ASTANA INTERNATIONAL UNIVERSITY

INTERNATIONAL CONFERENCE ON ENTREPRENEURSHIP AND INNOVATION: NAVIGATING GLOBAL CHALLENGES

MARCH 24-25, 2025 | (MODE- HYBRID)

SOUVENIR/ABSTRACT BOOK

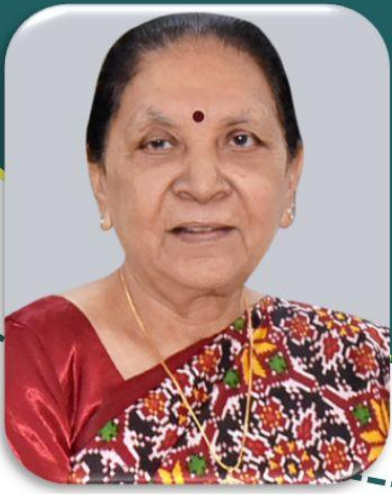
SCHOOL OF BUSINESS MANAGEMENT

CHHATRAPATI SHAHU JI MAHARAJ UNIVERSITY, KANPUR, INDIA

IN COLLABORATION WITH

SCHOOL OF ECONOMICS

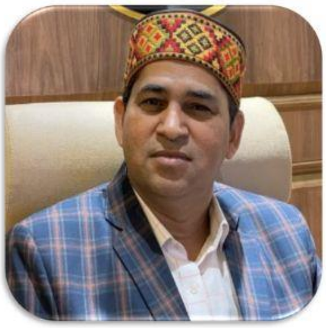
ASTANA INTERNATIONAL UNIVERSITY, ASTANA, KAZAKHSTAN



SOURCE OF INSPIRATION
Smt. Anandiben Patel
Hon'ble Chancellor & Governor, Uttar Pradesh

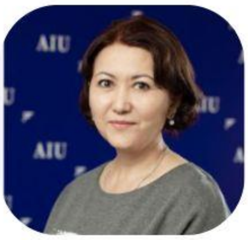
CHIEF PATRON
Prof. Vinay Kumar Pathak
Hon'ble Vice-Chancellor CSJM University, Kanpur, UP.

PATRON
Prof Sudheer K. Awasthi
Hon'ble Pro Vice-Chancellor CSJM University, Kanpur, U.P.



PATRON
Dr. Anil K. Yadav
Registrar
CSJM University, Kanpur, U.P.

CONVENER
Prof. Sudhanshu Pandiya
Dean & Director
School of Business Management,
CSJM University, Kanpur, U.P.



CONVENER
Smagulova Zubirash Kalybekovna
Dean
School of Economics
Astana International University
Astana, Kazakhstan

CONVENER
Seitkan Galiya Gazizkyzy
School of Economics
Astana International University
Astana, Kazakhstan

ORGANIZING SECRETARY
Dr. Vivek Singh Sachan
School of Business Management
CSJM University, Kanpur, U.P.

The Impact of Digital Marketing on Women's Financial Inclusion in India

Ashish Sharma
(Research Scholar) Department of Commerce
Vikramajit Singh Sanatan Dharma College
Email - as727575@gmail.com

Dr. Sanjeeva Shukla
(Professor) Department of Commerce
Vikramajit Singh Sanatan Dharma College
Email - dr.Sanjeeva.vssd@gmail.com

Aditya Kumar
(Research Scholar) Department of Commerce
Halim Muslim P G College, Kanpur
Email: shahaditya87693@gamil.com

Dr Tanweer Akhtar
(Associate Professor) Department of Commerce
Halim Muslim P G College, Kanpur
Email: tanweerakhtar01@yahoo.in

ABSTRACT

Financial inclusion plays a vital role in economic development, especially for women, who often face challenges in accessing formal financial services. With the rise of digital technology, digital marketing has become an effective tool in promoting financial inclusion by increasing awareness, accessibility, and trust in banking products. This conceptual study examines how digital marketing influences women's participation in the financial sector in India. It explores various digital marketing strategies such as social media campaigns, mobile banking promotions, influencer marketing, and personalized financial literacy content that help women understand and adopt financial services. The study also looks at the role of search engine optimization (SEO), email marketing, and data-driven advertising in reaching women, particularly in rural and semi-urban areas. One key focus is how digital marketing helps reduce financial literacy gaps, address trust issues, and overcome cultural and social barriers that have traditionally kept women from engaging with formal banking. Additionally, the paper highlights the impact of government initiatives and FinTech innovations that use digital platforms to improve financial inclusion for women. The findings suggest that a combination of well-designed digital marketing strategies, financial education, and user-friendly digital banking solutions can significantly enhance women’s financial participation, economic independence, and overall socio-economic progress. The study concludes that financial institutions should adopt inclusive and data-driven digital marketing approaches to ensure greater financial inclusion for women in India.

Keywords: Digital Marketing, Financial Inclusion, Women Empowerment, Banking Products, Social Media Marketing

Sustainable Mobility: An Exploration of Electric two-wheeler adoption from the young consumers of Kanpur City

Shikha Tewari
Research Scholar
shikhatewari.2891@gmail.com
School of Business Management
Chhatrapati Shahu Ji Maharaj University, Kanpur

Dr. Sidhanshu Rai
Assistant Professor
rai00775@rediffmail.com
School of Business Management
Chhatrapati Shahu Ji Maharaj University, Kanpur

ABSTRACT

The global climate has been observed to be drastically changing over the last ten years as a result of the sharp rise in greenhouse gas (GHG) emissions. Air pollution is one of the major causes of environmental pollution and transportation sector is the biggest contributor of air pollution. To overcome this problem of excessive air pollution, the world has adopted Electrical Vehicle (EV) technology because of its environmental friendliness. India's road transportation industry is about to switch from internal combustion engines (ICEs) to battery electric vehicles (BEVs). There are particularly few studies on the uptake of electric two-wheelers by consumers, despite the fact that they are a rapidly developing and more environment friendly option than traditional fuelled two-wheelers. The adoption rate for electric vehicles (EVs) is extremely low, particularly in developing nations, despite the numerous environmental advantages. Consumer's lack of interest in EVs and a rather less awareness of EV's attributes is the main cause of the lower penetration rate. The objective of this paper is to provide the suggestions to electric two-wheeler manufactures by using the Unified Theory of Acceptance and Technology (UTAUT) model. This study has shown the relationship between adoption intention and the constructs like: Performance expectancy, social influence, facilitating Conditions and effort expectancy. The study used a structured questionnaire for the collection of data from the young consumers to understand their intention to adopt the electric two-wheelers. Judgemental sampling is used to collect the data. This research's conclusions will help the policymakers and electric two-wheeler makers to create suitable promotional campaigns for Kanpur city consumers that will increase consumer's interest in electric two-wheelers and will also increase their knowledge and motivation for a sustainable future.

Keywords: Sustainability, Electric two-wheelers, Air pollution, Environmental friendliness, EV adoption.

A case-study on impact of financial literacy on entrepreneurial success

Deepika Seth
Research scholar
Siddharth university, Kapilvastu Siddharth Nagar
Email id: seth.deepika16@gmail.com

Dr. Akhilesh Kumar Dixit
Associate Professor and H.O.D
(Dept. of BBA)
Siddharth university, Kapilvastu Siddharth Nagar
Email id: drakdixit70@gmail.com

ABSTRACT

This research paper explores the critical role of financial literacy in determining the success of entrepreneurial ventures. Financial literacy, defined as the ability to understand and effectively use various financial skills and knowledge, is increasingly recognized as a crucial component for entrepreneurial success. This study examines how financial literacy influences various aspects of entrepreneurship, including business planning, financial management, investment decisions, and overall business sustainability. The research employs a mixed-methods approach, combining surveys and qualitative secondary data with a diverse sample of entrepreneurs across different industries. Key variables investigated include entrepreneurs' understanding of financial concepts, budgeting, and forecasting practices, access to financial resources, and their impact on business performance metrics such as profitability, growth, and longevity. By enhancing financial literacy among entrepreneurs, the study advocates for improved business practices and greater chances of entrepreneurial success, ultimately contributing to economic growth and stability. Studies show that entrepreneurs with higher levels of financial literacy are more likely to survive, thrive, and obtain funding for their businesses. They are also more likely to exhibit traits like risk-taking, innovation, and resilience, which are essential for success and businesses run by financially literate entrepreneurs tend to achieve higher levels of revenue and profitability.

Keywords: Financial Literacy, Entrepreneurial Success, Business Management, Financial Education, Economic Growth, Innovation, Resilience.

"Bridging Finance and ESG: The Role of Green Investment in a Changing Sustainability Landscape"

Dr. Prashant Trivedi
Assistant Professor, SBM, CSJMU, Kanpur,
drprashanttrivedi@csjmu.ac.in

Prabhakar Singh Tomar
Research Scholar, SBM, CSJMU, Kanpur,
prabhakarsinghtomar4@gmail.com

ABSTRACT

In an era marked by heightened environmental awareness and the urgency of sustainable development, the intersection of finance and Environmental, Social, and Governance (ESG) criteria has emerged as a pivotal domain for catalyzing green investments. This paper examines how bridging finance—a strategic funding mechanism designed to connect traditional financial markets with sustainable investment opportunities—can effectively integrate ESG considerations into investment decisions. Through a comprehensive review of current literature, case studies, and empirical data analysis, we explore the dynamic role of green investments in transforming financial practices and promoting a resilient sustainability landscape. Our findings indicate that the adoption of bridging finance not only enhances access to capital for green projects but also incentivizes adherence to ESG standards, thereby driving innovation, reducing systemic risk, and aligning investor interests with broader societal and environmental goals. The paper discusses regulatory frameworks, market trends, and the challenges of aligning short-term financial returns with long-term sustainability objectives. Ultimately, this research contributes to a deeper understanding of the mechanisms through which green investment can bridge the gap between financial profitability and sustainable impact, offering policy recommendations for stakeholders aiming to foster a more inclusive and responsible investment ecosystem.

Key Words: Environmental, Social, and Governance (ESG), sustainable development, green Investment, systematic risk, sustainable landscape

"Digital Marketing and Business Growth: A Systematic Review of Strategies and Impact"

Dr.Ankit Kumar Katiyar
Asst. Prof.
College of Management Studies, Unnao

Dr.Ankita Yadav
Asst. Prof.
College of Management Studie, Unnao

Dr.Ashutosh Mishra
Professor
College of Management Studies,Unnao

Ms. Sonia Rai
Asst. Prof
College of Management Studies,Unnao

Dr.Akhilendra Pratap Singh
Asst. Prof.
College of Management Stuides, Unnao

ABSTRACT

Digital marketing has become a crucial driver of business growth in today's digital economy. This systematic review examines how various digital marketing strategies influence business performance by improving visibility, customer engagement, and revenue generation. Key strategies analyzed include search engine optimization (SEO), social media marketing, content marketing, email campaigns, and paid advertising. These methods enable businesses to strengthen their online presence and build lasting customer relationships.

The review also explores the role of emerging technologies such as artificial intelligence (AI), data analytics, influencer marketing, and automation in shaping digital marketing's future. Companies are increasingly adopting data-driven strategies to attract and retain customers, using personalization to enhance customer experiences, drive loyalty, and encourage repeat business. AI and machine learning further improve marketing effectiveness through predictive analytics, automated campaigns, and targeted advertising.

Despite its advantages, digital marketing presents challenges such as evolving search engine algorithms, data privacy concerns, ad fatigue, and the need for continuous adaptation to new technologies and changing consumer preferences. Businesses must adopt a customer-centric approach, ensuring their digital strategies remain aligned with shifting market demands to maintain a competitive edge.

This review provides valuable insights into optimizing digital marketing for sustainable business growth and offers recommendations for future research on its long-term impact on business success.

Keywords: Business Growth, Customer Engagement, Digital Marketing, Emerging Trends, Social Media Marketing.

IMPACT OF STRATEGIC HUMAN RESOURCE MANAGEMENT ON ORGANIZATIONAL DYNAMICS & AND SUSTAINABLE DEVELOPMENT: A SPECIAL FOCUS ON THE IT SECTOR

Ms. REENA KAITHVAS
Assistant Professor, Department of Management
Axis Institute of Planning & Management, Kanpur, India
E-mail: reenakaithvas@axiscolleges.in

Mr. ABHISHEK DWIVEDI
Assistant Professor, Department of Engineering Allenhouse Institute of Technology, Kanpur, India
E-mail: abhi.jhs84@gmail.com

ABSTRACT

The IT sector operates in a highly dynamic and competitive environment where strategic human resource management (SHRM) plays a crucial role in shaping organizational dynamics and promoting sustainable development. This study explores the impact of SHRM practices on **organizational flexibility, workforce innovation, and long-term sustainability** in IT companies across the **Global South and developed regions**.

Using a **mixed-methods approach**, we integrate **qualitative interviews with IT industry professionals and quantitative surveys** to analyse how SHRM strategies—such as talent acquisition, employee retention, diversity management, and green HRM—enhance organizational adaptability and sustainability. A **cross-sectional comparative analysis** examines key differences in HRM effectiveness and sustainability outcomes between IT firms in **emerging markets and developed economies**.

By engaging **stakeholders, including HR leaders, policymakers, and technology experts**, this study aims to provide actionable recommendations for IT firms to **bridge skill gaps, improve sustainability practices, and enhance organizational resilience** in an era of rapid technological advancement.

Keywords: Global South IT Sector, Organizational Dynamics, Strategic Human Resource Management, Sustainable Development, Talent Management

The Impact of Globalization on Local Cultures

Prakhar Shukla
Research Scholar
Department of Hindi
Brahmavart P.G. College
Mandhana, Kanpur
Mob no:- 6307790013
E-mail id- prakharshukla1481064@gmail.com

ABSTRACT

Globalization has profoundly shaped the cultural landscape of nations, influencing local cultures in diverse ways. This process, characterized by the increased interconnectedness of societies through trade, communication, and technology, often leads to the exchange of ideas, values, and traditions across borders. While globalization can foster cultural exchange and mutual understanding, it also poses significant challenges to the preservation of local cultures. On one hand, it enables the spread of global culture, often through media, consumer products, and the influence of multinational corporations, which may lead to the homogenization of cultural practices.

As Western ideals and lifestyles dominate, local traditions, languages, and customs are sometimes marginalized or even lost, particularly in smaller or indigenous communities. On the other hand, globalization has also facilitated the revival and global recognition of unique cultural identities, allowing local cultures to gain visibility on the world stage. Through digital platforms, communities have been able to share their traditions, arts, and history, strengthening cultural pride and resilience.
The impact of globalization on local cultures is thus multifaceted, with both positive and negative outcomes. While it can lead to cultural erosion, it can also stimulate cultural innovation and provide opportunities for local traditions to adapt and thrive in a globalized world.

This paper explores these dynamics, examining the ways in which globalization influences local cultures, the tensions it creates, and the strategies employed by communities to preserve their cultural heritage in an increasingly interconnected world.

Keywords- Cultural Innovation, Globalization, Local Cultures

Strategic Resilience in the Digital Age: Navigating Risks and Harnessing Opportunities in Technological Disruption

Riya Srivastava
P.G. scholor
Department of medical laboratory technology
C.S.J.M.U. Kanpur (U.P.)

Praveen Katiyar
Associate professor
School of health sciences
C.S.J.M.U. Kanpur (U.P.)

Ankit Tiwari
P.G. scholor
C.S.J.M.U. Kanpur (U.P.)
Department of medical laboratory technology

Sourav Pandey
P.G. scholor
Department of medical laboratory technology
C.S.J.M.U. Kanpur (U.P.)

Kumud Mishra
P.G. scholor
Department of medical laboratory technology
C.S.J.M.U. Kanpur (U.P.)

ABSTRACT

Technological disruption is transforming the global business landscape, creating both challenges and opportunities for entrepreneurship and innovation. Emerging technologies such as artificial intelligence (AI), blockchain, big data, and automation are revolutionizing industries, fostering efficiency, and enabling new business models. However, these advancements introduce significant risks, including cybersecurity threats, regulatory uncertainties, job displacement, and ethical concerns. Entrepreneurs and innovators must navigate these challenges by fostering agility, resilience, and adaptability.

Another critical challenge is the digital divide, as unequal access to technology exacerbates global inequalities. Many developing regions lack the infrastructure and resources necessary to compete in the digital economy, limiting entrepreneurial potential. Addressing this disparity requires investment in digital literacy, infrastructure, and policies that promote inclusive innovation. Additionally, ethical concerns surrounding data privacy, AI bias, and automation- driven unemployment call for responsible innovation. Despite these challenges, technological disruption also presents immense potential for solving global issues, from climate change to healthcare.

The primary aim of this research is to identify strategic approaches that businesses can adopt to mitigate risks while leveraging digital transformation for sustainable growth.

The study employs a qualitative research methodology, including an extensive review of academic literature, industry reports, and case studies to analyze key strategies for navigating digital disruption.
The findings highlight that businesses must embrace: 1) Agility and adaptability, 2) Invest in digital transformation - Investing in cloud computing, AI, and data analytics enables organizations to optimize processes and improve decision-making. Digital marketing strategies such as SEO and social media engagement. 3) Strengthen cybersecurity frameworks - Public- private collaborations can drive regulatory clarity, funding opportunities, and technological advancements.4) Foster strategic collaborations, 5) Ensure ethical & Sustainable innovation - Ethical considerations such as AI transparency, data privacy, and environmental sustainability are vital in technological advancements.6) Comply with evolving regulations, and 7) Focus on workforce up skilling. By integrating these strategies, organizations can balance technological risks with innovation-driven opportunities, ensuring long-term resilience and competitive advantage in the digital economy.

