has become essential. The emergence of Artificial Intelligence (AI) in financial forecasting and planning presents new opportunities to enhance financial literacy and optimize tax strategies. This paper investigates the level of financial awareness among individuals with respect to tax planning and explores the potential role of AI tools in improving these practices. Using primary data collected from 200 respondents, the study evaluates awareness levels, identifies gaps, and discusses the integration of AI in financial decision-making.

Keywords: *Tax Planning, Financial Awareness, Artificial Intelligence, Financial Forecasting, Personal Finance, AI in Taxation*

59. DEEP LEARNING FOR CRYPTOCURRENCY FORECASTING: A COMPARATIVE TIME SERIES APPROACH

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Abstract

The unpredictable behavior of cryptocurrency markets in the post-2022 digital economy shaped by regulatory flux, exchange collapses, and evolving investor sentiment has rendered traditional statistical forecasting methods inadequate. This study explores the potential of deep learning models, particularly Long Short-Term Memory (LSTM) networks, to improve financial forecasting accuracy amid such volatility. The research addresses three core questions: (1) How does the performance of LSTM compare to ARIMA models in predicting short-term cryptocurrency returns in the post-2022 environment? (2) Can LSTM better capture directional changes in volatile markets? and (3) Do LSTM-based forecasts lead to more effective and risk-optimized trading strategies?

To the study employs a quantitative time-series design using daily closing price data and technical indicators of major cryptocurrencies (e.g., Bitcoin, Ethereum) from January 2022 to March 2025. Both LSTM and ARIMA models are trained on preprocessed data, with performance evaluated using RMSE, MAE, and directional accuracy. Back testing of simulated trading strategies assesses real-world financial utility. The results show that LSTM significantly outperforms ARIMA in capturing non-linear temporal dynamics and delivering higher predictive accuracy, especially during market shocks. Moreover, LSTM-driven strategies offer improved return-risk profiles, supporting its relevance in dynamic financial planning. The study also contributes to the growing body of evidence on AI-enabled forecasting tools and provides practical insights for investors and analysts navigating volatile digital asset markets.

Keywords: *Cryptocurrency, Forecasting, LSTM, Volatility, Fintech.*

60. COMPARATIVE ANALYSIS OF RANDOM FOREST AND GRADIENT BOOSTING FOR EARLY DETECTION OF CARDIOVASCULAR DISEASES

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Abstract

Cardiovascular diseases (CVDs) are the top causes of mortality globally, and India disproportionately suffers from it owing to lifestyle factors and genetic susceptibility. Early diagnosis remains crucial in reducing mortality and improving health outcomes. In this study, two machine learning algorithms, Random Forest (RF) and Gradient Boosting (GB), are contrasted with their ability to predict cardiovascular disease based on clinical and demographic data from Indian hospitals. Models were measured for accuracy, precision, recall, F1-score, and AUC. The results indicate that RF is more accurate and precise, while GB discriminates more between cases of disease with a higher AUC score. Their strengths, computational relevance, and their applicability in clinical decision-making are the subject of this paper.

61. FUTURE TRENDS AND THEMATIC EVOLUTION OF AI IN FINANCE: A BIBLIOMETRIC ANALYSIS

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Abstract

Derived from the perspective introduced by Joseph Alois Schumpeter in 1912, artificial intelligence (AI) has significantly transformed the financial sector, driving advancements in financial decision-making, risk assessment, algorithmic trading, and financial technology (FinTech). Based on the existing literature on AI in finance, this study conducted a comprehensive bibliometric analysis. Using the Scopus database, 166 documents from a total of 247 were collected, covering 107 sources out of 188 and contributions from 572 authors out of 922. The analysis included publications in English, French, and Spanish, encompassing journal articles, book chapters, conference papers, and review articles. By examining foundational characteristics, citation structures, and collaborative networks, the bibliometric results were analysed for countries/regions, institutions, authors, and publications. Furthermore, this study explored key thematic developments through burst detection analysis, co-occurrence analysis, and timeline analysis.

Finally, by integrating bibliometric insights into the current financial landscape and major global events (e.g. the COVID-19 pandemic), this study discusses contemporary challenges and potential future research directions. Accordingly, this study offers a systematic perspective on AI in finance and provides valuable insights for scholars interested in advancing research in this domain.

Keywords*: Finance, Bibliometric analysis, AI, ML, NLP, Fintech, Robotics.*
JEL Classification: C55, G17, G21, O33

62. PATHWAYS TO INCLUSION: THE ROLE OF FINTECH CAPABILITIES IN TRANSFORMING ACCESS TO FINANCIAL SERVICES

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Background

Inclusive economic growth in India depends on providing clear pathways to financial access, especially for those who are discriminated against and marginalized. PMJDY- government flagship inclusive scheme has delivered encouraging results along with digital infrastructure, Aadhar and Unified Payments Interface (UPI), marking a crucial first step in expanding account access. In addition to these digital innovations, fintech is enabling more personalized, accessible, and responsive financial services. This convergence of public schemes and private-sector innovation presents a promising opportunity for deeper and more inclusive financial engagement. The evolution toward deeper financial inclusion now depends on leveraging Aadhaar, UPI, and mobile fintech tools to drive active and sustained user engagement. This paper examines the redefinition of the financial inclusion space by fintech innovations and the linkage of PMJDY with digital platforms like Aadhaar and UPI.

However, this evolving landscape raises a few research questions: How effectively does the low-income population utilize Jan Dhan accounts created for their benefit differently in terms of fintech platforms? In what ways are fintech innovations bridging the gaps in credit access, insurance coverage, and financial literacy among underserved populations? How are public policy frameworks for inclusive finance being given due attention by fintech solutions?

The study intends to explore the mechanisms by which the latest technologies target last-mile service delivery and initiate dormant accounts. This paper focuses on the role of fintech in enhancing the outreach and effectiveness of the delivery of financial services through digital services.

Methodology: The study follows a qualitative approach, drawing from research literature, government and regulatory reports, and case studies of fintech firms operating in rural and semi-urban India. Analysis is structured across three dimensions: 1. Digital infrastructure and platform interoperability, 2. User engagement and financial awareness, 3. Alignment with government initiatives like PMJDY.

Results and Implications

The phenomenon in the financial technology sector will, therefore, establish the behavioral shift from people who habitually engage and disengage with formal financial systems. Fintech has been considered as an interface, a front-end pleasurable interface, when, in fact, it wants to initiate behavioral change within the target client base. Biometric verification, vernacular app interfaces, low-bandwidth functionality, agent-assisted models, and others are prominent examples that have ensured that financial services become more available and usable to disciplines that were previously excluded.

The paper gives recommendations aimed at strengthening public-private partnerships, strengthening regulatory support through sandboxes, and investing in digital infrastructure enough to ensure that fintech will continue to work as a catalyst in sustainable and inclusive digital financial empowerment.

Keywords: *Financial Inclusion, Low-Income Households, Regulatory Sandboxes, Public-Private Partnerships, Digital Financial Empowerment.*

63. RELIABILITY OF GENERATIVE AI FOR STOCK PRICE PREDICTION OVER TECHNICAL INDICATORS: A COMPARATIVE ANALYSIS

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Abstract

Stock market being the component of financial system involved in connecting the companies and investors. It facilitates the companies to raise funds from individual and institutional investors thereby contributing to growth of the economy. Investors do observe and predict the stock price movements by conducting economic, industry, market and company analysis. There are recent developments in stock price predictions by using Generative AI such as OpenAI's ChatGPT, Google's Gemini and Microsoft's Copilot, have brought in a new era of analytics. Investors are also reliable on traditional based technical analysis tools such as moving average indicators, candlestick charts and other indicators. This paper focus on analysing the impact that Generative AI tools have in forecasting market trends, finding patterns and predicting stock price movements over the technical indicators. Comparative analysis of stock price predictions using technical indicators and Generative AI is conducted with selected companies listed in NSE with the data of stock's closing prices for time period of five years. The reliability of Generative AI for such predictions is tested through the comparative analysis with traditional based predictions.

This research explores the benefits and limitations of using generative AI tools for analytics, as well as their accuracy and reliability when compared with technical analysis indicators. The research supports for the incorporation of Generative AI tools as a match to traditional financial analysis tools.

Keywords: *Generative AI, Technical indicators, Moving Average, Candlestick, Reliability, Stock price prediction.*

64. TESTING THE WAGNER'S LAW FOR INDIA

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Abstract

This paper is to examine the long run as well as the causal relationship between government expenditure and economic growth between the period of 1980 and 2023. The steady increase in overall government spending, with non-development expenditure rising significantly from the 2000s onwards. In recent years capital expenditure has increased due to government investment in infrastructure. The results indicate mixed evidence of long-run equilibrium but no short-run causality between government expenditure and economic growth. There is some support of the validity of Wagner's law for India from 1980 to 2023.

Keywords: *Public Expenditure, Public Spending, Wagner's law, Economic Growth*

65. AI-POWERED FINANCIAL EMPOWERMENT FOR INDIAN STARTUPS AND SMES: A FULL-STACK PLATFORM INTEGRATING BOOK KEEPING, FORECASTING, CREDIT SCORING AND BLOCKCHAIN

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Abstract

India's rapidly growing startup ecosystem and expansive Micro, Small, and Medium Enterprise (MSME) sector confront significant financial management challenges, including manual bookkeeping, low financial literacy, high compliance costs, and limited investor readiness. Traditional solutions, such as Chartered Accountants (CAs) and legacy software, often prove neither scalable nor affordable for nascent firms. This paper proposes a comprehensive, AI-powered Financial Empowerment Platform designed to automate accounting processes, generate precise financial forecasts, assess creditworthiness and risk, identify anomalies, and recommend relevant government schemes and funding opportunities. The platform integrates explainable AI (e.g., SHAP for transparent credit scoring), blockchain-backed audit trails for immutable data, and modular AI pipelines for robust forecasting and risk classification. Utilizing real-world funding data from 2023 and model simulations (e.g., LSTM for forecasting, XGBoost for risk scoring), the platform demonstrates enhanced prediction accuracy, increased transparency, and improved compliance support. While FinTech adoption is accelerating, existing literature highlights that MSMEs frequently lack the requisite tools and expertise to fully leverage its benefits. Our system addresses this critical gap by combining automation, interpretability, and financial inclusion, targeting not only startups but also established private and public companies seeking improved financial health and trustworthiness.