Keywords: Digital divides, Entrepreneurs and innovators, Ethical, Technological disruption

NAVIGATING THE GREEN SHIFT: BUSINESS MODELS ADAPTATION FOR A SUSTAINABLE FUTURE

Ms. Anmol Awasthi
Research Scholar
Chhatrapati Shahu Ji Maharaj University, Kanpur
Farrukhabad, 9598727113
E-mail: anmolawasthi767@gmail.com

Dr. Shyam Mishra
Assistant Professor
Vidya Mandir Degree College, Kaimganj
9450127058

ABSTRACT

The paper delves into the methods businesses use to effectively incorporate sustainability into their business strategies. It highlights the critical importance of transforming operational practices to address the pressing environmental, societal, and economical challenges while simultaneously ensuring their long-term success and market competitiveness in an evolving global landscape. Sustainable Business Model Innovation represents a transformative organizational approach that enables firms to create beneficial societal and environmental impacts while actively working to reduce and eliminate harmful consequences of their operations.

This research investigates key sustainability principles, strategic frameworks, and operational best practices that help organizations transform their business models towards sustainable operations. Through comprehensive systematic literature review, the research identifies critical pathways that enable organizations to effectively align their business models with Sustainable Development Goals (SDGs). The analysis emphasizes the vital importance of meaningful stakeholder engagement across the value chain and underscores how businesses must embrace a truly holistic perspective that carefully balances economic viability, environmental stewardship and social responsibility.

The research also examines the obstacles organizations encounter when adopting sustainable initiatives and presents actionable strategies to address change resistance. Through examining real world examples across different sectors, the study highlights how innovation drives sustainable corporate practices and demonstrate ways businesses can use sustainability to gain market advantage.

This research enhances the existing literature on sustainable business frameworks along with delivering meaningful insights to understand and implement sustainability measures.

The research findings demonstrate that successful Sustainable Business Model Innovation necessitates a fundamental transformation in corporate culture and management approaches. This transformation requires sustainability principles to be deeply embedded within core decision making processes at all organizational levels.

Keywords
Sustainable Business Models, Corporate Sustainability, Environmental Responsibility

Making MSMEs Circular Economy Compliant: Reducing Plastic Waste through Extended Producer Responsibility (EPR)

Preetika Saini
Research Scholar
Department of Management
Dayalbagh Educational Institute, Agra-282005
E-mail ID: preetikasaini@dei.ac.in

Prof. Sanjay Bhushan
Department of Management
Dayalbagh Educational Institute, Agra-282005
E-mail ID: bhushan.sanjay@rediffmail.com

Prof. Sunita Malhotra
Professor
Department of Management
Dayalbagh Educational Institute, Agra-282005
E-mail ID: sunitamalhotra@dei.ac.in

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in economic development, yet their contributions to plastic waste remain a significant environmental challenge. This study explores the impact of Extended Producer Responsibility (EPR) in enabling MSMEs to adopt circular economy principles and minimize plastic waste. By leveraging technology, data analytics, and sustainable business models, MSMEs can drive reuse, recycling, and alternative materials adoption, contributing to a sustainable plastic economy. Through case studies and success stories, this research assesses current EPR compliance among MSMEs, evaluates market responses to eco-friendly plastics, and provides policy recommendations to incentivize MSMEs for reducing virgin plastic usage. Employing a qualitative research approach, the study integrates interviews with industry experts, government reports, and global best practices. The findings underscore the need for regulatory frameworks, financial incentives, and industry collaborations to enhance MSME participation in sustainable waste management. By embracing EPR-driven reforms, MSMEs can lead plastic waste reduction initiatives while fostering economic resilience and environmental responsibility.

Key Words: Circular Economy, Extended Producer Responsibility, Sustainability, Plastic waste, Micro, Small, and Medium Enterprises (MSMEs)

ROLE OF ARTIFICIAL INTELLIGENCE IN BUSINESS MANAGEMENT

Dr Hotam Singh
Assistant Professor
Department of Business Administration
Bareilly College, Bareilly
Affiliated to M.J.P. Rohilkhand University
E-mail: singhhotam71@gmail.com
9927079902

Dr Abhishek Sharma
Assistant Professor
Department of Business Administration
Bareilly College, Bareilly
Affiliated to M.J.P. Rohilkhand University
E-mail: sharma.abhishek.01984@gmail.com
7060556293

ABSTRACT

The rapid evolution of artificial intelligence (AI) technology has captured increasing interest in the corporate sector. AI's integration into various aspects of everyday life and business operations is widespread. Its implementation in the business realm can revolutionize marketing strategies, making them faster, cost- effective, and more accurate. Business owners who leverage AI in their marketing initiatives can expect improved audience engagement and a substantial competitive advantage in the digital marketplace. It has the ability to modernize businesses by utilizing fresh ideas in addition to marketing. Additionally, it offers solutions for challenging tasks, supporting the tremendous corporate growth. At the same time, many disadvantages of using AI such as lack of technical knowledge to use AI, issue of data privacy and security, data capturing and storage issue, legal obstacles may create hindrance in valuable utilization of AI in economic sectors. In order to examine, the effective role of AI in business management by means of what function does artificial intelligence serve in business or by assessing methods of company to expand the use of AI in the goods and services provide, AI software and technology may also simplify corporate management.

Keywords: Artificial Intelligence, Entrepreneur, Marketing.

Impact Investing: Generating Social and Financial Returns in India

Shikha Premkant Pandey
Research Scholar, VSSD College
CSJM University, Kanpur, India
Email : sheekhapandey121197@gmail.com

Dr. Bharat Siddharth
Assistant Professor
CSJM University, Kanpur, India

ABSTRACT

Impact investing has emerged as a transformative strategy to generate both social and financial returns, particularly in India—a rapidly growing economy facing complex socio- economic challenges such as poverty, education, healthcare, and environmental sustainability. While the potential of impact investing to address these issues is widely recognized, there is a critical gap in understanding how professionals from diverse backgrounds contribute to its success. This research explores the central question: How do professionals from different fields—such as finance, technology, and social work— influence the effectiveness of impact investing in India?

Previous studies have predominantly focused on financial metrics and social impact measurement, often overlooking the cross-disciplinary contributions that drive innovation, scalability, and sustainability in impact investing initiatives. This research addresses this gap by employing a mixed-methods approach, combining qualitative interviews with key stakeholders and quantitative analysis of investment outcomes. The study investigates how the interplay of diverse skill sets—ranging from financial acumen and technological innovation to deep local insights—enhances the social and financial performance of impact investments.

Preliminary findings reveal that professionals from the finance, technology, and social sectors bring complementary strengths to the table. For instance, technologists drive innovative solutions, finance professionals enable scalability through funding, and social workers provide critical on-the-ground insights. These collaborative dynamics not only improve the effectiveness of impact investments but also underscore the importance of interdisciplinary teamwork in addressing India's multifaceted development challenges.

The implications of this research are significant for practitioners, policymakers, and investors. By highlighting the value of diverse professional contributions, the study offers a blueprint for designing more inclusive and effective impact investing models. It advocates for a collaborative approach that leverages varied expertise to achieve sustainable social and financial returns, ultimately contributing to India's development goals.

Keywords: Financial returns, Impact investing, Interdisciplinary collaboration, Social returns

BIBLIOMETRIC MAPPING OF RESEARCH ON ENERGY, METAL, AND STOCK MARKET INTERLINKAGES

Ms. Shreya Singh
Research Scholar
School of Business Management
CSJM University
Email ID: shreyaashakushwaha@gmail.com
Contact No. +91-8795223329

Mr. Gagan Rana
Research Scholar
School of Business Management
CSJM University
Email ID: ranagagan194@gmail.com
Contact No. +91-8650179947

Mr. Shubham Goenka
Research Scholar
School of Business Management
Email ID: goenka9696@gmail.com
Contact No. +91-8960068034

ABSTRACT

Research on the connections between the stock, metal, and energy markets has been crucial, especially in developing nations like India. To find important trends, well-known authors, prestigious journals, and theme advancements in this field, this study performs a bibliometric mapping of the body of existing research.

A thorough analysis of academic publications from the previous 10 years is conducted using the various databases. Co-citation, co-authorship, and keyword co-occurrence approaches are used in the analysis to display research clusters and intellectual structures.

The results show that market integration, economic policy uncertainty, and volatility spillovers are receiving more attention, with a particular emphasis on sustainable and green finance. The Granger Causality test, Vector Auto regression (VAR), and wavelet coherence models are important methodological approaches that are frequently used in the literature. The study also points out research gaps, especially with regard to the influence of world geopolitical events and the involvement institutional investors play in influencing market dynamics.

The study's conclusions help to clarify the development of research on the interdependencies between India's financial and commodity markets and offer guidance for future research and policymaking. This bibliometric study provides a basis for future empirical research in the area of financial market integration by charting the scholarly environment.

Keywords: Bibliometric analysis, energy markets, metal markets, stock market interlinkages, financial economics.

Enhancing Training through Artificial Intelligence: Transforming Skill Development for the Digital Age

1. Ms. Shweta Chauhan
Research Scholar
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur

2. Prof. Neeraj Kumar Singh
Professor,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur

ABSTRACT

This paper presents a comprehensive overview of the use of Artificial Intelligence (AI) in training within the Information Technology (IT) sector, banking sector, hospitality industry, etc drawing upon secondary research from various studies and industry reports. Integrating AI technologies, such as machine learning, natural language processing, and intelligent tutoring systems, has transformed training methodologies by enabling personalized learning experiences, enhancing engagement, and optimizing skill acquisition. This review highlights key findings related to AI applications in training, evaluates their effectiveness, and identifies emerging trends and challenges. By synthesizing existing literature, this study aims to provide valuable insights into the potential and implications of AI in developing a skilled workforce in the IT industry.

Keywords: Artificial Intelligence (AI), Training, skill development , Emerging Trends

AN ANALYTICAL STUDY ON THE TOPMOST COMPANIES OF ORGANIC FOOD IN INDIA

Mukta Anand
Research Scholar
School of Business Management
CSJM University, Kanpur
E-mail ID: muktaanand0152@gmail.com

DR. Sudesh Kumar Srivastava
Associate Professor
School of Business Management
CSJM University, Kanpur

Abstract

The worldwide cloister signs many transmissions in the formation and using practices, predominantly due to rising green attentiveness and increasing preference towards protection in their recent adoptions. There is a composed transfer in the path of the renewable in many areas alike Energy, housing, clothing agriculture, personal care, tourism etc. The one known zone is food production sector where the wide usage of fertilizers and pesticides unfavourably impact our atmosphere and it is also impacting the health of the people. So the growth of the organic food sector has taken place. Organic food avoids the usage of pesticides chemicals and hormonal injections. Due to the variety of reasons organic food has developed extensive support, which has unintended stretched in the local as well as global sustainable food market. This writing assembles the important specifics linked to the Indian companies producing organic food as per the list of IMARC report. This editorial also includes the analysis of the operating income of the top companies deal in organic food products.

Harnessing AI for Entrepreneurial Success: The Evolution of Modern Industries

Ms. Shatakshi Agnihotri
Assistant Professor
Naraina College of Management, Kanpur
E-mail: shatakshi.agni27@gmail.com
+91 9839033791

Mr. Alok Kumar Yadav
Assistant Professor
Naraina College of Engineering and Technology, Kanpur
E-mail: its4alok@gmail.com
+91 8090222353

Dr Vivek Singh Sachan
Associate Professor
School of Business Management
CSJM University, Kanpur
E-mail: eingcconfernce@csjmu.ac.in
+91 8052405444

ABSTRACT

Artificial Intelligence (AI) is rapidly transforming the entrepreneurial landscape, enabling new venture creation opportunities and innovative business models. This paper explores the implications of AI for entrepreneurship in the context of the industrial Revolution. It examines how AI is used to automate tasks, analyse data, and generate insights to identify and exploit new market opportunities. The paper also discusses the challenges and opportunities associated with using AI in entrepreneurship, including ethical considerations and the need for new skills and knowledge.

The rapid advancement of AI is reshaping various industries, driving significant transforming by enabling new business models, enhancing operational efficiency, and fostering innovation. By examining case studies and real-world applications, this study delves into how AI empowers entrepreneurs to make data-driven decisions, personalize customer experiences, and optimise supply chains. Furthermore, it addresses the challenges and ethical considerations associated with AI adoption, such as data privacy and algorithmic bias. The paper argues that AI has the potential to democratise entrepreneurship and make it more accessible to a broader range of people. It emphasizes the importance of collaboration between entrepreneurs and AI experts to ensure responsible and ethical use of AI. Through comprehensive analysis, this research aims to provide insights into the opportunities and challenges that AI presents. Additionally, it outlines a research agenda for future studies an AI and entrepreneurship, highlighting how entrepreneurs can harness AI's potential to achieve sustainable success and derive the evolution of modern industries.

Keywords: Algorithmic bias, Artificial Intelligence, ethical consideration, innovation business model, personalize customer experience

Local Food Startups as Cultural Preservers: Challenging Multinational Influence in India

Mr. Monu Paswan
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: monupaswan2510@gmail.com

Mr. Madhvendra Pratap Singh
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: madhvendra99@gmail.com

Dr. Mridulesh Singh
Associate Professor,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: mriduleshsingh7@gmail.com

Ms. Chhaya Awasthi
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: chhaya.awasthi87@gmail.com
Mobile no: +91 7505096583

ABSTRACT

The rapid expansion of multinational corporations (MNCs) in India's packaged food sector has significantly influenced consumer preferences and traditional food practices. MNCs use aggressive marketing and large-scale production, yet local food startups are vital to the preservation of India's culinary legacy. This study investigates how these firms use sustainable sourcing methods, emphasize regional branding, and use traditional ingredients to fend off cultural uniformity. This study examines how local food startups are playing a vital role in conserving India's culinary heritage by incorporating traditional ingredients, emphasizing regional branding, and adopting sustainable sourcing practices. The fast growth of multinational corporations (MNCs) in India's packaged food sector has had a significant impact on consumer preferences and traditional food practices. MNCs use large-scale production and aggressive marketing. The findings indicate that although MNCs control pricing and distribution, consumers are increasingly choosing local brands as a result of worries about national identity, sustainability, and food sovereignty. For researchers, entrepreneurs, and politicians interested in developing a sustainable and culturally diverse food ecosystem in India, this study provides insightful information, that is very impressive.

Keywords: Local food startups, multinational corporations (MNCs), glocalization, consumer preferences, Indian food industry.

“Interaction between Performance Management and Compensation Management in a global workforce: A Conceptual study”

Nidhi Singh
Research Scholar
Faculty of Management Studies
University of Lucknow
E-mail ID:- nidhi12imslu@gmail.com

Prof. Sanjay Medhavi
Faculty of Management Studies
University of Lucknow

ABSTRACT

In this competitive age, organizations are globally endeavoring to optimize performance by aligning employee efforts with the goals and objectives of the organization. Compensation management and performance management are integral parts of human resource management, which help in motivating the employees and improving effectiveness while ensuring fairness and equity across different cultural and regulatory environments. A good compensation package is important to motivate the employees to increase their performance and to increase organizational productivity. So, a conceptual analysis is needed to explore how these systems interact and influence global workforce. This study aims to analyze the theoretical foundations and interdependencies between performance management and compensation management in a global workforce. This paper is underpinned by Goal setting theory and Equity theory which explains the mechanism of the HR functions to optimize employee outcomes and organizational success. Through the existing literature and theoretical models, the relationship between performance management and compensation management is examined. Thus, this paper will provide comprehensive understanding for the neophyte reader, particularly in the HRM field. Besides, this paper could inspire other researchers to investigate more about these functions empirically.

Keywords: Compensation management, Equity theory, Global workforce, Goal setting theory, Performance management

Bridging the Gender Gap in Financial Access: The Role of Fintech in Women's Financial Inclusion in India

Ms. Jyoti Singh
Research Scholar
AKTU, LUCKNOW
E-mail:- singhjyoti2012@gmail.com

Prof. (Dr.) Bobby W. Lyall
Professor
Department of business administration
Shri Ramswroop Memorial College of Engineering & Management affiliated
AKTU, LUCKNOW
E-mail: drbobbywlyall@gmail.com

ABSTRACT

Financial inclusion plays a pivotal role in fostering economic growth and gender equality. In India, significant efforts have been made to expand financial access, yet women continue to face systemic barriers in fully utilizing financial services. The emergence of financial technology (fintech) presents a transformative opportunity to bridge this gender gap by offering accessible, efficient, and inclusive financial solutions.

This research explores the role of fintech in advancing women's financial inclusion in India, focusing on key innovations such as digital payments, microfinance, alternative credit scoring, and AI-driven financial services.

Furthermore, the paper discusses challenges such as cybersecurity concerns, regulatory constraints, and the digital divide, which must be addressed to ensure inclusive fintech adoption. Based on these findings, policy recommendations are proposed, including financial literacy programs, improved digital infrastructure, and gender-sensitive fintech solutions.