We conclude by outlining future work, including field pilots, integration with India Stack APIs, and the implementation of advanced ethical safeguards (e.g., permissioned ledgers, systematic bias audits) to facilitate scalable deployment. This research contributes a novel and practical architectural framework aimed at democratizing financial intelligence within emerging economies.

66. LEVERAGING ARTIFICIAL INTELLIGENCE FOR ENHANCED FINANCIAL FORECASTING AND STRATEGIC PLANNING: OPPORTUNITIES, CHALLENGES AND FUTURE DIRECTIONS

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Abstract

Corporate decision-making and investment strategies are changing as a result of the incorporation of Artificial Intelligence (AI) into financial forecasting and strategic planning. This study examines the ways in which artificial intelligence (AI) tools like machine learning, deep learning, and natural language processing are being used to increase the precision, speed, and dependability of financial forecasts. This study's main goals are to: (1) investigate how AI tools can be used to predict financial trends; (2) assess how they affect strategic financial planning procedures; and (3) pinpoint the ethical and practical issues associated with their application.

Journal articles, case studies, industry reports, and financial analytics tools were used as part of a secondary data research methodology to evaluate current applications and results. According to the research, AI greatly improves predictive accuracy in budgeting, credit risk assessment, and revenue forecasting procedures, facilitating quicker and more informed financial decisions. The study does, however, also point out some significant obstacles, such as algorithmic bias, problems with data quality, expensive implementation, and the requirement for qualified staff.

In order to fully realize AI's potential in financial planning and forecasting, the paper ends by suggesting a balanced approach to adoption that incorporates robust regulatory frameworks, ethical standards, and continuous learning systems.

Keywords: *Artificial Intelligence, Financial Forecasting, Strategic Planning, Machine Learning, Predictive Analytics, Financial Technology, Risk Management, AI Ethics, Data-Driven Decision Making.*

67. BUILDING TRUST IN AI-POWERED FINANCIAL ADVISORS: UNDERSTANDING CUSTOMER RISK PERCEPTION

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Abstract

As AI becomes more integrated into personal finance, robo-advisors—automated systems offering investment advice—are transforming how people manage their money. These tools provide portfolio recommendations, track financial goals, and assess risk without human involvement. But do users truly trust these AI systems when it comes to major financial decisions?

This empirical study explores how customer trust and perceived risk influence the acceptance of AI-powered financial advisors. It focuses on factors such as emotional comfort, data security, and the perceived credibility of the advice. A structured five-point Likert scale questionnaire will be used to collect data from 100 individuals across diverse demographics, including age, digital literacy, and investment experience. Statistical tools such as Cronbach's Alpha, Spearman's correlation, and cross-tabulation will be used to examine the relationships among trust, emotional reassurance, and users' willingness to rely on AI.

Recent studies (Chen & Zhao, 2023; Mehta et al., 2024) highlight that user trust in fintech goes beyond efficiency—it includes algorithmic transparency, emotional connection, and the reliability of AI-human hybrid models. This research adds value by examining the emotional and psychological elements of trust, often overlooked in AI system design. Insights from this study aim to help fintech developers create emotionally intelligent, transparent, and user-friendly AI financial platforms that not only guide but also empower users.

Keywords: *AI financial advisors, trust in fintech, risk perception, robo-advisors, emotional reassurance, algorithmic clarity, behavioural finance*

68. FINANCIAL INSTRUMENTS AND STRATEGIES SUPPORTING SUSTAINABLE DEVELOPMENT GOALS

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Abstract

The Sustainable Development Goals (SDGs) which were brought forward by the United Nations can be deemed as an overall global guide which will hopefully tackle the major development problems concerning poverty, health, education, climate change, and economic inequality by 2030. These very ambitious plans demand more than just visionary policy and new types of innovation but also substantial financial interventions, which will help move resources to mobilize across sectors. This paper examines the importance of financial mechanisms and tools on ensuring the achievement of the SDGs especially via mechanisms that enhance environmental sustainability, social equity, and economic empowerment. It looks at the use of green bonds, social and sustainability bonds and impact investments as functions which are becoming popular among governments and individual groups to direct investments into projects that have quantifiable favourable impacts. The tools are not only bringing forth accountability and transparency, but they are also leading to interested investors that meet their demand on the ethical and sustainable development The article also examines the blended-finance mechanisms that involve pairing both public and private investments to eliminate risk in sustainable projects in developing economies, and the role of carbon markets and carbon pricing to induce climate-responsible conduct. Financial inclusion efforts such as microfinance are also touted as one of the strong grass-root factors on how to empower disadvantaged populations and encourage inclusive growth.

Although these tools present exciting prospects in filling the gap in financing, the paper has also demonstrated the risk posed by regulatory fragmentation, absence of standardization and inter-sector collaboration to address the issue.

The effective promotion of multi-stakeholder cooperation, the alignment of regulatory frameworks, and the use of AI-based financial analytics are listed among the facilitators helping to increase the scalability and efficiency of these tools.

The study is an addition to the new trend in research on sustainable finance through evidence-based recommendations to policymakers, investors, and development practitioners devoted to creating a more stable and equal global future.

Keywords: *Sustainable finance, SDGs, green bonds, impact investing, financial inclusion.*

69. AN EMPERICAL STUDY ON AI-POWERED FINANCIAL RISK ANALYTICS AND COST OPTIMIZATION: A CORPORATE SOCIAL RESPONSIBILITY FRAMEWORK WITH REFERENCE TO PRIVATE BANKS IN INDIAN BANKING SECTOR

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Abstract

The study Analyzes the synergistic interaction between AI-based financial risk, cost optimization, and CSR (corporate social responsibility) in private sector banks, as well as the integration of these aspects to promote responsible and sustainable financial corporate management. The study investigates the potential advantages and challenges of applying AI-driven financial strategies within the CSR framework, taking into account a variety of issues such as stakeholder involvement, ethical implications, and long-term wealth generation in a sustainable way. The articulate is based on conceptual models that explore the intersection of new financial technology and CSR. The study highlights the good influence of such frameworks on corporate decision making, sustainable decisions, and overall organizational resilience.

Objectives

1. The examine the status quo of AI implications in financial risk analytics and cost optimization in selected Private Sector Banks in India.
2. To develop CSR conceptual model and integrate with AI powered Financial Management.
3. To investigate the outcomes of AI implications for cost optimization in financial services.
4. To recommend a road-map to private banks for adopting an AI-powered financial management system inside a comprehensive CSR framework.

70. AI-ENABLED SELF-IMMUNIZING MEDICAL IOT DEVICES: A CYBERSECURITY FRAMEWORK FOR AUTONOMOUS THREAT MITIGATION

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Abstract

The rapid adoption of Medical Internet of Things (MIoT) devices has revolutionized healthcare by enabling real-time monitoring, diagnosis, and treatment. However, their resource constraints, weak security protocols, and constant connectivity make them highly susceptible to sophisticated cyber-attacks, threatening patient safety and data integrity. This research proposes an AI-enabled self-immunizing security framework for MIoT devices, allowing them to autonomously detect, adapt, and mitigate cyber threats in real time. The framework integrates deep anomaly detection models with reinforcement learning to identify abnormal patterns and trigger autonomous countermeasures, including quarantine, firmware rollback, and adaptive patching. Leveraging AI's predictive capabilities, the proposed system continuously learns evolving attack vectors and strengthens its immunity without human intervention. Experimental evaluations on simulated MIoT traffic datasets demonstrate a significant improvement in detection accuracy, response speed, and reduction of false positives compared to traditional static security mechanisms. This study highlights a paradigm shift towards self-healing and resilient medical IoT ecosystems, paving the way for safer and more trustworthy healthcare infrastructures.

71. AI-AUGMENTED RSI STRATEGY FOR ALGORITHMIC TRADING: EVIDENCE FROM INDIAN SECTORAL INDICES

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Abstract

The integration of Artificial Intelligence (AI) with technical indicators has transformed algorithmic trading, and further allowing the systems to produce trading signals which are more dynamic and adaptive. This study assesses an AI-augmented algorithmic trading strategy that combines a Random Forest classifier with the Relative Strength Index (RSI) for improving decision making accuracy. The study determines whether AI-enhanced model outperforms conventional RSI rules in terms of trading performance using only secondary data from the Indian Stock Market.

The analysis is conducted on daily Open High Low Close Volume data from five key NSE sectoral indices – IT, banking, FMCG, Auto and Pharma covering the period from 2020 to 2025. The traditional RSI strategy uses threshold limit where Buy<30, Sell>70, while AI-based model uses RSI values and recent price movements to train a random Forest algorithm to classify future returns as favourable or not.

Some of the important financial metrics used to assess the performance of each strategy are Compound Annual Growth Rate (CAGR), Sharpe Ratio, Sortino Ratio, Maximum Drawdown, and Hit Ratio, etc. In terms of risk-adjusted returns, it is anticipated that the AI-augmented RSI strategy will perform better that traditional RSI approach, specifically in trending and stable industries like FMCG and IT. In terms of risk-adjusted returns, it is anticipated that the AI-augmented RSI strategy will perform noticeably better that the traditional RSI techniques, particularly in stable areas like FMCG, IT. However, it is expected that the model will show more variability in success in more volatile sectors, such as banking, indicating the need for sector-specific tuning.

This study adds-on to the growing literature on AI applications in algorithmic trading by offering a sector-wise analysis of a simple yet powerful enhancement to a widely used technical indicator. The Random Forests enabling model is used to capture non-linear relationships and adapting market shifts without requirement of expertise in deep learning or complex infrastructure.

The findings of the study will provide valuable information for retail traders, robo-advisory platforms, fintech firms, etc. looking forward to develop intelligent rule-based trading systems using AI methods and openly accessible market data, to offer practical insights.