By leveraging fintech innovations, India has the potential to significantly reduce the gender gap in financial access, promoting economic empowerment and inclusive growth for women. This study contributes to ongoing discussions on digital financial inclusion and the future of gender-responsive fintech solutions.

Keywords: Financial Inclusion, Women Empowerment, Fintech, Digital Banking, Gender Gap, India

Mapping Global Research Trends on Financial Literacy and Investment Decisions: A Bibliometric Analysis

Rakshika
Research Scholar (UGC-JRF),
School of Management,
Central University of Punjab, Bathinda
Phone no. 9782352979
E-mail: Rakshika8007@gmail.com

Hareesh Kumar T
Assistant Professor, School of Management,
Central University of Punjab, Bathinda,
Phone no. 7087816493,
E-mail: hareeshsky@gmail.com

ABSTRACT

Purpose: The study seeks to analyze, understand, and identify the scope of research on financial literacy (FL) while also uncovering the trends, growth, and evolution of this field within the Scopus database through a bibliometric analysis. The main objective of this study is to perform a thorough bibliometric review of research centered on the use, identification, network structure, and conceptual framework of FL.

Methodology: An electronic search was conducted to identify the most relevant articles. The studies to be reviewed have been extracted from the Scopus database. A total of 1,979 articles were identified and narrowed down to 947 papers from 2009 to 2024. Each composition has undergone analysis across various dimensions, including co-authorship, co-citation, conceptual structure, co-word occurrence, trend topics analysis, thematic mapping, topic dendrograms, three-field plot diagrams, and visualization analysis, utilizing R programming language and VOSviewer software.

Findings: Motor themes, basic transverse, niche, as well as emerging and declining themes were identified through the utilization of a strategic thematic map. The results of the analysis indicated that, over the past 15 years, FL literature has progressed significantly. This also serves as a reference for future researchers. This study employed relational techniques, including co-word, co-author, and thematic map analysis, to identify emerging topics for future research. The relational approach demonstrates that “Financial Literacy,” “Financial Inclusion,” and “Investments” are integral components that link to other commonly referenced terms in the studies analyzed.

Implications: The study utilizes bibliometric analysis to extract insights from the extensive existing literature. This research builds upon existing literature by analyzing the abstracts and content of articles published across various Scopus categories, highlighting more focused study topics. This study assists both emerging and experienced researchers in identifying new research focuses, relevant sources, and collaboration opportunities, enabling them to make informed decisions. The findings concerning evaluative and relational techniques provide valuable insights for researchers entering the field.

Limitations: To establish a robust theoretical framework for future researchers, conducting a systematic review of the literature and a meta-analysis would be beneficial. This study's scope of science mapping is confined to the Scopus database due to its extensive coverage of high-quality journals. The author provides recommendations for possible directions for future research that may resolve certain inconsistencies identified in the bibliometric analysis study.

Originality: The indicators utilized for benchmarking institutes, authors, journals, or articles are presented. The rise in collaborative, multi-authored, and interdisciplinary efforts among researchers has demonstrated an annual growth rate of 22.16%. This study significantly improved the comprehension of the FL phenomenon and offered an analysis of various publication- and citation-based statistics.

Keywords: Bibliometric analysis, Financial Literacy, Financial Knowledge, Financial Behavior, Financial Inclusion, Investment Decisions

ENTREPRENEURSHIP AND INNOVATION: NAVIGATING GLOBAL CHALLENGES

Sakshi Chandra
Research Scholar
Department of Commerce
Dr. Ram Manohar Lohia University Ayodhya
Uttar Pradesh, India
Email:- sakshichandra422@gmail.com
Mob no:- 7905934503

Dr. Neelam Maurya
Associate Professor

ABSTRACT

Entrepreneurship and innovation hold the potential to reshape the future by addressing some of the most urgent global challenges, such as climate change, inequality, and technological disruption. This study explores how entrepreneurial endeavors can utilize innovative strategies to solve these complex issues, transforming challenges into avenues for sustainable growth and societal progress. In today's interconnected world, these global challenges demand more than just creative thinking; they require a thorough understanding of the factors shaping these issues and the innovative approaches needed to resolve them. Entrepreneurs, who are often recognized for their ability to take risks and think unconventionally, play a critical role in finding these solutions. However, overcoming such multifaceted problems requires not just new ideas but also the application of strategic methods and tools that can convert challenges into scalable, long-term opportunities. The central goal of this research is to investigate how entrepreneurship and innovation can be harnessed to address pressing global concerns while simultaneously promoting economic development and societal well-being. The study aims to identify the core factors that contribute to the success of innovation-driven ventures and the challenges entrepreneurs face in scaling their solutions to a global scale. Additionally, the research examines the ways in which entrepreneurs can contribute to the United Nations' Sustainable Development Goals (SDGs) by creating solutions that foster environmental sustainability, inclusivity, and economic equality. This study uses a mixed-methods approach, collecting both qualitative and quantitative data through surveys and interviews with entrepreneurs from a wide range of industries. It also evaluates case studies of businesses that have successfully tackled global issues, providing valuable lessons for others. Furthermore, the research reviews secondary data from global reports, policies, and entrepreneurial networks to offer a comprehensive perspective. Preliminary findings suggest that successful entrepreneurs often combine cutting-edge technology with sustainable business models and leadership focused on social impact. While enablers like adaptability, access to capital, and supportive policies are critical, entrepreneurs also face significant barriers, such as market instability, limited resources, and political challenges. In conclusion, this study offers practical insights for entrepreneurs, policymakers, and investors by identifying effective strategies to navigate these global challenges and create an environment where innovation can thrive, ultimately contributing to a more sustainable and inclusive global future.

Keywords:- Entrepreneurship, Global Changes, Innovation, Sustainable Development

“Examining the impact of BNPL Integration on conversion rate and customer retention in e-commerce”

Rajat Yadav
Research Scholar
Faculty of management studies
University of Lucknow
E-mail- yadavrajat2106@gmail@gmail.com

Dr. Himanshu mohan
Associate professor
Faculty of management studies
University of Lucknow
E-mail- drhimanshumohan9@gmail.com

ABSTRACT

Background

The Development of e-commerce after covid-19 has totally transformed the consumer behavior with the flexible delivery apps and seamless payment options as per the need of consumer. Buy now pay later is very popular payment method among the consumers which allows buyer to pay for their purchase in interest free installments or deferred their payment for upcoming month Buy Now Pay Later plays a vital role in purchase decision making of consumer over e-commerce platforms. E-commerce platforms have aggressively adopt the BNPL to increase affordability for the consumer and stimulate the sales. Although, BNPL is widely implemented, its actual impact on conversion rate and customer retention needs exploration.

Need for the study

As we know the usage of buy now pay later increases significantly. But the research on buy now pay later long term influence and e-commerce performance towards customer retention and customer loyalty with the integration of buy now pay later on e-commerce is scarce. While some studies suggest that BNPL reduces cart abandonment and encourages higher spending, concerns regarding financial overextension and regulatory challenges.

Aim

The purpose of this study is to investigate how e-commerce platforms' integration of buy now, pay later affects conversion rates and customer retention. Determine the main elements affecting online shoppers' adoption of BNPL. Examine how it affects consumer loyalty, purchasing decisions, and cart abandonment rates. Examine how BNPL affects enduring consumer engagement and brand loyalty.

Methods

This paper is based on conceptual approach, consolidated insights from existing literature, industry reports, and consumer behavior models. Supported by conceptual framework which is developed on the basis of customer loyalty, conversion rates, financial behavior, and digital payment adoption.

Findings and contribution

According to this study, there is a rise in conversion rates, especially for high-value orders, and a decrease in cart abandonment as customers feel more financially flexible. improves client retention, as BNPL customers are more likely than non-BNPL users to make repeat purchases. increases brand loyalty since customers identify BNPL-enabled stores with it. Businesses looking to optimize growth and sustainability must comprehend BNPL's strategic significance as it continues to influence e-commerce dynamics. Future direction for this study is Conduct empirical studies to test the proposed conceptual framework. Surveys, experiments, and case studies can provide valuable data to validate there relationships between Buy now pay later, Customer loyalty, customer retention, and consumer financial behavior.

Empowering Women Entrepreneurs: A Decade of Government Initiatives in India

Richa Singh
Department of Business Administration
Khwaja Moinuddin Chishti Language University, Lucknow
E-mail: Richarajawat30@gmail.com
Phone No. 7905570502

Prof. Dr. Syed Haider Ali
Department of Business Administration
Khwaja Moinuddin Chishti Language University, Lucknow

ABSTRACT

This study highlights government initiatives from the past decade (2013-2023) aimed at promoting women's entrepreneurship. It provides an overview of various programs, schemes, and policies implemented by the government, focusing on their objectives, target beneficiaries, and strategies.

The study is based on secondary data, and the findings show that these initiatives have helped improve access to credit, enhance financial inclusion, and strengthen entrepreneurial skills among women. However, several challenges still exist, primarily due to low awareness, complex application processes, and limited access to collateral-free loans.

Recommendations: Increase awareness programs, Simplify the application process and Provide more collateral-free loan options

Keywords: Women Entrepreneurship, Government Schemes, India, Economic Empowerment, Access to Finance.

Digital Transformation and E-Commerce: Strategies for Sustainable Growth

Pradeep Kumar Chaudhary
Research Scholar,
Dr. Rammanohar Lohia Avadh University
Ayodhya
pradeepcs2006@gmail.com

Prof. (Dr.) Shailendra Kumar Verma
Department of business, management & entrepreneurship
Dr. Rammanohar Lohia Avadh University
Ayodhya

ABSTRACT

The rapid evolution of digital technologies has fundamentally transformed the global business landscape, with e-commerce emerging as a key driver of economic growth. This research paper explores the critical role of digital transformation in shaping sustainable growth strategies for e-commerce businesses. It examines how technological advancements such as artificial intelligence (AI), big data analytics, cloud computing, and mobile platforms have revolutionized business operations, customer engagement, and value creation. The study highlights the importance of integrating digital tools into core business strategies to enhance operational efficiency, improve customer experiences, and foster innovation. Through a comprehensive analysis of successful case studies and current industry trends, the research identifies key factors that contribute to sustainable growth, including agility, data-driven decision-making, and personalized marketing. The study also looks into the difficulties that come with digital transformation, including cybersecurity threats, data protection issues, and the requirement for constant technical adaption. The results indicate that companies have a greater opportunity to attain long-term development and competitive advantage in the ever-changing e-commerce landscape if they proactively accept digital transformation, make investments in cutting-edge technologies, and implement adaptable business models.

Keywords: Digital Transformation, E-Commerce, Sustainable Growth, Competitive Advantage.

The Impact of Social Media Advertising and Influencers on Consumer Purchasing Decisions

Ms. Garima Mishra
Research Scholar
Department of Commerce
Deen dayal Upadhyay Gorakhpur University
Gorakhpur
E-mail: garimamishra16920@gmail.com

Prof. Rajeev Prabhakar
Department of Commerce
Deen dayal Upadhyay Gorakhpur University
Gorakhpur

ABSTRACT

Social media influencers and advertising have a significant impact on how people make judgments about what to buy, and the emergence of social media platforms has completely changed consumer behavior. The purpose of this study is to investigate how influencer marketing as well as social media advertising affect consumer buying patterns. The study looks into how customers' attitudes, perceptions, and purchasing intentions are impacted by different types of internet advertising, such as paid advertisements, product placements, and influencer reviews. Data from a wide range of customers on various social media sites is gathered using a combination of methods that combines qualitative interviews and surveys that are quantitative. To comprehend the psychological processes that influence buying decisions, important elements including brand image, influencer credibility, and the emotional attractiveness of social media content are investigated.

The results show that social media awareness and consumer purchase intentions are significantly correlated, and that reliability and integrity of influencers are important determinants of consumer decisions. The survey also emphasizes the increasing significance of social media as a marketing tool, highlighting the move away from traditional advertising and toward more individualized, peer-driven promotional tactics. This study advances knowledge of the dynamics of digital marketing and offers insightful information to marketers that want to use influencers and social media to increase customer engagement and revenue.

Keywords: Social media advertising, influencers, consumer behaviour, purchasing decisions, consumer engagement

"Green Finance in India: Pathways to Sustainable Development, Challenges, and Future Prospects"

Pankaj Singh
Corresponding author
Research Scholar
Faculty of Commerce
Siddharth University Kapilvastu
Siddharthnagar, UP, India.
Email id: psingh2571998@gmail.com

Dr. Akhilesh Kumar Dixit
Associate Professor
Department of BBA
Faculty of Commerce
Siddharth University Kapilvastu
Siddharthnagar, UP, India.
Email id: drakdixit70@gmail.com

ABSTRACT

Green finance is a part of sustainable finance because the scope of sustainable finance is very broad. It involves financing economic, social, and governmental projects. In contrast, green finance refers to a financial system that allocates funds specifically for projects aimed at improving the environment, mitigating climate change, and promoting sustainable development. The role of green finance is crucial in reducing carbon emissions and achieving green growth. It plays a significant role in linking the financial industry and economic growth with environmental improvements. The state of green finance in India is promising, as the country has set important goals to combat climate change. However, increased investment is necessary to achieve these targets. Financing environmentally sensitive projects has always been a challenge in India. In particular, funding renewable energy projects has been hindered by issues such as high capital costs, inadequate debt financing, and short loan maturities. This is especially relevant to the financial support required to achieve the target of 175 gigawatts of renewable energy capacity by 2022. However, 2024 was expected to witness record capacity expansions and legislative advancements in India's renewable energy sector, which is undergoing a transformative phase. By 2025, India must address financial, regulatory, and infrastructure challenges to sustain progress. With continued policy support, increased investment, and a strong focus on technological advancements, India is well-positioned to meet its ambitious renewable energy targets and establish itself as a global leader in clean energy. The nature of the study is descriptive research and data was gathered from various reliable sources, including government reports, RBI, SEBI, World Bank, Ministry of New and Renewable Energy (MNRE), literature reviews, articles, newspaper, websites. This paper discusses various measures undertaken by international bodies and the Indian government to promote green investment in India. The final section presents key challenges and concluding thoughts on the future of India's economy in fostering green investment.

Keywords: Environment, Green finance, Green investment, Renewable energy, Sustainable development.

Short-Term Stock Price Prediction Using ANN and LSTM : A Comparative Study on Indian Tech Companies

Ravina
Department of Mathematics
University Institute of Science Chandigarh University
Mohali, India.
E-mail: rvnrvn1910@gmail.com

Anurag Shrivastava
Department of Mathematics
University Institute of Science Chandigarh University
Mohali, India.
E-mail: anurag.e15512@cumail.in

ABSTRACT

The stock market is fluctuating and determined by several factors, which makes the next stop price prediction of short term more difficult to predict. The study's purpose was to propose a machine learning approach, capable of predicting daily stock market prices of five Indian technology companies based on the historical data from Yahoo Finance (2014 - 2024) for a period of 10 years. The collected dataset was made up of stock prices over a ten-year period, during which period, different novel technical indicators were formed to increase the performance of predictive analytics. For the purpose of modeling stock price movements, such methods as Artificial Neural Networks (ANN) and Long Short-Term Memory (LSTM) networks are used. The findings from the experiments show that ANN is the one model not underperforming as in the case of LSTM during forecasting since sequential models under them don't actually bring this much of an advantage to the traditional feedforward networks in short-term stock price forecasting. These discoveries help to give the role of engineering the factors and choosing the most accurate model for time prediction in finance as well as the effectiveness of ANN-based models for short-term stock price prediction in the Indian market.

Keywords: stock price, artificial neural network(ann), long short-term memory (lstm), forecasting.

Social media as a catalyst for customer engagement in digital age

Jyoti
Research Scholar
Department of Commerce
Dr. Rammanohar Lohia Avadh University
Ayodhya, uttar Pradesh
Email: jyotikushyap498@gmail.com

Prof. (Dr.) Ashok Kumar Mishra
Head
Faculty of Commerce
K.S. Saket Postgraduate College Ayodhya
Uttar Pradesh

ABSTRACT

This study explores the evolving relationship between social media and customer engagement in the digital age. It examines how businesses leverage platforms like Facebook, Instagram, and Twitter to connect with customers, foster loyalty, and cultivate brand advocacy. Drawing on existing research, industry reports, and case studies, the study identifies key factors that drive effective social media engagement. Key strategies include personalized content, which tailors messages and offers to individual preferences, and interactive campaigns, such as contests and live Q&A sessions, that encourage participation and strengthen community ties. Additionally, brands are increasingly utilizing community-driven initiatives, including influencer marketing and online forums, to transform customers into dedicated brand advocates. However, social media engagement presents challenges. Algorithmic biases can limit audience reach, content saturation may lead to information overload, and privacy concerns remain a significant issue. This research explores these obstacles and strategies businesses can employ to navigate them effectively. Ultimately, the study aims to offer practical insights for businesses seeking to enhance their social media strategies. By leveraging effective engagement tactics, brands can build stronger, more meaningful relationships with their customers, fostering long-term connections that benefit both parties in the ever-evolving digital landscape.

Keywords: Digital landscape, customer experience, social media strategy, Privacy concern

DYNAMICS OF ENTREPRENEURSHIP AND INNOVATION IN MSMES : NAVIGATING GLOBAL MARKET CHALLENGES FOR SUSTAINABLE GROWTH.

Dr. Suruchi Tripathi
Associate Professor
IMRT Business School, Lucknow
suruchitripathi2323@mail.com

Dr. Ashutosh Shukla
Associate Professor
Parul Institute of Business Administration
FMS, Parul University, Gujrat
ashutosh.shukla782@gmail.com

Mr. Prabhakar Bethapudi
Assistant Professor
Parul Institute of Business Administration
FMS, Parul University, Gujrat
Prabhakar.bethapudi29017@paruluniversity.ac.in

ABSTRACT

Introduction: Micro, Small, and Medium Enterprises (MSMEs) are vital drivers of global economic growth, contributing to over 70% of employment and 50% of GDP worldwide. Despite their importance, MSMEs face major challenges in the era of globalization, such as intense competition, financial constraints, regulatory hurdles, and technological disruptions. A significant barrier is the $5.7 trillion financing gap for MSMEs, which limits their growth potential. Additionally, complex regulatory environments and infrastructure issues hinder their competitiveness, with power outages costing businesses significantly. Technological advancements, though opportunities for growth, remain underutilized by many MSMEs due to financial and expertise limitations. Overcoming these barriers requires a strategic focus on innovation, digital transformation, and market-driven strategies to secure sustainable growth.

Literature Review: Entrepreneurship plays a crucial role in economic growth by fostering innovation and job creation, as highlighted by Schumpeter (1934) and Audretsch (2007), with small businesses being key drivers of market transformation. Innovation is essential for MSMEs to maintain competitive advantage, as emphasized by Drucker (1985) and Acs & Audretsch (1990), allowing firms to gain a strategic edge in dynamic markets. Digital transformation enables MSMEs to expand globally and improve operational efficiency, as noted by the OECD (2017), though Zahra & Covin (1995) stress the need for businesses to adapt their organizational structures to fully capitalize on digital opportunities. Entrepreneurial orientation, including risk-taking, proactiveness, and innovation, is closely linked to business performance, as discussed by Lumpkin & Dess (1996), enabling firms to navigate market uncertainty. Despite their potential, MSMEs face significant challenges, such as financial constraints and regulatory barriers, which Storey (1994) and Christensen (1997) argue must be addressed for sustainable growth in the long term.

Research Methodology: Despite significant research on MSMEs and innovation, there is a gap in understanding how entrepreneurship and innovation intersect to address global market challenges, particularly within the MSME sector in Lucknow. The research aims to explore how innovation and entrepreneurial strategies can help MSMEs in Lucknow overcome financial, technological, regulatory and strategic barriers to achieve sustainable growth. The study was conducted in Lucknow city with a sample size of 28 MSMEs. Primary data collected using a structured questionnaire focusing on entrepreneurial practices, innovation adoption, and global market challenges. The study employs both qualitative and quantitative analysis methods to derive insights. The study is limited to MSMEs in Lucknow, and findings may not be generalizable to other regions.

The study on MSMEs in Lucknow provided valuable insights through demographic analysis, innovation attributes, market challenges, and factor analysis. Demographically, 40% of MSMEs were between 0-5 years old, 50% were sole proprietorships, and 60% operated in manufacturing. Factor analysis revealed five primary factors affecting innovation adoption **financial resources and technological infrastructure** (factor loading = 0.78), **entrepreneurial orientation and risk-taking** (factor loading = 0.72), **market dynamics and competitiveness** (factor loading = 0.80), **leadership and strategic vision** (factor loading = 0.74), and **access to government support** (factor loading = 0.69). Significant relationships were found between business age ($\chi^2 = 12.45$, $p = 0.03$) and industry type ($\chi^2 = 15.23$, $p = 0.02$) and innovation adoption. Regression analysis demonstrated a good model fit with CFI = 0.91, RMSEA = 0.06, and SRMR = 0.05, validating the strong relationships between the identified factors and MSME growth. Regarding market challenges, 45% of MSMEs faced competition from machine-made products, while 50% reported labor shortages as their most pressing issue. The study highlighted the need for government support and digital marketing strategies to enhance MSME competitiveness and innovation.

Suggestions: To enhance the growth and global competitiveness of MSMEs, it is crucial for businesses to invest in digital transformation. Government policies should focus on providing financial and technological support to MSMEs to overcome existing barriers. Entrepreneurial training programs should be introduced to foster better business acumen and innovation capabilities. Additionally, collaboration with research institutions can play a vital role in driving innovation and developing new technologies within MSMEs, ensuring long-term sustainability.

Practical Implications: The study provides actionable insights for policymakers, MSME owners, and industry stakeholders to formulate strategies that foster entrepreneurship and innovation. It highlights the need for financial assistance, skill development programs, and digital adoption to ensure MSMEs' sustainable growth.

Social Implications: Strengthening MSMEs contributes to employment generation, economic stability, and community development. Encouraging entrepreneurship and innovation can uplift local economies, reduce poverty, and create inclusive growth opportunities.

Conclusion: Entrepreneurship and innovation are crucial for the sustainable growth of MSMEs in the face of global market challenges. By implementing strategic innovation practices and fostering an entrepreneurial mindset, MSMEs can enhance their competitiveness and contribute to economic development. Supportive policies, financial incentives, and skill development programs are essential to facilitate this transformation, ensuring that MSMEs remain resilient and adaptable in an ever-evolving global landscape.

Key Words: MSMEs, Innovation, Digital transformation, Sustainability, Inclusive Growth, Competitiveness, Economic Stability

Predicting App Ratings and Data Analysis on Google Play: A Machine Learning Approach

Sparsh Panwar
Department of Mathmatics
Chandigarh University
Mohali, India
Email: panwarsparsh109@gmail.com

Dr.Kamal Krishan Singh
Department of Mathmatics
Indraprastha Institute of Managment and Technology
Saharanpur , India
Email: kamalkrishan2@gmail.com

Dr.Gargee Chakraborty
Department of Mathematics
Chandigarh University
Mohali, India
Email: gargee.e17094@cumail.in

ABSTRACT

Google Play Store regularly adds thousands of new operations that would pose huge challenges to developers with making their apps successful. Since most of their applications are free, their profit remains unclear with respect to their purchases, advertising, and subscriptions that create overall success. Thus, the success of an app is generally made to stand on the installation count and conditions it receives from the stoner rather than the profit it generates, and these free entries of their stoner feedback play a very significant part in evaluating apps. however, at times, these are poisoned due to limited or missing votes. also, it has been noticed that there is a considerable variance between numerical conditions and stoner- written reviews. The closing of this study is to predict the conditions of the Google Play Store by the use of machine literacy algorithms.

Index Terms—Algorithm Comparison, Regression Problems, Machine Learning (ML)

Financial Inclusion and Innovation: Driving Value Creation for Sustainable Societal Growth.

Gargi Khare
Research Scholar
Bundelkhand University, Jhansi
E-mail: ani18gargi@gmail.com

Dr. Shipra Saxena
Associate Professor
Bundelkhand University, Jhansi
E-mail: drshipra911@gmail.com

ABSTRACT

Financial inclusion and innovation are two great forces that when combined can accelerate societal growth ensuring that everyone, regardless of their background, has access to essential financial services to bridge financial gaps in society. It highlights the role of financial education, trust, and social networks in encouraging people to use these services effectively. However, it is innovation especially through technology that acts as the catalyst in bridging the gap between the unbanked and the financial ecosystem. This intersection not only provides access to services but also fosters entrepreneurship, financial literacy and empowers to make financial decisions. The purpose of this study is to explore how these two factors work together to drive value creation and societal growth. By focusing on the ways how financial innovation can promote economic empowerment. This study seeks to provide insights into how these advancements can contribute to long term societal progress.

This study adopts a qualitative approach, reviewing existing literature on financial inclusion, innovation and their impact on societal growth. On the broader perspective the goal is to highlight the potential of all the factors combined to create a more resilient and equitable society. The findings aim to provide regulators, decision makers, corporations etc. with actionable insights on financial innovation for inclusive growth.

Keywords: Economic Empowerment, Financial Inclusion, Financial Innovation, Societal Growth, Technology.

"THE ROLE OF GREEN HRM IN ENHANCING WORK-LIFE BALANCE AND REDUCING BURNOUT IN THE BANKING SECTOR."

Ms. Sneha Kumari Vishwakarma
Research Scholar
Har Sahai P.G. College
P.Road, Kanpur, U.P.(India)
E-mail: snehavishwakarma4218@gmail.com

Dr. Kamlesh Kumar Patel
Assistant Professor
Har Sahai P.G. College
Kanpur, U.P.(India)
E-mail: patel.kamlesh96@gmail.com

Dr. Sandeep Kumar Rawat
Assistant Professor
Har Sahai P.G. College
Kanpur U.P.(India)
E-mail: sr03896@gmail.com

ABSTRACT

With the rising concerns over workplace stress and environmental sustainability, Green Human Resource Management (GHRM) has gained prominence as an innovative approach to integrating eco-friendly policies with employee well-being strategies. The banking sector, especially public sector banks, faces immense challenges due to high job demands, regulatory pressures, and prolonged working hours, which contribute to employee burnout and reduced job satisfaction. In response, organizations are increasingly adopting sustainable HR practices that not only promote environmental responsibility but also foster a healthier and more balanced work environment. Key sustainable HR initiatives—such as digital documentation, remote and hybrid work options, eco-friendly office designs, green leadership development, and environmentally conscious employee engagement programs—play a crucial role in reducing stress and improving workplace efficiency. By incorporating sustainability into HR strategies, banks can cultivate a work culture that prioritizes both employee well-being and environmental conservation. This study explores the impact of GHRM on alleviating employee burnout and enhancing work-life balance within public sector banks.

Keywords: Human Resource Management, Environmental Sustainability, Employee Burnout Digital Documentation, Green Leadership

Aligning *Expectations with Reality*: The Role of (Dis)Confirmations in *Millennials Job Engagement*

Pranu Sharma
Research Scholar
Department of Management
Dayalbagh Educational Institute
Dayalbagh, Agra India-282005
Email-: pranu250912@gmail.com

Sumita Srivastava
Professor
Department of Management
Dayalbagh Educational Institute
Dayalbagh, Agra India-282005

ABSTRACT

Introduction: Millennials, a dominant workforce segment, aspire to meaningful work, growth, and balance, yet workplace realities often fall short, creating an Aspiration-Reality Gap (ARG) that affects job engagement. Expectation-Confirmation Theory (ECT) explains how satisfaction depends on whether experiences meet, exceed, or fall below expectations. Applying ECT to the workplace, this study examines how expectation (dis)confirmation influences Millennials' job engagement. It explores gaps between expectations and reality and their impact on commitment and satisfaction. Understanding these dynamics can help organizations bridge ARG, fostering engagement and retention by aligning workplace conditions with Millennials' values.

Need of the Study: In the post-pandemic era, studies by HR consultants have revealed notable shifts in millennial job behaviour, highlighting increased career impulsivity and job-hopping trends. Analysing LinkedIn profiles further confirmed these patterns, raising a critical question: What drives millennials in the workplace? As this generation transitions into leadership and becomes the workforce majority, understanding their motivations is essential. This study explores the factors influencing millennial workplace behaviour, offering insights for managers to align their aspirations with organizational goals. By addressing these dynamics, organizations can foster engagement, retention, and effective leadership development among millennial employees.

Objective: This study aims to assess the prevalence of positive disconfirmation, negative disconfirmation, and simple confirmation within the Aspiration-Reality Gap (ARG) among millennials. Additionally, it examines the impact of these (dis)confirmations on millennial job engagement, providing insights into how expectation mismatches influence their commitment and satisfaction in the workplace.

Methodology: This study employs a mixed-methods approach, combining both qualitative and quantitative research through surveys and interviews. Data were collected from 1,200 millennials using snowball sampling, reaching participants via social media platforms and LinkedIn. After data cleaning, 909 millennials were further analysed. To measure career aspirations, the Aspiration-Reality Gap, and its categorization into different confirmations and disconfirmations, a tailor-made semantic differential scale was developed. Job engagement was assessed using a customized version of Roodt's job engagement scale. Given the non-normality of the data, statistical tests such as Kruskal-Wallis, Chi-square, ordinal logistic regression, and post-hoc analysis were applied. Expectation-Confirmation Theory serves as the theoretical foundation, providing a framework to analyse the impact of different confirmations and disconfirmations on millennial job engagement.

Findings: The findings reveal that Millennials perceive negative disconfirmation in their aspirations for recognition at work, instant feedback, peer benchmarking, and work-life balance, which leads to lower job engagement. In contrast, job engagement is high in cases of simple confirmation, where expectations align with reality, while positive disconfirmation shows no significant relationship with job engagement. Education plays a role in shaping these aspirations; however, the relationships remain weak, and the experience of disconfirmation differs between undergraduates and postgraduates. Aspirations and disconfirmation, whether positive or negative, occur similarly across genders. The Aspiration-Reality Gap significantly influences job engagement, with both negative and positive disconfirmation lowering engagement levels, whereas simple confirmation results in higher engagement. These findings highlight the need to align Millennials' workplace aspirations with reality to enhance engagement and satisfaction. In conclusion, no gender-based disparity exists in the Aspiration-Reality Gap among Millennials.

Keywords : Aspiration, Expectations, Job hopping, Job engagement, Millennials

Unethical Advertising: An Unethical Dimension of Marketing

Dr. Ravindra Singh
Assistant Professor,
Deptt. of Commerce
RSGUPG College
Pukhrayan, Kanpur Dehat

Dr. Mridulesh Singh
Associate Professor
School of Business Management
C.S.J.M. University
Kanpur

ABSTRACT

Ethics refers to moral standard used to govern behaviour and to determine right or wrong, good or evil. Ethical behaviors are the acts consistent with the moral standards established by society. Ethical standards may change over time and differ from culture to culture. Ethical values related to the advertisement have relevance to the country, we live in. Advertisement provides consumers with the information they can use to make consumption decision and f this information is untrue or misleads. The consumer advertisement is not fulfilling its basic function. Unethical practices in the advertisement can be very damaging to the community at large. The role of advertisement is the most visible of all business activities and are prone to scrutiny by those who are concerned about the methods marketers use to sell their products and services. Because of high visibility and pervasiveness, advertising has been the subject of a great deal of controversy and various parties including scholars - economists, sociologists, government agencies and social interest group have blamed marketers for influencing the consumer in a wrong way. The focus of this paper is to explore areas in which unethical practices are being made by the marketers in the advertisement.

Keywords: Puffery, Surrogate, Materialism in Advertisements, Pseudo discount.

The Role of Learning Organisations in Ethical Business Practices, Workplace Spirituality and Corporate Sustainability.

Deepak Shah[1]
[1]Research Scholar
Department of Management
Dayalbagh Educational Institute
Dayalbagh, Agra India-282005
Email-: deepakshah,dei@gmail.com

Dr. Sumita Shrivastava[2]
[2]Professor
Department of Management
Dayalbagh Educational Institute
Dayalbagh, Agra India-282005

Dr. Natasa Rupcic[3]
[3]Professor
Faculty of Economics & Business
University of Croatia, EU

ABSTRACT

Need for the Study: The 21st-century corporate atmosphere is facing increasing ethical, social, and environmental challenges due to globalisation, technological advancements, and evolving workforce expectations, and now artificial intelligence. Traditional business models are focusing only on profitability, which are not enough to ensure long-term sustainability. A learning organisation, as defined by Peter Senge, promotes continuous learning and adaptation, which is critical in today's dynamic business environment. This study explores how learning organisations integrate ethical business practices, workplace spirituality, and corporate sustainability to create a more responsible and value-driven business environment.

Objective of the study: The primary objective of this study is to examine the role of learning organisations in adopting ethical leadership, enhancing workplace spirituality, and promoting corporate sustainability. The research aims to establish how these factors contribute to employee well-being, organizational performance, and long-term business success. It studies the role of corporate values, organisational consciousness, and ethical leadership in the development of a sustainable and responsible business environment.

Research: This study exercises a qualitative research approach, combining insights from existing literature on organisational behavior, business ethics, workplace spirituality, and corporate sustainability. It reviews conceptual models, experimental studies, and theoretical frameworks, including Van Marrewijk and Werre's corporate sustainability model, Jurkiewicz and Giacalone's workplace spirituality framework, and Pandey and Gupta's theory of collective consciousness. Furthermore, studies on corporate social responsibility (CSR), ethical leadership, and organizational values alignment are analysed to provide complete insight and a broad understanding of the subject. Research on "Level 5 Leadership" further supports the fact that humble, service-oriented leaders contribute more to long-term organisational success than aggressive, self-serving executives.

Important Outcomes: The study finds that organisations promoting learning cultures and ethical frameworks experience enhanced employee motivation, organisational commitment, and ethical integrity. Workplace spirituality nurtures trust, fairness, and employee well-being, leading to higher job satisfaction and reduced unethical and self intertest behavior. Organisations integrating corporate social responsibility and ethical leadership demonstrate stronger stakeholder trust and long-term sustainability. However, challenges remain in fully implementing these principles, as ethical behavior is influenced by individual values, corporate culture, and leadership styles. Research indicates that humility in leadership, as discussed in Molyneaux's work on ethical leadership, is crucial for sustainable success. Furthermore, while business schools provide ethical education, real-world application requires stronger reinforcement through corporate policies and culture.