Keywords: *Algorithmic Trading, RSI, Random Forest, Sectoral Analysis, Indian Stock Market*

72. ESG INVESTING: GLOBAL TRENDS AND INDIA'S FUTURE

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Abstract

In today's world, companies must think beyond just profit, as there is a rapid growth of the environment, social, and governance (ESG) investing, which balances profit with responsible investing. There is a sharp rise in the global assets managed under ESG principles, especially in Europe, the United States, and India is on the same path. Despite the growth, ESG investing lacks comparable data, differences in regulations, reliable ratings, and awareness among investors. This study looks into the evolution, current trends, and challenges of ESG investing globally, and focuses on India's development as an emerging market for ESG investing. It aims to assess ESG's impact on long-term value creation, risk management, investors' trust, and what India can learn from the world's practices. A structured review of literature and market data is combined with a comparative analysis of regulatory policies, reporting standards, and investors' awareness. The main focus is on the environmental issues like CO_2 emissions and energy sources, social factors like expenditure on education, and governance factors, including regulations, transparency, and accountability, along with fiscal and monetary intervention during crises like COVID-19, have boosted ESG adoption. The findings confirm that the companies with ESG principles are more flexible with firm reputations and have better access to capital, especially during economic shocks. However, challenges like irregular ratings, limited awareness, and the risk of green washing continue. For India, advancing ESG requires improving its reporting standards, educating investors, and promoting transparency, which could help align with the global standards. Overall, ESG investing emerges as a potential tool for sustainable economic development.

Keywords: *ESG investing, India, Sustainable development, Investor awareness, Global trends.*

73. FINMOD-GEX: A MULTI-MODAL, GENERATIVE, AND EXPLAINABLE AI SYSTEM FOR FINANCIAL MARKET INTELLIGENCE

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Abstract

Financial market prediction is a task of immense complexity, characterized by non-linear, dynamic, and chaotic data streams. While artificial intelligence (AI) has shown promise, existing models often suffer from three critical limitations: they are unimodal, focusing predominantly on numerical price data; they are opaque, functioning as "black boxes" that inhibit trust; and their outputs are raw predictions that lack narrative context for decision-making. This paper introduces FinMod-GEX, a novel system that addresses these shortcomings by synergistically integrating three advanced AI paradigms. First, it employs a multi-modal neural architecture that fuses heterogeneous data streams—numerical time-series, textual news sentiment, and visual chart patterns—using a co-attentive fusion mechanism to create a rich, context-aware understanding of market dynamics. Second, it leverages a generative AI layer, powered by a large language model, to translate complex analytical outputs into human- consumable narratives, automated summaries, and sophisticated scenario analyses. Third, it incorporates an explainable AI (XAI) layer using SHapley Additive exPlanations (SHAP) to provide transparent, modality-aware justifications for its predictions, fostering user trust and regulatory compliance. We architect the complete system, detail its components, and propose a rigorous validation framework. By unifying prediction, generation, and explanation, FinMod-GEX represents a significant step towards creating comprehensive, transparent, and actionable financial intelligence systems.

Keywords: *Multi-Modal AI, Generative AI, Explainable AI (XAI), Financial Forecasting, Computational Finance, Algorithmic- mic Trading.*

74. A STUDY ON PERCEPTION OF DATA SECURITY IN DIGITAL FINANCIAL TOOLS AMONG COLLEGE STUDENTS

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Abstract

The usage of digital financial tools such as digital wallets, UPI platforms, mobile banking apps, and other fintech services has increased significantly in the recent years, particularly among young, tech-savvy college students. Although these tools make financial transactions faster and easier, concerns about the safety of personal and financial information raise serious questions. Users' trust and willingness to utilize such tools in their daily lives are greatly influenced by data security. With this background, the present study aims to determine what factors affect college students' level of confidence in digital financial tools and how they perceive data security. The main objectives of this study are to first assess college students' level of awareness about the security features in the digital financial tools and then to analyse how their perceptions of data security impact their usage and acceptance of these platforms. The concerned problem that we are addressing in this research is that, despite the availability of advanced security features and robust applications in the digital financial tools, there are chances for the occurrence of breaches. Users, including college students, often lack awareness or fail to effectively use the security features provided, which increases their vulnerability to such threats. This study seeks to address this gap by understanding how students perceive and engage with the security measures in these tools. To explore this issue, primary data will be gathered using a questionnaire which will be distributed to students from various courses and backgrounds, focusing on their experiences, level of awareness regarding data protection measures, concerns about potential risks such as fraud or misuse, and their recommendations for improvement.

To identify patterns, connections, and areas of concern, their responses will be examined using basic statistical tools. The purpose of the study is to provide a clearer understanding of how students perceive data security and how these views shape their decisions in using the digital financial tools.

The findings are expected to help financial service providers, and developers of fintech solutions to design better awareness programs, enhance security measures, and build stronger trust among young users. In conclusion, this study helps to promote safer and more responsible use of digital financial tools in the era of artificial intelligence and rapid technological advancement by highlighting the perspectives of college students.