Conclusion: A mixed approach combination of continuous learning, ethical leadership, workplace spirituality, and corporate responsibility is essential for navigating modern business complexities. By applying values-based leadership and collective consciousness, organisations can achieve sustainable success while positively impacting employees, stakeholders, and society. Organisations must adopt an integrated approach that raises learning, ethical leadership, spirituality, and corporate responsibility. By aligning these across all levels and cultivating collective consciousness, business can maximise productivity, long terms profitability and growth with positively impacting employees, stakeholders, and society.

Keywords: Learning Organisations, Workplace Spirituality, Corporate Sustainability, Ethical Leadership, Collective Consciousness.

THE ROLE OF AI PERSONALIZATION IN ONLINE SHOPPING AMONG GEN Z

Mr. Ajay Nath Dubey
Assistant Professor
Management Department
Dr. Virendra Swarup Institute of Computer Studies
Kanpur, India
E-mail: ajaynathdubey@vsef.org

Ms. Arveen Kaur
Assistant Professor
Management Department
Dr. Virendra Swarup Institute of Computer Studies
Kanpur, India.
E-mail: arveenkaurvsef@gmail.com

Ms. Kirti
Assistant Professor
Management Department
Dr. Virendra Swarup Institute of Computer Studies
Kanpur, India
E-mail: kirtivsef@gmail.com

ABSTRACT

E-Commerce, a digital shopping space began its journey four decades ago and has now grown to the position of most beloved shopping destination. Online shopping has become the part and parcel of our life. In this technology era, the online shopping is blending with the personalization and that too AI driven. It has been observed that personalization is adding up the customer experience while online shopping from digital platforms. Therefore, through this research we try to explore and understand the aspects of AI enabled digital personalization and how AI driven personalization technology can act as a game changer while shopping digitally. The primary data was collected via questionnaire instrument from 250 Gen Z respondents in Uttar Pradesh. The purposive & convenience sampling was adopted to select the respondents and appropriate findings were recorded. The insights of this study can be used to improve the customer experience during digital shopping from E-commerce platforms and vis-à-vis by businesses to adopt this technology for enhancing the customer engagement and experience.

KEYWORDS: AI, Customer Experience, Digital Technology, E-commerce, Personalization

Factor’s influencing Adoption of AI Technology in Higher Education in India : A study

Tanveer Jahan
Research scholar

ABSTRACT

The educational environment in India is changing as a result of the introduction and integration of artificial intelligence (AI) in higher education institutions. The delivery and experience of higher education could be completely transformed by AI technology, which could make it more individualised, effective, and accessible. However, a number of issues, including those pertaining to technology, institutions, culture, and legislation, affect how well AI is used in this industry. This essay examines the main forces and obstacles affecting AI technology in Indian higher education.

Rapid technological breakthroughs are one of the main factors propelling the adoption of AI. The creation of AI tools and applications in a variety of fields, including education, has exploded in India. Cloud computing, data analytics, machine learning, and natural language processing have made it possible for educational institutions to use AI to improve administration, instruction, and learning. AI-powered solutions like virtual assistants, intelligent tutoring systems, and personalised learning resources are revolutionising education for both teachers and students. However, a major obstacle to the general use of AI is still the unequal distribution of technology infrastructure among institutions, especially in impoverished and rural areas.

The adoption of AI in India is also greatly influenced by the country's socioeconomic and cultural background. There are differences in access to education and technology, especially between urban and rural areas, in a multicultural nation like India. These differences may make it more difficult for AI to be adopted consistently throughout the nation. Concerns have also been raised about the ethical ramifications of AI in education, including algorithmic prejudice, data privacy, and the possible loss of employment for human teachers. Regulations and appropriate policy frameworks are required to address these issues. The implementation of AI in higher education also depends heavily on government financing and legislation. Through programs like the National Strategy for AI and other digital education initiatives, the Indian government has taken action to advance AI in education. Nonetheless, more focused funding is required for AI research, faculty training, and the creation of AI-powered infrastructure in all universities.

Keywords: Artificial intelligence, factors, higher education

A Bibliometric Analysis of the Gig Economy: Analyzing the Growth and Trends During 2016-2025

Mrs. Sadhana Singh
Research scholar
School of Business Management
Email: ssadhana.2208@gmail.com

Dr. Charu Khan
Associate Professor
School of Business Management
Email: charukhan@csjmu.ac.in

ABSTRACT

With the passage of time and the evolution of business and labour market trends, we saw a sudden rise in freelancing and task-based work engagements. This was accelerated by the digital revolution and internet penetration within society and the workplace. The gig economy and platform-mediated gig work is the outcome of the same paradigm shift in the job market with the support of emerging technologies. The revolution of the platform economy and the gig economy in this line enables employers to reach the manpower over the internet. This online platform has created a new form of workforce called platform-mediated gig workers. These workers are distinguished from the traditional full-time employment. The gig economy or platform economy gives opportunities for independent workers for short-term contract-based, task-based work, jobs, and temporary jobs. The paper presents the bibliometric analysis of existing previous research papers associated with the gig economy from a global perspective. The article aims to analyse the growth and trends of the gig economy by using the Scopus dataset of 387 articles after the deductions based in different criteria during 2016-2025. To examine and measure the trends and growth of the gig economy bibliometric R studio package is used Vos viewer is also used for visualization and analyzing bibliographic coupling, and co-occurrence of keywords. The result of the paper contributes to the trends and growth of the gig economy during the period i.e.2016-2025, most cited authors their countries, sources, and co-occurrence of keywords.

Keywords: Gig economy, Platform economy, Bibliometric analysis, Vos viewer.

Analysis of ESG criterion and Value Creation: System Dynamic Modelling

Nikita Satsangi[1],
[1]Research Scholar
Department of Management
Dayalbagh Educational Institute
Agra, India
E-mail: nikita12101999123@gmail.com

Pooja Kewalramani[3],
[3]Research Scholar
Department of Management
Dayalbagh Educational Institute
Agra, India
E-mail: poojakewalramani5@gmail.com

Jaspreet Kaur
Asstt. Professor
Department of Management
Dayalbagh Educational Institute
Agra, India
E-mail: jkaur@dei.ac.in

Sumita Shrivastava[4]
[4]Professor
Department of Management
Dayalbagh Educational Institute
Agra, India
E-mail: sumita.srivastava@dei.ac.in

ABSTRACT

This study examines the complex interaction of value creation and Environmental, Social, and Governance (ESG) criterion in chemical industry. Factors of ESG were identified through rigorous literature review. Value Creation is measured in terms of social value and economic value. The study uses systems thinking modeling to understand the dynamics between ESG factors identified and value creation in Chemical industry, by developing a causal loop diagram (CLD) model using VENSIM software. The study found that factors like carbon finance increased the environmental stock and consumption of non-renewable energy and carbon emissions decreased the stock. Similarly, corporate reputation, health & safety of employees & work life balance increased the social stock. Expenditures to industry organizations and political contributions increased the governance stock. On the simulating the model, the study found that factors like raising carbon finance is leading to more environmental initiatives, however there is a challenge of continuous use of non – renewable energy sources which are hampering the environmental sustainability. Furthermore, considering about health and safety of the employee companies can increase both economic and social value. In addition to this governance, ethical leadership plays a vital role in ensuring social value creation by the organization Further, simulation results showed that investments in renewable energy consumption, ethical leadership, and corporate social responsibility (CSR) produce positive reinforcement that boost social value and economic value by promoting sustainable innovation and building trust. With an emphasis on the interrelated feedback mechanisms that generate economic and social value, this model functions as a conceptual framework for the managers to prioritize the focus on E.S.G factors for contributing to sustainable development. It also highlights implications for policymakers by showing how ESG-driven methods may integrate corporate interests with sustainable development objectives which facilitate the development of sustainable finance policies. Furthermore, Managers can use the developed model to understand how value creation takes place keeping in mind the environmental, social and governance dimensions of sustainability. The comprehensive assessment provides a starting point for further investigation into how ESG promotes sustainable business practices.

Keywords – Causal Loop Diagram, Chemical Industry, ESG, Sustainability

Importance of Digital Marketing in Student Engagement and Admission Decision-Making

Shilpi Dubey
Assistant Professor
Department of Computer Application
UIET, CSJM University, Kanpur
E-mail: shilpidubey@csjmu.ac.in

Sudhanshu Pandiya
Professor
School of Business Management
CSJM University, Kanpur
E-mail: sudhanshupandiya@csjmu.ac.in

ABSTRACT

The rise of digital technologies has revolutionized the way educational institutions market their programs, making digital marketing a crucial tool for attracting prospective students. In India, where higher education institutions face fierce competition, universities are increasingly turning to digital platforms to engage with potential candidates. Despite the growing use of digital marketing strategies, there is limited research examining how these practices influence students' admission decisions. This study aims to bridge this gap by exploring the role of digital marketing in shaping students' perceptions and their subsequent choices regarding university admissions.

The need for this research stems from the fact that universities in India are heavily investing in digital marketing to capture the attention of a younger, tech-savvy generation of students. With platforms like social media, university websites, and digital content becoming central to university marketing efforts, understanding the effectiveness of these strategies is vital. The study focuses on evaluating how digital marketing elements, such as online ads, websites, social media, and virtual events, influence prospective students' trust and their decision-making process.

The primary aim of the research is to investigate the impact of digital marketing on students' admission decisions in the Indian context. Specifically, the study seeks to identify which digital marketing strategies are most influential in shaping students' perceptions of universities.

The research employs a mixed-methods approach, combining quantitative data from a survey of 300 prospective students with qualitative analysis of their responses. The survey assesses students' perceptions of digital marketing practices across several variables, including the importance of digital content, platform preferences, trust in digital marketing, and the role of digital marketing in decision-making. The survey also explores students' engagement with online platforms such as YouTube, Instagram, WhatsApp, and university websites, highlighting the key digital touchpoints that influence their choices.

The findings of the study reveal that digital marketing significantly influences students' admission decisions, with university websites, social media platforms, and virtual events being the most impactful. Students highly value content such as virtual campus tours, student testimonials, and detailed course information. Trust in digital information was found to be crucial, with transparency and personalized engagement being key factors that enhance students' confidence in their decision-making process. These findings suggest that universities need to focus on transparent, engaging, and interactive digital content to effectively capture prospective students' attention and build trust in their brand.

Keywords: Digital Marketing, Digital Channels, Higher Education Marketing, Student Engagement, University Marketing.

AI and Automation: Catalysts for Business Transformation & Innovation

Kumar Prashant
Business Consultantx
E-mail: prashantk.mconsultant@gmail.com

Archana Kumari
Research Scholar
Department of Computer Science & Engineering
Thapar Institute of Engineering & Technology-Patiala
Punjab

ABSTRACT

The integration of Artificial Intelligence (AI) and automation into business operations has catalysed a new era of innovation, fundamentally altering traditional business models, strategies, and operations across various sectors. This paper aims to outline the role these technologies play in business innovation, focusing on how they contribute to new product development, enhance operational efficiencies, and transform customer experiences. The paper further delves into how AI and automation are not just tools for efficiency but pivotal elements in driving innovation, creating new business opportunities, and redefining competitive landscapes. By examining case studies, theoretical frameworks, and empirical data, we explore the multifaceted impacts of these technologies, discussing both the opportunities they unlock and the challenges they pose in the modern business environment. This study includes sectors like manufacturing, finance, healthcare, and retail, providing a broad perspective on cross-industry implications.

Keywords: Artificial Intelligence (AI), Automation, Business, Innovation, Technology

The Impact of Perceived Risk and Product Functionality on Repurchase Intentions: Exploring the Mediating Role of Post-Purchase Dissonance

Awantika Tomar
Research Scholar
Department of Management
Dayalbagh Educational Institute
Dayalbagh, Agra India-282005
Email: awantikatomar3@gmail.com

Sumita Srivastava
Professor
Department of Management
Dayalbagh Educational Institute
Dayalbagh, Agra India-282005

ABSTRACT

Introduction: Consumer decisions, particularly in the context of repurchase intentions, are influenced by various psychological and functional factors. Among these, perceived risk and product functionality play significant roles in shaping how customers evaluate their post-purchase experience. This is particularly relevant in the context of green purchasing, where consumers are increasingly prioritizing sustainability in their buying decisions. Products like rooftop solar panels are a prime example of this trend, as they involve a significant investment and are often subject to high perceived risks. However, the cognitive dissonance that arises after a purchase can further complicate these decisions. This study explores the impact of perceived risk and product functionality on repurchase intentions, focusing on rooftop solar panels, and examines how post-purchase dissonance mediates this relationship. By understanding how these factors interact, businesses can better manage customer expectations, reduce dissonance, and enhance customer loyalty, particularly within the green purchasing sector.

Need of the Study: There is a significant need for this study, as most of the existing literature focuses on potential green consumers and lacks an assessment of the experiences of existing consumers. Also, prior research on post-purchase dissonance has addressed non-green products, and very little research is available regarding green products like electric cars and rooftop solar panels. Thus, it is unclear how this problem affects green products like rooftop solar panels.

Objective: This research seeks to investigate many significant facets of consumer behavior involving rooftop solar energy systems. First and foremost, it aims to comprehend how consumers' perceived risk and product functionality affects their repurchase intentions. Secondly, this study explores how post-purchase dissonance mediates the relationship between perceived risk, product functionality, and repurchase intentions of rooftop solar consumers. Lastly, this study aims to inform marketing strategies and policy interventions by identifying factors that drive sustainable consumer behavior and addressing post-purchase dissonance to promote green product adoption.

Methodology: This study employs a quantitative approach, utilizing cross-sectional data collected from household rooftop solar panel users with at least one year of usage, selected non-probabilistically. A total of 260 participants were surveyed. The items used to measure perceived risk, functionality, and repurchase intentions were adapted from Aggarwal and Garg (2018), who developed these measures in the context of rooftop solar. Additionally, the items used to assess post-purchase dissonance were borrowed from the scale developed by Sweeney and Soutar (2006). As the data was non-normal, PLS-SEM approach was used for data analysis to test the proposed hypotheses.

Findings: The PLS-SEM analysis yielded several important insights. Findings suggests that perceived risk reduces repurchase intentions. This shows that when customers' perceived risk connected with green items rises, their likelihood of repurchase falls dramatically. However, product functioning has a positive influence on repurchase intentions. This research suggests that increased product functionality can inspire consumers to engage in more sustainable activities. Furthermore, perceived risk indirectly influences repurchase intentions via post-purchase dissonance. This research suggests that post-purchase dissonance contributes to how perceived risk can diminish consumers repurchase intentions. Finally, product functionality indirectly promotes repurchase intentions via post-purchase dissonance. This finding demonstrates that effective and practical product functionality can minimize dissonance, promoting green buying behavior.

Keywords: Perceived Risk, Product Functionality, Repurchase Intentions, Post-purchase Dissonance, Rooftop Solar Panel

Corporate Strategy and Strategic Innovation for Competitive Advantage in Emerging Markets

Ms. Ayushi Mishra
Assistant Professor
Allenhouse Institute of Management
Email ID: mishraayushi9999gmail.com

Ms. Vaishali Chandwani
Assistant Professor
Allenhouse Institute of Management
Email ID: vaishalichandwani51@gmail.com

ABSTRACT

Corporate strategy and strategic innovation are critical drivers of competitive advantage, particularly in the dynamic landscape of emerging markets. As these economies experience rapid industrialization, digital transformation, and increasing global integration, firms must adopt innovative strategies to differentiate themselves and sustain long-term success. This paper explores the intersection of corporate strategy and strategic innovation, emphasizing how businesses operating in emerging markets can leverage innovation to gain and maintain a competitive edge.

Emerging markets present unique opportunities and challenges, including volatile regulatory environments, fragmented consumer bases, and resource constraints. Traditional corporate strategies that focus solely on cost leadership or differentiation are often insufficient in such environments. Instead, firms must integrate **strategic innovation**—which encompasses **technological advancements, business model reinvention, and organizational agility**—to outperform competitors. By leveraging **disruptive innovation, digital transformation, and open innovation ecosystems**, firms can capitalize on untapped market potential and respond proactively to shifting consumer demands. The role of **corporate strategy** in fostering innovation cannot be overstated. Firms must align their innovation initiatives with overarching business goals, ensuring that investments in research and development (R&D), technology adoption, and human capital development translate into sustainable growth. **Strategic alliances and ecosystem collaborations** with local startups, government bodies, and academia further enhance a firm's ability to innovate and gain access to new market insights.

This paper provides a comprehensive analysis of **corporate strategy and strategic innovation** as key enablers of competitive advantage in emerging markets and addresses the meaning of innovation, what does innovation present, types of innovation specifically discussing the right way of usage. In order for companies to get the as more innovations as possible it is necessary for them to be familiar with the process of innovation and its principles which innovation was found on. The findings contribute to the broader discourse on innovation-led economic development and offer actionable insights for companies looking to thrive in emerging economies.

Keywords: Business model reinvention, Competitive Advantage, Corporate Strategy, Disruptive Innovation, Strategic Innovation.

Transforming the Kanpur Leather Industry: A Sustainability Imperative

Dr Mohd Nadeem
Assistant Professor
Department of Commerce
Halim Muslim P. G. College
E-mail: Nadeemalig08@gmail.com

Deepak Shukla
Research Scholar
CSJMU, Kanpur

ABSTRACT

The Kanpur leather industry is a significant economic driver in India, employing thousands of workers and contributing substantially to the country's export revenue. However, the industry's environmental and social footprint necessitates urgent attention. This study undertakes a critical examination of the industry's sustainability initiatives, focusing on waste management, energy efficiency, environmental governance, and labour rights.

The research delves into the challenges posed by water pollution, inadequate waste disposal, and subpar working conditions, which have severe consequences for both the environment and human health. Furthermore, it explores the efficacy of government regulations and emerging technological innovations in promoting sustainable practices within the industry.

The study highlights exemplary practices within the industry, including the adoption of cleaner technologies, implementation of waste reduction and recycling programs, and initiatives to improve labor welfare. Moreover, it offers actionable recommendations for fostering sustainable development through policy refinements, technological advancements, and multi-stakeholder collaboration.

Ultimately, this research aims to contribute to the development of a more sustainable and responsible leather industry in Kanpur, one that balances economic growth with environmental stewardship and social justice.

Keywords: Sustainability, Kanpur leather industry, Environmental concerns, Social concerns, Labour rights, Waste management, Energy conservation, Environmental governance.

Transformational Leadership in a Complex World: A Qualitative Study of Leadership with California State Employees

Raj K. Singh
Ph.D.
E-mail: raj.singh@ucr.edu

Eugene D. Stevenson III
Ph.D.
E-mail: eugene.d.stevenson@icloud.com

ABSTRACT

This paper explores the application of Transformational Leadership (TL) between managers and analysts within California state public service. Grounded in complexity theory, which posits that the world is chaotic and interconnected, this study examines how public leaders employ TL to engage with their teams. To gather qualitative data, fifteen participants were interviewed using one-on-one responsive interviews, focusing on their experiences with TL in the workplace. A key theme that emerged was flexibility, which highlights the challenges of understanding the full range of inputs and outputs that influence employees' work, both internally and externally. Since public leaders cannot fully comprehend all the complexities their employees face, the study's findings suggest that a more flexible, individualized approach to leadership can foster positive social change. Practical methods for leaders to implement Individualized Consideration with their staff are also discussed.

Keywords: Complexity, Flexibility, Leadership, Knowledge, Management, Transformational

Transformational Leadership for Sustainable and Inclusive Growth

Prof. Omkumari
K.K.P.G. College
Etawah

ABSTRACT

In a rapidly evolving global landscape, transformational leadership is essential for fostering sustainable and inclusive growth. Effective leaders must integrate ethical governance, environmental stewardship, and social equity into their strategic vision, ensuring long-term prosperity that benefits all stakeholders. This study explores leadership approaches that drive innovation, corporate responsibility, and inclusive economic development, emphasizing the importance of diversity, stakeholder collaboration, and resilience. By analysing global best practices, it provides insights into how leaders can balance profitability with societal well-being, creating a future where economic success aligns with sustainability and social progress.

Keywords: Transformational leadership, inclusive growth, social progress.

"AI and Automation in Business Innovation: A Comprehensive Analysis of Adoption Frameworks, Strategic Impact, and Future Trajectories"

Divyansh Mishra
Student @Department of Computer Applications
Chhatrapati Shahu ji Maharaj University
Kanpur, India
E-mail - dmishra0905@gmail.com

Dr.Mamta Tiwari
Assistant Professor @Department of computer applications
Chhatrapati Shahuji Maharaj University
Kanpur, India

ABSTRACT

This paper explains the **impact of AI and automation on business innovation**, i.e., **Research and Development (R&D)** activities. Based on evidence found in recent **scholarly articles, industry reports, and case studies**, this work offers a comprehensive analysis of how these technologies enhance efficiency and creativity, and result in new products. **It demonstrates the allround application of AI**—integrating routine tasks and creative tasks—and offers a guide to successful integration into R&D, including topics such as ethics and workforce adjustment. This research concludes with future directions, pointing out the promise of AI in reshaping industries through synergistic collaboration among humans and machines, and proposes areas of future research.

Artificial Intelligence (AI) and automation are central components of **business innovation today**. With greater efficiency, process improvement, and enabling of new levels of personalization, AI is today critical in most industries. In this paper, we show how **AI-based decision-making, predictive analytics, and automation technologies revolutionize businesses**. We also examine the challenges and ethics of AI implementation, including **workforce change, data privacy, and regulations**. The research concludes with a discussion that emphasizes how AI can transform industries, enable new business models, and alter the interaction between human beings and AI in the evolving digital economy.

This paper integrates concepts, facts, and examples to analyze how AI and automation reshape business innovation. Based on the **Technology Acceptance Model (TAM)**, **Innovation Diffusion Theory (IDT)**, and **Resource-Based View (RBV)**, the study tests how using AI changes decision-making, improves processes, and creates competitive advantages. **The study offers new insights into AI ethics, human-AI collaboration,** and new trends like **self-executing systems. Amazon, John Deere, and healthcare examples show real-world applications and challenges.** The paper concludes with practical advice on using AI to drive sustainable innovation.

Keywords- Automation, Business Innovation, Innovation Diffusion Theory, Resource-Based View, Technology Acceptance Model (TAM)

Past and Present Practices On Disruptive Innovation and Entrepreneurship Education

Dr. Shivangi Awasthi
Assistant Professor
Rama University
Kanpur
E-mail: shivangiawasthi89@gmail.com

Dr. Ankita Awasthi
Assistant Professor
A N D N M Mahavidyalaya
Kanpur

ABSTRACT

Entrepreneurship education is experiencing significant changes due to swift technological progress and transformative business practices. This study explores the relationships and consequences of prevailing frameworks and methodologies that connect disruptive innovation with entrepreneurship education. The research utilizes an extensive literature review to consolidate in-depth analyses for examining the interaction of these concepts. Entrepreneurship education cultivates the capacity to identify and seize innovative opportunities, while disruptive innovation focuses on value generation through norm-challenging when aligned with entrepreneurial ideals. Disruptive innovation refers to the introduction of new methods or technologies in an organization's current market. It was acknowledged that the disruption arises from the effect on the business landscape, rather than from the technology itself. High-quality entrepreneurship education can stimulate new enterprises and rejuvenate existing ones by empowering individuals to leverage disruptive innovations. Nevertheless, integrating disruptive innovation into curricula proves to be difficult. Conventional education may not adequately capture the evolving characteristics of disruptive innovation, and cautious academic settings may inhibit experimentation. Creative teaching approaches that harmonize fundamental business principles with disruptive thought are crucial. Ultimately, a new wave of entrepreneurs can be nurtured by merging disruptive innovation with entrepreneurship education. Individuals can utilize opportunities for economic development by embedding programs with disruptive ideals. The core of the entrepreneurial process is for the entrepreneur to pinpoint disruptive innovation opportunities, evaluate their potential, and exploit the most favorable options. This paper investigates the significance of disruptive innovation in entrepreneurial education, suggesting research avenues and emphasizing unresolved topics for further exploration. The study indicates that governmental and educational institutions should lead the way in endorsing initiatives that foster entrepreneurial vision-driven innovations and enterprises.

Keywords: entrepreneurship, education, disruptive innovation, Entrepreneurship innovation, opportunities.

Digital platforms and E-Commerce: strategies for growth

Berdibek Shahizada
Student at the Higher School of Economics International University Astana.
Astana, Kazakhstan
Academic advisor Aimaganbetova A.S.
Master's degree, Senior lecturer
International University Astana, Astana, Kazakhstan
E-mail: berdibekova06@list.ru

ABSTRACT

E-commerce and digital platforms have become key drivers of business growth in the modern digital economy. Companies leverage online marketplaces, social media, and advanced technologies to expand their customer base and enhance operational efficiency. This article explores major e-commerce growth strategies, global trends, and case studies from Kazakhstan. Key factors driving e-commerce expansion include increased internet penetration, secure digital payment systems, fast delivery services, and the rise of social commerce. The study highlights successful strategies such as omnichannel retailing, data- driven personalization, optimized logistics, and influencer marketing. The findings emphasize the importance of digital transformation for businesses aiming to stay competitive in the evolving market.

Keywords: E-commerce growth, digital platforms, Omni channel strategy, personalized marketing, social commerce.

Employee mental well-being in Private organizations in India

Ahmad Abdullah
Asst. Professor
Deptt. of Lifelong Learning & Extension
CSJM University Kanpur

Prof. Abha Singh

ABSTRACT

Background: A person on an average spends nearly one-third part of his life at the workplace. Basing its root to the time of ancient civilizations, the concept of workplace has been evolved over centuries. By the end of the 19th century, an upsurge in the rights of the workers and employees has been seen. But this privilege has been gained as a result of a number of massive revolutions. Despite the long history of confrontation between social classes and finally achieving justified rights, workers have been still finding it difficult to cherish happy moments at workplace.

Need: Employee well-being seems like an alien concept to many organizations. A recent statement made by Mr. Narayana Murthi, co-founder of Infosys, in favour working 70 hours/week again ignited a debate on work-life balance. Moreover, he also advised employee to work extensive hours to take Indian economy at great heights. The flaw in his opinion lies in the fact that there is no point in economic growth for a nation if it comes at the cost of destroying its citizens' mental health.

Aim: Human being is not like a machine who will produce more if he works more, rather humans a very complex being. The needs of humans are far more complicated than machines which work on electricity or fuel. Expecting workers to produce more and work efficiently without taking care of their psychological needs is merely a fantasy. It is a lose-lose situation for both the employee and employer. The link between work-life balance and increased productivity is established by many researches. The major objective of this paper is to present the data of mental well-being of employee working in private educational institutions and to suggest ways to improve it.

Method: It is a descriptive study. Data will be gathered through google forms, e-mails and in person using purposive sampling method. The Work-related Quality of Life scale will be used to assess employee well-being. Sample will be consisted of 80 participants. Data will be analysed using SPSS. Relevant operations will be performed in order to fetch maximum information from the data.

Findings: Findings will be discussed. Relevant solutions will be provided to achieve high employee well-being which may eventually increase work efficiency as well.

Analysing the Impact of Branding on Consumer Preferences in Financial Products: A Review

Ms. Shweta Bajpai
Research Scholar
HBTU Kanpur
E-mail: professorshwetabajpai@gmail.com

CA Richa Singh
Research Scholar
HBTU Kanpur
E-mail: carichasingh@hotmail.com

ABSTRACT

Branding plays a pivotal role in shaping consumer preferences across various industries, including financial services. This paper explores how branding influences consumer choices of financial products—specifically credit cards, loans, and insurance—often overshadowing tangible benefits such as interest rates or coverage details. Branding, defined as the process of creating a unique identity through logos, slogans, and overall brand experience, shapes consumer perceptions, emotions, and trust, which are particularly vital in the financial sector where credibility is paramount. This review aims to explore these dynamics, highlighting key findings and identifying gaps for future research. The comprehensive examination of the relevant literature included a major number of writings from 2019 and after to explore how branding influences consumer choices in financial products. The analysis reveals that branding impacts consumer perceptions of trust, risk, and value, ultimately driving product selection. For credit cards, brand reputation and rewards programs are primary drivers of choice, with younger consumers increasingly favouring digital-first brands. In the loan market, strong branding reduces perceived complexity and risk, with consumers preferring established banks for their transparency and reliability. Insurance decisions are heavily influenced by brand reputation, as consumers associate strong brands with stability and trustworthiness. Emerging trends such as sustainability branding, digital transformation, and personalization are reshaping the financial services landscape, with consumers increasingly drawn to brands that emphasize environmental responsibility, seamless digital experiences, and tailored solutions. The paper also identifies gaps in the literature and suggests future research directions. As the financial services industry evolves, brands must adapt to emerging trends such as sustainability, digital transformation, and personalization to remain competitive.

Keywords: Branding, Consumer Behaviour, Credit Cards, Financial Services, Insurance, Loans

A review on effectiveness of leadership development programs and their role in ensuring smooth succession planning in manufacturing industries

Neha Awasthi
Research Scholar
Harcourt Butler Technical University
Kanpur, Uttar Pradesh
Email: tewari.neha21289@gmail.com

Rashi Saxena
Assistant Professor
Harcourt Butler Technical University
Kanpur, Uttar Pradesh

ABSTRACT

Leadership Development Programs (LDPs) have emerged as a cornerstone for fostering effective leadership and ensuring organizational continuity, particularly in the dynamic and competitive landscape of manufacturing industries. In an era marked by rapid technological advancements, globalization, and increasing workforce diversity, the need for skilled and adaptive leaders has never been more critical. This review delves into the effectiveness of LDPs in equipping individuals with essential leadership skills, such as strategic decision making, conflict resolution, emotional intelligence, and team management. These competencies are vital for driving operational efficiency, fostering innovation, and maintaining a competitive edge in the manufacturing sector.

Beyond skill development, the study highlights the pivotal role of LDPs in facilitating smooth succession planning—a process that ensures the continuity of leadership by identifying, nurturing, and preparing high potential employees to assume future leadership roles. Succession planning is particularly challenging in manufacturing industries, where technical expertise, operational knowledge, and the ability to adapt to technological disruptions are paramount. LDPs serve as a strategic bridge between leadership development and succession planning, enabling organizations to build a robust leadership pipeline that aligns with their long term goals.

Drawing on a comprehensive analysis of existing literature, this review explores best practices for integrating leadership development with succession planning. Key strategies include active engagement from senior leadership, the design of tailored training initiatives that address the unique challenges of the manufacturing sector, and the continuous evaluation of program outcomes to ensure relevance and effectiveness. The findings underscore the importance of a systematic and holistic approach to leadership development and succession planning, emphasizing their collective impact on sustaining organizational resilience, maintaining competitive advantage, and achieving strategic objectives.

Furthermore, this review addresses the unique challenges faced by the manufacturing sector, such as the integration of advanced technologies like automation and artificial intelligence, the need for cross functional collaboration, and the management of a diverse and multigenerational workforce. By providing actionable insights, this study aims to guide organizations in designing and implementing LDPs that not only develop leadership capabilities but also ensure seamless leadership transitions. Ultimately, the review advocates for a proactive approach to leadership development and succession planning, positioning them as critical drivers of organizational success in the manufacturing industry.

Keywords: Leadership Development Programs, Succession Planning, Manufacturing Industries, Leadership Skills, Organizational Continuity, High Potential Employees, Operational Efficiency, Innovation, Workforce Diversity

THE ROLE OF BEHAVIORAL BIASES IN INVESTMENT DECISIONS POST PANDEMIC: AN EXPLORATORY SYSTEMATIC LITERATURE REVIEW

Girijesh Kumar
Department of Management
Faculty of Social Sciences
Dayalbagh Educational Institute
Agra, India

Sunita Kumari Malhotra
Department of Management
Faculty of Social Sciences
Dayalbagh Educational Institute
Agra, India

ABSTRACT

PURPOSE- The extraordinary disruptions caused by the COVID-19 epidemic, investors are now required to reassess their investing methods in order to increase their resilience and flexibility. This study aims to conduct an exploratory systematic literature review to comprehensively investigate how behavioral biases in investors' post-pandemic investment decisions have changed over time.

DESIGN/METHODOLOGY/APPROACH- To investigate the possible research contribution in the area of investors' investment decisions, a thorough literature analysis was carried out. A total of 190 publications in the selected topic of study were selected from the SCOPUS database. To examine research trends in the field of investment decisions, bibliometric analysis was performed using *VOSviewer*.

FINDINGS- The number of papers and articles published each year, the most influential papers and articles, the top journals, the top authors, and significant keywords are all explained by the systematic review of the literature. Additionally, this study identifies the prevalent behavioural biases that investors use while making decisions. The major concerns and theoretical justifications for behavioural biases in investing decisions are covered in this study.

RESEARCH IMPLICATIONS/ LIMITATIONS- This research combines existing literature to offer important perspectives for investors, investment advisors, and scholars trying to understand the intricacies of making investment choices after the pandemic. The results give emphasis to the significant impact of investments and present a guide for further investigation in this essential area. Only publications from the Scopus database were taken into consideration in this analysis. Papers published in other databases may serve as the foundation for future research.

ORIGINALITY/VALUES- In this paper, the author explore the evolution of investment decision-making post pandemic and discuss the research frameworks involved. Additionally, the author outlines possible avenues for future research, utilizing the bibliometric approach.

KEYWORDS: Investors’ sentiment, Overconfidence, Representativeness, Regret Aversion, Herding, Investors, Investment Decision- Making.

PAPER TYPE: General review

Factors affecting Triple Constraints in Project Management Success: Local NGOs Projects in Vavuniya District

Mrs. S. Mathivathany
E-mail: *mathivathany@vau.ac.lk*

ABSTRACT

This study explores the challenges faced by local non-governmental organizations (NGOs) in managing the Triple Constraints—time, cost, and scope—in the Vavuniya District of Sri Lanka. The Triple Constraints, central to project management theory, dictate the success or failure of projects by influencing the balance between budget, schedule, and scope. However, these constraints are often strained due to a range of socio-economic factors, particularly in regions such as Vavuniya, where local NGOs operate under complex conditions, including the impact of Sri Lanka's ongoing economic crisis.