Keywords: *Data security, digital financial tools, perception, awareness, online scams* and *fraud, security features.*

75. AN INVESTOR PERCEPTION AND AWARENESS OF STOCK MARKET INVESTMENT PATTERNS: A STUDY WITH SPECIAL REFERENCE TO BANGALORE URBAN

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Abstract

Investor perception and awareness play a central role in the interpretation of the behavioral patterns underlying the stock market participant (in this case, India with rapidly developing financial environment). This research is going to investigate the levels of perceptions, the dimensions of awareness along with investment actions of retail investors in Bangalore Urban that is among one amongst the most vibrant metropolitan zones in India. It was presented through structured survey with an excellent sample size of 900 people responding to the survey being of different social-economic backgrounds to give a representative impression. The study examines major variables which include risk tolerance, financial literacy, and investment information sources, investment preferred sectors, and investment time as these are important determinants. It also examines the degree of trust that investors have towards various financial intermediaries and how the digital platforms shape the investment decisions.

In order to get more deeper insights, factor analysis was used as the main statistical method of analysis by the study in ascertaining the underlying variables that have a significant impact on investor behavior. The results indicate that the selection of the investment decisions is not always based on the returns, but also on psychological security, the illusion of market familiarity, and ease of use of modern exchanging systems. Regulatory trust, previous experience of gainful investment and peer influence were the major dimensions that affected trend of investments.

The researchers note that the key to developing a more participatory and well-versed investment environment lies in the increased level of investor education, better access to quality and trustworthy financial information, and the establishment of such a digital trust framework.

The present insights contain useful lessons to the policymakers, financial advisors, and market institutions to increase capital market involvement in urban India.

***Keywords**: Investor perception, stock Market, investment behavior, financial literacy, factor analysis.*

76. TRANSFORMING BANKING WITH AI: A STUDY ON CUSTOMER SATISFACTION IN INDIA

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Abstract

This study investigates customer satisfaction with artificial intelligence (AI)-driven services in the Indian banking sector. It examines whether customers perceive AI as a reliable and efficient alternative to traditional banking methods, and whether AI contributes to time savings in banking transactions. A quantitative research approach was adopted, surveying customers across major Indian banks. Regression analysis was employed to test the proposed hypotheses.

Findings reveal that AI significantly enhances the banking experience by increasing convenience and customer engagement. Satisfied customers are more inclined to adopt AI-based tools. However, despite improvements in service efficiency, AI does not entirely replace the value of human interaction. Many customers still prefer personalized service from human representatives, underscoring the complementary role of AI alongside human expertise.

This study offers valuable insights into the evolving role of AI in Indian banking. It highlights AI's potential to drive customer satisfaction and operational efficiency, while reaffirming the importance of human touch in delivering comprehensive and personalized banking services. The findings provide strategic guidance for banks aiming to integrate AI effectively and sustainably in the future of customer service.

***Keywords**: artificial intelligence, India, banking sector, customer behavior, customer happiness, and financial practices*

77. CHALLENGES OF DEEP LEARNING-BASED WATERMARKING TECHNOLOGY A REVIEW OF CURRENT AND FUTURE TRENDS

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Abstract

Deep watermarking has emerged as an effective multimedia content protection technique through its flexibility, robustness, and end-to-end optimality in comparison to traditional watermarking techniques. Its rapid evolution is accompanied by an array of challenges, however, that restrict its use and dependability. The technology challenges and trends characterizing this technology are outlined in this overview.

The significant bottlenecks are vulnerability of deep watermarking to attacks from adversaries, lack of interoperable testing protocols, and model generalizability across heterogeneous data types and compression regimes. The use of large labelled datasets, computationally demanding, and interpretability of embedded representations are also significant bottlenecks. The misuse of generative models poses a significant ethical risk, underscoring the need for robust regulatory frameworks to ensure responsible deployment.

Recent advances in unsupervised learning, transformer models, and federated learning would address these challenges, particularly in enhancing watermark robustness, lowering training costs, and offering privacy-preserving watermarking systems. "Advancements in deep learning, cryptographic safeguards, and mechanisms for verifying content integrity will collectively steer the evolution of watermarking technology."

Keywords: *Watermarking, Deep learning, Neural network, Robustness, Embedding*

78. AI IN CREDIT SCORING AND LENDING: A FRAMEWORK FOR ETHICAL, INCULSIVE AND ACCOUNTABLE DEPLOYMENT

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Abstract

The increasing adoption of Artificial Intelligence { All in credit scoring and lending has the potential to transform financial services by enhancing decision making efficiency, expanding access to credit, and lowering operational costs. However, this technological shift raises critical ethical concerns-particularly regarding algorithmic bias, data transparency, fairness, and accountability. Without responsible oversight, AI systems can unintentionally reinforce systemic inequalities, disproportionately disadvantaging historically underserved populations such as women, minorities, and low-income borrowers.

This paper critically examines the ethical challenges associated with AI-driven credit systems and proposes a comprehensive framework for their ethical, inclusive, and accountable deployment. The framework integrates core principles of fairness-aware modeling, algorithmic debiasing, explainable AI {XAI}, and inclusive data practices. Drawing on international case studies and regulatory insights, the paper explores how policy design, institutional governance, and developer choices impact the social outcomes of AI applications in lending.