Objectives

- To analyze the factors affecting time, cost, and scope in project management success for local NGOs in the Vavuniya District.
- To investigate the interdependencies between time, cost, and scope and their collective impact on project outcomes.
- To identify the specific challenges faced by local NGOs in managing the Triple Constraints under the economic crisis.
- To propose strategies for improving project success rates through better resource management, adaptive practices, and enhanced risk mitigation techniques.

Methodology- A mixed-methods approach was adopted for this study, combining qualitative and quantitative data. The research was conducted through surveys and in-depth interviews with project managers, staff members, and stakeholders from 52 local NGOs involved in community-based projects in the Vavuniya District. These NGOs were selected based on their involvement in various sectors, including health, education, housing, and infrastructure. The data collection focused on gathering insights regarding the impact of the Triple Constraints on project implementation. Additionally, project documents and reports were analyzed to assess the scope, budget, and schedule deviations. Statistical analysis was used to identify patterns, while thematic analysis was employed to interpret the qualitative data.

Results- The findings indicate that local NGOs in Vavuniya face significant challenges in managing the Triple Constraints due to limited financial resources, logistical issues, and the external pressures from the ongoing economic crisis. These challenges lead to frequent delays, cost escalations, and scope reductions, ultimately impacting the effectiveness of development projects. The economic crisis has particularly exacerbated these issues by causing inflation in material costs, reducing available funding, and disrupting supply chains. Furthermore, the research highlighted the strong interdependencies between time, cost, and scope, where changes to one constraint inevitably impacted the others.

The study also proposes strategies for overcoming these challenges, including the implementation of adaptive project management practices, proactive risk assessments, stakeholder engagement from the project's initiation, and prioritization of critical resources. It is suggested that NGOs adopt flexible project timelines, adjust their scope based on available resources, and explore alternative funding strategies to mitigate cost overruns.

Keywords: Triple Constraints, Project Management, Local NGOs, Vavuniya District, Sri Lanka, Time, Cost, Scope, Community Development, Economic Crisis, Resource Management, Project Success, NGO Research, Development Projects.

Financial Inclusion Through FinTech and Digital Banking Solutions

Ravi Kumar
Research Scholar
Department of Commerce & Business
Jiwaji University, Gwalior
Email- ravirana281989@gmail.com

Prof. R.K. Khatik
Professor & Dean
Department of Commerce & Business
Jiwaji University, Gwalior

Prof. R. K. Singhal
Professor
Department of Commerce
JC Mill Girls College
Jiwaji University, Gwalior

ABSTRACT

Financial inclusion is a key driver of economic growth in India, ensuring that individuals, especially in rural and underserved areas, have access to essential financial services. Over the past decade, India's FinTech and digital banking ecosystem has significantly expanded financial access. According to the Reserve Bank of India (RBI), the number of banked individuals increased from 53% in 2014 to over 80% in 2023, largely due to government initiatives such as Pradhan Mantri Jan Dhan Yojana (PMJDY) and the rise of Unified Payments Interface (UPI). Mobile banking, digital payments, and microfinance have played a crucial role in bridging financial gaps, with UPI transactions surpassing ₹14.3 lakh crore ($172 billion) in December 2023 (NPCI, 2023).

The FinTech revolution in India has improved financial accessibility by reducing transaction costs, enabling instant payments, and fostering small business growth. Digital lending platforms and innovations in blockchain and artificial intelligence (AI) have further strengthened financial security and transparency. However, challenges such as digital literacy, cybersecurity threats, and uneven internet connectivity remain barriers to achieving full financial inclusion. The government and financial institutions are addressing these challenges through cybersecurity measures, financial literacy programs, and infrastructure development in remote regions.

This study highlights the transformative role of FinTech in India's financial inclusion journey. With continuous advancements in digital banking and supportive policies, India is on track to achieve a fully inclusive financial system, empowering individuals and businesses while driving overall economic development.

Keywords: Digital Banking, Financial Inclusion, FinTech, Mobile Payments, Online Lending

Examining the Necessary Conditions for ICT Adoption Among Entrepreneurs: A UTAUT-Based Approach.

Vanessa Berbegal-Zaragoza
Department of Applied Economics I
University of Seville (Spain)
E-mail: vberbegal@us.es

Sumita Srivastava
Department of Management
Faculty of Social Sciences
Dayalbagh Educational Institute (Deemed University)
Agra, India
E-mail; Sumita.srivastava@dei.ac.in

ABSTRACT

This research paper investigates the crucial role of the four key perceptions of the Unified Theory of Acceptance and Use of Technology (UTAUT) model—performance expectancy, effort expectancy, social influence, and facilitating conditions—in shaping the intentions to use ICTs among entrepreneurs. The study situates itself within the well-established literature on technology adoption and entrepreneurship (Venkatesh et al., 2003; Liñán & Fayolle, 2015). Despite the extensive research on entrepreneurial technology adoption, critical questions remain regarding the mechanisms through which these UTAUT perceptions influence entrepreneurial intention toward ICT use. This study seeks to address these gaps, particularly as new methodologies emerge in the field.

In this sense, the present research is motivated by two significant trends in the entrepreneurship and technology adoption discourse. Firstly, the growing debate on the role of UTAUT perceptions in ITCs adoption has gained considerable attention. Researchers have increasingly recognized the importance of technology acceptance factors in digitalization of the firms (Venkatesh et al., 2012; Williams et al., 2015; Dwivedi et al., 2019), yet a comprehensive understanding of their impact on ICT adoption among entrepreneurs remains lacking. Secondly, this study adopts a novel methodological approach by using necessary condition analysis (NCA), which offers a different perspective compared to the dominant predictive methods traditionally employed in this field (Richter et al., 2020; Richter & Hauff, 2022).

By drawing on the UTAUT model (Venkatesh et al., 2003), this research aims to explore the necessary conditions for the formation of entrepreneurial intentions toward ICT adoption. The UTAUT framework suggests that four key perceptions predict technology use intentions: performance expectancy (the perceived usefulness of ICTs in entrepreneurial activities), effort expectancy (the ease of use of ICTs), social influence (the impact of peers and networks on ICT adoption), and facilitating conditions (the availability of resources and support for ICT use). However, this study expands the framework by incorporating the necessity perspective, analyzing which of these perceptions are essential for entrepreneurial ICT adoption intentions and the gender disparitites in this adoption.

By employing a novel methodological approach and leveraging an established theoretical framework, this study makes significant contributions to the field of entrepreneurship and technology acceptance. It moves beyond traditional predictive models by examining the necessary conditions for ICT adoption intentions and empirically testing the role of UTAUT perceptions within this framework. This research contributes to the literature in several key ways.

Firstly, it addresses the lack of a comprehensive understanding of how the UTAUT model applies specifically to entrepreneurial ICT adoption. Although previous studies have explored the relationship between perceptions and technology adoption, a deeper analysis of the necessity of these perceptions for technology use intentions is needed (Dwivedi et al., 2019; Williams et al., 2015; Venkatesh et al., 2012). This paper provides empirical insights to help fill this gap.

Secondly, the study contributes to the debate surrounding the extensions of the UTAUT model, which have been proposed to enhance its explanatory power in different contexts (Dwivedi et al., 2019; Venkatesh et al., 2016). Specifically, this research provides empirical support for the inclusion of necessary conditions logic in explaining entrepreneurial ICT adoption intentions between male and female.

Thirdly, by adopting a necessary conditions logic, this research argues that entrepreneurs cannot develop intentions to adopt ICTs without first forming specific UTAUT-based perceptions. This perspective shifts the focus from simply predicting ICT adoption intentions to identifying the essential factors that must be present for these intentions to develop. The research tests whether performance expectancy, effort expectancy, social influence, and facilitating conditions are necessary for entrepreneurial ICT adoption intentions, making this the first attempt to apply the NCA approach in this specific context.

The research methodology combines Partial Least Squares (PLS) and Necessary Condition Analysis (NCA). Data was collected through online surveys from a sample of 2,328 entrepreneurs residing in Spain. This sample includes a diverse group of participants, with near-equal representation of men and women and a range of ages and education levels.

"Harnessing the Power of Diversity for Enhancing Team Performance and Organizational Success"

Saumya Agarwal
Research Scholar
Harcourt Butler Technical University (HBTU), Kanpur
Email id: saumyaagarwal8081@gmail.com

Dr. C. K. Tiwari
Associate Professor
Harcourt Butler Technical University (HBTU), Kanpur
Email id: cktewari@hbtu.ac.in

ABSTRACT

In today's globalized business environment, organizations are increasingly recognizing the value of diverse teams in driving high performance and enhancing organizational efficacy. This research paper explores how diverse teams, when managed effectively, can lead to improved organizational outcomes by fostering creativity, innovation, and problem-solving capabilities. The paper delves into the critical role of diversity in team dynamics, highlighting how individuals with varied backgrounds, perspectives, and experiences can contribute to more effective decision-making and performance.

By reviewing existing literature and case studies, the paper identifies key strategies that organizations can adopt to leverage diverse teams for enhanced performance management. These strategies include creating an inclusive work culture, ensuring equal opportunities for all team members, and developing leadership capabilities to manage diverse groups effectively. Additionally, the paper examines the challenges organizations face when managing diversity, such as unconscious bias, communication barriers, and resistance to change, and proposes solutions to overcome these obstacles.

The findings underscore that when diversity is strategically integrated into team management, it not only leads to improved individual and team performance but also drives overall organizational success. This paper concludes that organizations that embrace and effectively leverage diversity in their teams can achieve a competitive advantage, improve innovation, and enhance employee satisfaction, ultimately leading to higher organizational efficacy. It calls for organizations to invest in training, leadership development, and performance management systems that foster inclusivity and capitalize on the potential of diverse teams.

Keywords: Diverse teams, high performance, organizational efficacy, inclusion, performance management, leadership development.

A systematic study on workplace stressors and employee wellbeing in Pharmaceutical sector post Covid era.

Arti Tiwari
Research Scholar STEP Harcourt Butler Technical University, Kanpur
Uttar Pradesh
E-mail: tiwariarti1111@gmail.com

Dr.Tulika Saxena
Professor Department of Business Administration M.J.P Rohilkhand University
Bareilly, Uttar Pradesh
E-mail: tulika_28@yahoo.com

Dr Smita Dron
Assistant Professor STEP Harcourt Butler Technical University, Kanpur
E-mail: smitadron@gmail.com

ABSTRACT

This abstract presents a systematic study examining workplace stressors and employee wellbeing in the pharmaceutical sector during the post-COVID era. The research aims to identify key stressors affecting pharmaceutical employees and assess their impact on overall wellbeing. Using a mixed-methods approach, the study collected data through surveys, interviews, and focus groups from a diverse sample of pharmaceutical workers across multiple organizations. The findings reveal that the post-COVID work environment has introduced new stressors, including increased workload due to supply chain disruptions, heightened pressure to develop and produce vaccines and treatments, and challenges associated with remote work or hybrid models. Additionally, pre-existing stressors such as regulatory compliance, tight deadlines, and high-stakes decision-making have been exacerbated. The study identifies several factors significantly influencing employee wellbeing, including work-life balance, job security, organizational support, and access to mental health resources. Results indicate a correlation between specific workplace stressors and decreased job satisfaction, increased burnout, and higher turnover intentions among pharmaceutical employees. This research contributes to the understanding of evolving workplace dynamics in the pharmaceutical industry and provides insights for developing targeted interventions to mitigate stressors and enhance employee wellbeing. The study concludes with recommendations for pharmaceutical companies to implement stress management programs, improve organizational communication, and foster a supportive work culture to promote employee wellbeing in the post-COVID era.

Keywords: workplace stressors, Post Covid, employee wellbeing, Pharma sector, work life balance, stress management programs.

ETHICS AND COMPLIANCE IN HUMAN RESOURCE PRACTICES

JYOTI
Research Scholar
Dr Shakuntala Misra National Rehabilitation University
Vrindavan Yojana, Telibagh, Lucknow
Email: Shakyajyoti0288@gmail.com

ABSTRACT

Introduction

This research paper investigates fundamental role of Ethics and its compliance in Human Resource practices (HR) and also highlighting their significance in fostering a positive organizational culture. Ethics involves considering what is right and wrong and making choices that respect the rights and dignity of others.

This research analyses the complexities of ethical decision-making in HR, including the challenges of navigating legal and regulatory requirements. A comprehensive review of existing literature reveals that ethics and compliance are essential components of effective HR management and overall organizational performance. The study identifies best practices for integrating ethics and compliance into HR practices, including the development of robust policies and training programs.

A randomized survey was conducted over a 6 weeks period involving 50-60 participants and Conducted case studies of organizations with strong ethics and compliance practices to gather data on their policies, procedures, and outcomes. Although this data set heavily relies on some sort of secondary data like Society for Human Resource Management reports on ethics and compliance, Ethics & Compliance Institute research reports and Institute of Business Ethics research reports and also relies on some of the government reports and academic journals like Journal of Business Ethics. Human Resource Management journals.

Finding from secondary sources of data indicates that 71% of organizations consider compliance with data protection laws like GDPR (General Data Protection Regulation) and CCPA (Central Consumer Protection Authority) a top priority in their HR practices. 61% of HR professionals face challenges in balancing security needs with employee privacy concerns. 56% of organizations consider ethical implications when implementing cybersecurity measures. 45% of HR departments are responsible for ensuring compliance with data protection regulations. 38% of organizations provide regular training on cybersecurity and data protection for HR professionals. 28% of organizations have a breach notification policy in place. 25% of employees trust their organizations to protect their personal data.

By understanding the importance of ethics in HR, organizations can promote a positive work culture, maintain stakeholder trust, and ensure long-term success and call for some potential work areas in Developing guidelines for the ethical use of AI in HR, such as bias-free recruitment and creating comprehensive DEI strategies to promote a culture of inclusivity and respect.

Keywords: Compliance, Ethics, Human Resource Management and Organization

Impact Investing: Generating Social and Financial Returns in India

Shikha Premkant Pandey
Research Scholar
VSSD College
Email: sheekhapandey121197@gmail.com

Dr. Bharat Siddharth
CSJM University
Kanpur, India

ABSTRACT

Impact investing has emerged as a transformative strategy to generate both social and financial returns, particularly in India—a rapidly growing economy facing complex socio- economic challenges such as poverty, education, healthcare, and environmental sustainability. While the potential of impact investing to address these issues is widely recognized, there is a critical gap in understanding how professionals from diverse backgrounds contribute to its success. This research explores the central question: How do professionals from different fields—such as finance, technology, and social work— influence the effectiveness of impact investing in India?

Previous studies have predominantly focused on financial metrics and social impact measurement, often overlooking the cross-disciplinary contributions that drive innovation, scalability, and sustainability in impact investing initiatives. This research addresses this gap by employing a mixed-methods approach, combining qualitative interviews with key stakeholders and quantitative analysis of investment outcomes. The study investigates how the interplay of diverse skill sets—ranging from financial acumen and technological innovation to deep local insights—enhances the social and financial performance of impact investments.

Preliminary findings reveal that professionals from the finance, technology, and social sectors bring complementary strengths to the table. For instance, technologists drive innovative solutions, finance professionals enable scalability through funding, and social workers provide critical on-the-ground insights. These collaborative dynamics not only improve the effectiveness of impact investments but also underscore the importance of interdisciplinary teamwork in addressing India's multifaceted development challenges.

The implications of this research are significant for practitioners, policymakers, and investors. By highlighting the value of diverse professional contributions, the study offers a blueprint for designing more inclusive and effective impact investing models. It advocates for a collaborative approach that leverages varied expertise to achieve sustainable social and financial returns, ultimately contributing to India's development goals.

Keywords: Financial returns, Impact investing, Interdisciplinary collaboration, Social returns

"THE CREATION OF A GLOBAL KNOWLEDGE SOCIETY WITH RESPECT TO SUSTAINABLE ENTREPRENEURIAL INNOVATION IN DEVELOPING COUNTRIES".

Dr. Shilpi Singh
Assistant Professor
Department of Management
Faculty of Management Studies
Lucknow University
Email Id: Shilpiraghuwanshi11@Gmail.Com

Dr. Ram Singh
Assistant Professor
Department of Management
Faculty of Management Studies
Lucknow University
Email Id: Kamboj.Ram5@Gmail.Com

Dr. Seema Wali
Professor
Director
Department of Management
Techno Institute of Management and Sciences
Lucknow
Email Id: Seemawalimeraj@Gmail.Com

ABSTRACT

This study explores whether and how innovation policy concepts can be adapted to address the needs of developing countries and how they can advance their sustainable development objectives, such as economic growth, increased productivity, entrepreneurship, and job creation.
Worldwide millions of people live in poverty, characterized by disparities in wealth, opportunity, gender, and unemployment. Global health crisis, severe natural disasters, extremism, and terrorism coupled with natural resource depletion, environmental degradation, and freshwater scarcity are the major challenges faced by humanity.