The research highlights the need to balance predictive accuracy with social responsibility, ensuring that innovation does not come at the cost of equity. It financial services-one that prioritizes justice, transparency, and trust. Ultimately, the paper advocates for building AI systems that promote financial inclusion while actively mitigating the risks of digital discrimination.

Keywords: *Ethical AI, Credit Scoring, Algorithmic Fairness, Financial Inclusion, AI Bias in Lending.*

79. SUSTAINABLE INTELLIGENCE: INTEGRATING AI WITH DEA - MALMQUIST ANALYSIS TO MEASURE GREEN PERFORMANCE OF THE EMERGING ECONOMIES

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Abstract

In the era of AI, the convergence of Artificial Intelligence (AI) and sustainability analytics presents a new technique to evaluate and improve green performance across economies in the age of rapid environmental deterioration and energy transition. This research investigates how AI technologies can be integrated with the DEA- Malmquist Index to assess **Total Factor Carbon Productivity (TFCP)** rising nations income between 2000 and 2023. The study uses Data Envelopment Analysis (DEA) and the Malmquist Productivity Index to quantify Carbon-efficient productivity growth across time, with labour, capital and renewable energy as inputs and GDP and Carbon emission as desired and undesired output. Trends are found, inefficiencies are found and the effects of green policy interventions are simulated using AI-based data analytics and visualisation. The results shows that how AI enabled) sustainable intelligence can pinpoint top -performing countries, break-down the drivers of green productivity development (technical efficiency) versus technological advancement, and provide useful information for decarbonisation plans. According to the report, nations that engage more in AI-driven green innovation and match their policies likely to see notable improvement in sustainable development outcomes and carbon productivity. By demonstrating how AI can optimise resources use, support data driven environmental governance, and align with the UN Sustainable Development Goals, this research adds to the conversation to the academia and policy. The suggested AI-DEA hybrid paradigm encourages morally sound and financially viable decision-making in the era of climate change and offers a reproducible foundation for international carbon efficiency benchmarking.

Keywords: *Carbon efficiency, technology, AI, DEA, Total Factor Carbon Productivity*

80. BEHAVIORAL BIASES AND INVESTMENT EFFICIENCY: A PLS-SEM ANALYSIS OF MUTUAL FUND INVESTORS IN KARNATAKA

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Abstract

This study explores the relationship between behavioral biases and investment efficiency among mutual fund investors in Karnataka, India. Employing the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, the research identifies the extent to which biases such as overconfidence, herding, anchoring, loss aversion, and mental accounting influence investment outcomes. It further examines the moderating effect of financial literacy on these relationships. Based on data collected from 500 investors through a structured questionnaire, the results reveal a significant negative impact of behavioral biases on investment efficiency. Financial literacy was found to significantly moderate this relationship by mitigating the adverse effects of biases. The findings provide critical insights for policymakers, investment advisors, and educational institutions to improve financial decision-making practices.

Keywords: *Behavioral Finance, Investment Efficiency, Mutual Funds, PLS-SEM, Financial Literacy, Investor Behavior, Karnataka*

81. AI-DRIVEN RISK ANALYTICS IN INVESTMENT PORTFOLIOS: TOWARDS REAL-TIME, PROACTIVE FINANCIAL DECISION-MAKING IN VOLATILE MARKETS

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Abstract

In an era marked by heightened market volatility, rapid information flows, and algorithmic trading, traditional risk management frameworks often fall short in delivering timely and actionable insights. This conceptual-cum-empirical paper investigates the evolving role of Artificial Intelligence (AI) in transforming real-time risk analytics within investment portfolio management, with a particular lens on the Indian financial markets. By addressing the limitations of static, backward-looking risk models, the study explores how AI-powered techniques foster faster, adaptive, and more inclusive risk management solutions.

Adopting a descriptive-analytical research methodology, this study synthesizes findings from recent academic literature, industry whitepapers, and practical case studies involving Indian stock exchanges, fintechs, and investment advisory firms. Techniques such as Naïve Bayes classifiers, linear regression, and natural language processing (NLP) are examined for their utility in processing structured (market data, financial statements) and unstructured datasets (news feeds, social media sentiment, regulatory updates) in real time. Emphasis is placed on AI's ability to power early warning systems, anomaly detection, dynamic stress testing, and intuitive risk dashboards for diversified portfolios.

Key findings reflect AI's democratizing impact—equipping both institutional and retail investors with sophisticated yet accessible tools for predictive analytics, fraud detection, and compliance monitoring. In the Indian context, these tools have shown strong promise in credit risk evaluation, loan default prediction, and SEBI-aligned risk modeling.

These insights corroborate the works of Jain & Kumar (2025), Apostolik (2025), and Singh & Gupta (2024), who underline AI's disruptive potential in reshaping traditional financial risk paradigms.

However, the paper also flags critical concerns such as algorithmic opacity, data quality inconsistencies, and ethical governance, which necessitate robust human-in-the-loop mechanisms. The research posits that AI should serve as a decision augmentation—not replacement—framework, ensuring that interpretability, fairness, and accountability remain integral to risk assessment systems.

Ultimately, the study advocates for a paradigm shift from reactive to proactive risk intelligence, where continuous learning models, data-driven foresight, and human judgment converge to build resilient and forward-looking investment strategies tailored to dynamic market conditions.

***Keywords**: Artificial Intelligence, Financial Risk Analytics, Investment Portfolios, Indian Markets, Naïve Bayes, Real-Time Risk, NLP, Algorithmic Bias*

82. DRIVING FINANCIAL INCLUSION THROUGH DIGITAL TOOLS: A STUDY OF MICROFINANCE INITIATIVES IN RURAL KARNATAKA

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Abstract

Financial inclusion remains a cornerstone of equitable economic growth, yet significant disparities persist in rural India. Microfinance Institutions (MFIs), long established as instruments of last-mile credit delivery, are increasingly integrating digital technologies to enhance outreach, reduce operational bottlenecks, and foster inclusive finance. This empirical study examines the adoption and impact of digital financial services within microfinance operations in rural Karnataka—specifically focusing on underserved regions such as Raichur, Bidar, and Chamarajanagar.

Employing a mixed-methods approach, the study draws on primary data collected from a sample of 120 respondents, comprising microfinance beneficiaries, MFI field officers, and local administrative representatives. Structured surveys and semi-structured interviews were conducted to evaluate the effectiveness of digital tools including mobile banking, Aadhaar-enabled biometric systems (AEPS), mobile wallets, and credit assessment apps. In addition, secondary data was sourced from RBI bulletins, NABARD's financial inclusion reports, and industry white papers to triangulate findings.

Preliminary results suggest that the deployment of digital solutions has improved accessibility, minimized transaction delays, and promoted transparency in microfinance operations. Women-led Self-Help Groups (SHGs), in particular, exhibited notable gains in financial autonomy and entrepreneurial decision-making. These findings echo the research of Patnaik & Jain (2022) and Ghosh (2023), highlighting digital finance as a lever for socio-economic inclusion.

However, systemic challenges—including poor digital infrastructure, limited smartphone penetration, digital illiteracy, and cybersecurity concerns—continue to impede large-scale adoption.

The study concludes that while digitalization holds transformative promise for financial inclusion, sustainable impact requires a multi-stakeholder approach involving capacity-building initiatives, inclusive digital literacy programs, and targeted policy interventions. The insights generated aim to inform MFIs, fintech partners, and policymakers in co-creating a resilient and inclusive rural financial ecosystem.

Keywords: *Financial inclusion, Microfinance, Digital platforms, Self-help groups, Rural Karnataka, Empirical study*

83. PERSUASION ON USAGE OF UPI'S AS AN INNOVATIVE DIGITAL PAYMENT SYSTEM AMONG THE YOUTH: USING THE ETAM MODEL

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Abstract

The intensive growth of digital payments is reshaping financial landscapes worldwide, and India's Unified Payments Interface (UPI) stands at the forefront of this revolution. UPI apps among the youth demographic is a complex issue, influenced by technological, socioeconomic, psychological, and regulatory dimensions. Understanding why and how youths embrace or resist the integration of UPI apps into their financial routines is crucial for stakeholders in the digital payment ecosystem, including policymakers, financial institutions, and app developers. The survey was used to gather the empirical data. The responses were collected through a survey that was well-devised in 204 cases. There are ETAM factors incorporated in the questionnaire.

An analysis of data was done using SPSS & Smart PLS 4.1.1.2. It is identified that the greater cashback and rewards, usefulness, satisfaction, and credibility is linked to elevated acceptance of the technology and UPI applications payment among the youngsters. It is possible to say that this observation could indicate that the impact of the ease of use is not as influential as other factors, including the perceived utility or societal powers, in the process of adoption.

Keywords: *Digital payment System, UPI Payment, UPI Apps, ETAM, Adoption and usage among Youths.*

84. THE IMPACT OF ARTIFICIAL INTELLIGENCE ON FINANCIAL PERFORMANCE IN FINTECH: A COMPARATIVE ANALYSIS OF INDIAN COMPANIES

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Abstract

This paper to analyse the disruptive changes brought in by artificial intelligence (AI) on the financial services industry, predominantly on the FinTech in India. By comparing with a set of important financial performance indicators such as net profit margin, return on equity, return on assets, asset turnover ratio and debt-to-equity ratio, the research assess' the effectiveness of AI corporates in improving the operational efficiency, earning and the cost and the competitive advantage. Through empirical quantitative financial analysis and ANOVA testing of FinTech firms, this study examines five years of financiers of the leading Indian FinTech firms (2019–2024).

The estimation results indicate that firms AI driven firms perform much better in terms of profitability and asset utilization with large cross firm differences. Anyway, a lot of companies, including the likes of CAMS Ltd, Angel One Ltd are in good financial health, while others have negative margins and inefficient operations.

Keywords: *Artificial Intelligence, FinTech, Financial Performance, Machine Learning, Financial Inclusion.*