Climate change and its negative consequences undermine all countries' efforts to achieve sustainable development. Sustainable Entrepreneurship (SE) is a remedy to environmental and social challenges. It aims to create new innovative products/services, manufacturing processes, tools and techniques, and organizational modes that significantly lessen social and environmental impacts while improving living standards. However, research that combines sustainable development and entrepreneurship is still in the infant stage. As there is a lot to explore and to provide insights into the field of entrepreneurship innovation and sustainable business, this paper focuses on identifying sustainable innovative entrepreneurship practices in India and their challenges.

Keywords: Innovation, Research & Development, Productivity, Sustainable Development.

"Assessing the impact of Uttar Pradesh Government's Startup Initiatives on the State's Economic Growth"

Ms. Rani Dwivedi
Research Scholar
Siddharth University
Kapilvastu ,Siddharth Nagar, U.P.
E-mail: rani.dwivedimishra2024@gmail.com

Dr. Niraj Kumar Singh
Assistant Professor
B.B.A Department
Faculty of Commerce
Siddharth University
Kapilvastu ,Siddharth Nagar, U.P

ABSTRACT

This research paper assesses the impact of the startup initiatives policy implemented by the Uttar Pradesh government. It examines whether the startup initiatives adopted by the Uttar Pradesh government have had a positive or negative impact. This research analyzes q0075antitative data collected from reputable Indian websites, magazines, newspapers, and research journals. It undertakes a comprehensive assessment of the Uttar Pradesh government's startup initiatives, grounded in a multifaceted analysis of key variables. Specifically, the study examines the impact of startups on employment generation, GDP growth in Uttar Pradesh, and entrepreneurship development within the state. Furthermore, a comparative analysis of startup development is conducted, benchmarking Uttar Pradesh against other Indian states. It examines whether the startup initiatives adopted by the Uttar Pradesh government have had a positive or negative impact. This research analyzes quantitative data collected from reputable Indian websites, magazines, newspapers, and research journals.

Startup development is a highly effective way for developing countries to propel their nation towards a developed future, and the Uttar Pradesh government is indeed focusing significantly on this aspect. If we see in Uttar Pradesh there is significant startup development has occurred, as evidenced by the state government's recognition of numerous startups in different districts, including many Tier II and Tier III city-based startups, and its active disbursement of incentives through its Startup Policy. Additionally, UP's consistent high ranking in the DPIIT's "States Startup Ranking" indicates a thriving startup ecosystem in the state.

Keywords:- DPIIT, Economic growth, Employment, GDP, Startup Ecosystem

The Role of Financial Technology Literacy in the Adoption and Usage of FinTech Services Among Young Entrepreneurs in India

Prof. Sudhanshu Pandiya
Dean and Director,
School of Business Management,
CSJM University
Kanpur, Uttar Pradesh, India.

Shivanshi Singh
Research Scholar,
School of Business Management,
CSJM University
Kanpur, Uttar Pradesh, India.

ABSTRACT

The rise of **Financial Technology (Fin Tech)** has significantly impacted financial inclusion and business efficiency. However, its adoption among **young entrepreneurs in India** is highly dependent on **Financial Technology Literacy (FTL)**. This study examines how FTL influences the usage of Fin Tech services and identifies key barriers to adoption. Data was collected from **300 young entrepreneurs** using a structured questionnaire. The study employs **descriptive statistics, correlation analysis, regression analysis, and mean-standard deviation analysis** to measure the relationship between **FTL and Fin Tech adoption**. The findings reveal that **higher FTL levels lead to increased adoption of digital payments, online lending, and investment in digital assets**. The paper also highlights challenges such as **cybersecurity concerns (48%), regulatory complexities (30%), and limited digital awareness (22%)**. The study concludes by recommending **Fin Tech literacy programs, enhanced security awareness, and simplified regulations** to boost Fin Tech adoption among young entrepreneurs.

"Leveraging Big Data Analytics for Enhanced Decision-Making in Manufacturing: A Systematic Review and Empirical Study of Awareness, Adoption, Enablers, and Challenges in Coimbatore's Manufacturing Sector"

Dr. V. Harish
Assistant Professor
PSG Institute of Management
PSG College of Technology
Coimbatore.
E-mail: vharish05@gmail.com

Dr. Geeta Rana
Associate Professor
Swami Rama Himalayan University

Dr. Ravindra Sharma
Assistant Professor
Swami Rama Himalayan University
Dehradun

ABSTRACT

The manufacturing sector is undergoing rapid change driven by the advancement of various technologies such as automation, robotics, Internet of Things and specifically the integration of Big Data Analytics (BDA) into rapid and accurate decision-making processes. This study explores the role of data analytics in improving operational efficiency, predictive maintenance and strategic decision making within manufacturing firms, with a specific focus on Coimbatore, a major industrial hub in India. Despite the growing recognition of the potential of data analytics, there is a significant gap in understanding the awareness levels, adoption rates, enabling factors and challenges faced by manufacturing firms in leveraging this technology. This paper addresses this gap through a systematic literature review (SLR) following the PRISMA approach, combined with a quantitative survey of manufacturing firms in Coimbatore. The SLR synthesizes existing research on BDA in manufacturing, identifying key themes such as data-driven decision making, predictive analytics, and supply chain optimization. The empirical component involves a structured survey administered to 450 manufacturing companies across diverse sectors in Coimbatore. The survey captures data on awareness levels, adoption status, technological and organizational enablers, and barriers to BDA implementation. Quantitative analysis, including descriptive statistics and regression models, is employed to derive insights. The findings reveal that although awareness of BDA is moderately high, adoption rates remain low, primarily due to cost constraints, lack of skilled personnel, and data privacy concerns. However, companies that have adopted BDA report significant improvements in decision-making accuracy, operational efficiency, and customer satisfaction. Key enablers include senior management support, a robust IT infrastructure, and partnerships with technology vendors. The study also highlights the critical role of government policies and industry-academia collaboration in fostering BDA adoption. This research contributes to the academic discourse by providing a comprehensive framework for understanding BDA adoption in manufacturing. In practical terms, it offers actionable insights for manufacturing companies, policy makers and technology providers to accelerate BDA integration. The findings specify the need for targeted interventions, such as skills development programs and financial incentives, to overcome adoption barriers and unlock the full potential of BDA in manufacturing excellence, with the involvement of government, industry associations and businesses.

Keywords: Big Data Analytics, Challenges, Enablers, Manufacturing, Systematic Literature Review.

"Role of Financial Literacy in Rural Investors' Decisions"

Mr. Bala Pratap Singh
Research Scholar
Department of Business Administration
MJP Rohilkhand University
Bareilly

Prof.Trilochan Sharma
Professor
Department of Business Administration
MJP Rohilkhand University
Bareilly

ABSTRACT

Financial literacy influences rural investors' investment choices, and FL directly impacts overall economic well-being. In rural communities, financial knowledge is limited due to limited access. This paper examines the influence of financial literacy on rural investors, which helps improve rural communities' living standards. The study also assesses the role of government and non-government initiatives in promoting financial awareness and education among rural investors. The study also highlights strategies that help make financial decisions in rural areas.

Keywords: Financial, Investors', Development, Rural, Living Standard, Government.

Social Sustainability and Its Impact on the Dimensions of Firm Performance: Evidence from Emerging Markets

Dr. Karishma Jain
Assistant Professor
Gitarattan International Business School
New Delhi
E-mail: karishmajain05@gmail.com

Ms. Jyoti Singh
Assistant Professor
Allenhouse Business School
Kanpur

Ms. Swasti Singh
Research Scholar
Dr. Hari Singh Gour University
Sagar

ABSTRACT

Social sustainability focuses on the human aspect of sustainability, encompassing individuals' abilities and societal values, with a particular emphasis on improving the quality of life. In the past few decades, substantial research has been conducted on the environmental and economic aspects of sustainability, often neglecting the third dimension of sustainability. The primary objective of this paper is to investigate how social sustainability influences various dimensions of firm performance. This research assesses firm performance with four key dimensions: financial dimension, customer performance, internal business process performance, and learning and growth performance. Our data consisted of responses from 198 managers and senior executives of Indian corporates belonging to environmentally sensitive industries. Subsequently, we employed structural equation modeling in Smart PLS to analyze the relationship between social sustainability and firm performance. The results support our hypothesis. The outcomes show that social sustainability has a positive and significant impact on the four significant dimensions of firm performance. The uniqueness of this study lies in addressing the knowledge gap in establishing the connection between social sustainability and firm performance (financial and non-financial aspects of firm performance).

Keywords: Social Sustainability, firm performance, balanced scorecard, India.

ASSESSMENT OF POVERTY IN KAZAKHSTAN AND MEASURES TO REDUCE IT

Berstembayeva Rysty
Professor
Astana International University
Astana city, Kazakhstan
E-mail: rberstembaeva@gmail.com

Smagulova Zubirash
Professor
Astana International University
Astana city, Kazakhstan
E-mail: smagulova1111@gmail.com

ABSTRACT

In modern conditions, social inequality and growing poverty are one of the serious problems hindering the progressive development of the economy. In most countries, the problem of poverty is a serious obstacle to socio-economic transformation and creates social risks.

In Kazakhstan, the problem of social inequality is becoming particularly acute, which is characterized by negative trends in the indicator for Sustainable development. The Head of State emphasizes that the significant gap between rich and poor in Kazakhstan has reached a dangerous level. Social inequality reflects not only income inequality and property ownership, but also inequality in people's ability to purchase food and basic necessities, access to housing, and social benefits in education and health care. In addition, social inequality characterizes gender inequality, a significant gap between the standard of living of the population living in different regions of the country, as well as people living in urban and rural areas. At the same time, the analysis showed that 10% of the richest citizens own more than 60% of assets. This wealth inequality puts Kazakhstan on a par with the backward countries of Africa. A significant number of citizens of the republic have average monthly incomes per capita below the minimum wage. In addition, more than half of these revenues are spent on food purchases.

The aim of the study is to develop recommendations for overcoming income inequality in Kazakhstan based on an assessment of its level and factors. The authors conducted a comparative analysis of the depth and severity of poverty in Kazakhstan. The article proves the bias of the statistical assessment of poverty, and presents calculations using the World Bank methodology. The research uses methods of comparative, statistical analysis, a systematic approach, methods of empirical and expert assessment. Digital data from the Bureau of National Statistics of Kazakhstan and the World Bank were used to conduct the study.

Based on the analysis, conclusions are drawn about the growing social inequality, which is expressed in the polarization of income between rich and poor. It is proved that social inequality increases in the context of rising inflation. The assessment of poverty based on the subsistence level and the consumer basket is outdated and does not meet the requirements of modern realities. This exacerbates poverty and misery, demonstrates the ineffectiveness of state social policy and its inconsistency with market mechanisms.

Based on the results of the analysis, recommendations are made to overcome social inequality by introducing a progressive income tax scale, strengthening tax incentives to boost entrepreneurship, and improving the methodology for assessing poverty and social benefits.

The article was prepared within the framework of the scientific project AR19678553 on grant financing for scientific and/or scientific and technical projects for 2023-2025 of the Ministry of Science and Higher Education of the Republic of Kazakhstan "Tax instruments for leveling social inequality in the Republic of Kazakhstan".

Keywords: cost of living, income, inequality, poverty, regulators

Digital Transformation of Human Resource Management in the Entrepreneurial Environment

Baltabayev Bolat Zhanbekuly
Senior Lecturer at the Higher School of Economics
Master of Economic Sciences
Astana International University
Kazakhstan, Astana
E-mail: bbaltabaev1985@mail.ru

ABSTRACT

Digital transformation is reshaping Human Resource Management (HRM) across organizations, and startups are at the forefront of this change. This paper examines how artificial intelligence (AI) applications are transforming HRM in entrepreneurial environments (startups), highlighting both the opportunities for enhanced HR capabilities and the challenges that arise. Through a review of recent literature and real-world case examples, we analyze how AI-driven HR solutions can help startups address common HR challenges such as talent acquisition, employee engagement, and scalability. The findings indicate that AI technologies enable efficient recruitment processes, data-driven talent management, personalized employee development, and cost-effective HR operations, allowing resource-constrained startups to "punch above their weight" in managing human capital [1]. At the same time, the adoption of AI in HRM introduces challenges including data privacy concerns, algorithmic biases, employee resistance, and the need for ethical and transparent HR practices. Startups must navigate these issues with care to fully reap AI's benefits. This study's insights contribute to understanding the digital transformation of HRM in startups by providing a structured analysis of AI's role, supported by examples of startups implementing AI in recruitment and HR analytics. The paper concludes with recommendations for entrepreneurs and HR practitioners on leveraging AI responsibly to enhance HRM effectiveness in the dynamic startup context.

Keywords: Artificial Intelligence, Digital Transformation, Entrepreneurial Environment, Human Resource Management, Startups.

Исследование эко-инновационной деятельности в области устойчивой экономики Казахстана

Узбаканова Шынар Берикхановна
Республика Казахстан г.Астана,
Международный университет Астана
E-mail: uzbakanovasynar@gmail.com

РЕФЕРАТ

В статье рассмотрено понятие эко- инновации как основного инструмента достижения устойчивого развития в стране. Проведен анализ экологического состояния государства за последние годы. Автор привел множество статистических показателей а так же провел анализ экологического состояния Казахстана а сегодняшний день. Представив основные тенденции развития промышленности в Казахстане, автор старался показать будущие перспективы в внедрении экологических инновации в промышленность страны.

Целью написания данной статьи является изучение уровня внедрения эко- инновации в промышленные предприятия на сегодняшний день, а так же выявить слабые и сильные стороны процесса внедрения. статьи является изучение использования

Научная и практическая значимость работы заключается в том, что определены основные перспективы внедрения эко- инновации в промышленность.

Ключевые слова: Эко- инновации, промышленность, экология, зеленная экономика, экологический чистая продукция.

THE ROLE OF FOREIGN DIRECT INVESTMENT (FDI) IN THE ECONOMIC GROWTH OF DEVELOPING COUNTRIES

Kabayeva Dinara
Student
Scientific Advisor
Astana International University
Astana City, Kazakhstan
E-mail: dinarakabaeva99@gmail.com

Alibek Aldibekovich Usipbekov
Senior Lecturer
Doctoral student, Master
Astana International University
Astana, Republic of Kazakhstan
E-mail: a.usipbekov@mail.ru

REPORT

The Foreign direct investment (FDI) Foreign direct investment (FDI) is a key driver of economic growth in developing countries, providing much-needed capital, technology transfer, and employment opportunities. This study explores the significance of FDI, focusing on its role in capital inflows, technology transfer, infrastructure development, and global trade integration. The research highlights the necessity of FDI for overcoming financial constraints and fostering industrial development in emerging economies.The study examines the background of FDI, emphasizing its importance in addressing financial limitations and accelerating economic progress in developing nations. The need for FDI arises from insufficient domestic savings and investment, making foreign capital a crucial source for modernization and industrialization. The primary aim of this research is to analyze the impact of FDI on economic growth, identify its benefits, assess associated risks, and propose policy recommendations for maximizing its advantages while mitigating potential downsides. The study employs an analytical approach, reviewing existing literature, economic reports, and case studies to assess the impact of FDI on developing economies. Empirical data from international financial institutions such as the World Bank and the International Monetary Fund (IMF) is used to evaluate FDI trends.The findings indicate that FDI contributes significantly to economic expansion by injecting capital, facilitating technology and knowledge transfer, creating employment opportunities, and enhancing infrastructure. However, challenges such as economic dependency, labor exploitation, and capital flight require strategic policy interventions. This study is valuable for policymakers, economists, and investors. By understanding FDI dynamics, governments can implement policies that attract responsible investment while safeguarding national interests. The findings also benefit businesses and international development organizations seeking to support sustainable economic strategies in emerging markets.

Keywords: capital inflows, developing countries, economic growth, foreign direct investment (FDI), technology transfer.

The impact of artificial intelligence and automation on the labor market: new challenges and opportunities

Abdildinova N.E.
PhD doctor
Astana International University
Astana, Kazakhstan
E-mail

ABSTRACT

In recent decades, there has been a rapid development of information technology, which leads to a global transformation of production processes and labor organization. Artificial intelligence and automation are penetrating all areas of the economy, from industrial production to the service sector, creating both new opportunities and challenges. In the context of the Fourth Industrial Revolution, there is a constant transformation of the labor market, where digitalization leads to lower production costs, a change in the employment structure and the emergence of in-demand competencies for working in an online environment. The purpose of this article is to comprehensively analyze the impact of AI and automation on the labor market, identify key trends and challenges, and propose measures to adapt the economy to new technological conditions.

Keywords: automation, digital transformation, artificial intelligence, labor market, retraining

Application of artificial intelligence in simulating practical training for students

Aimaganbetova A.S.
Senior lecturer
Master's degree
School of Economics
Astana International University
Astana, Kazakhstan
E-mail: Aimaganbetova.aya@gmail.com

ABSTRACT

This article examines the application of artificial intelligence (AI) in the educational process of economics students. The research is based on a mixed methodological approach that combines quantitative and qualitative methods of analysis. The focus of the study is the methodology of using AI in practical training, which includes virtual simulations and gaming environments to develop customer service skills. The study results demonstrate significant growth in AI integration into managerial education in Kazakhstan, as evidenced by an increase in the percentage of companies using AI from 15% to 60% between 2020 and 2024.

A series of practical scenarios were developed during the experiments, allowing students to make strategic decisions, analyze customer situations, and interact with AI in the learning process. The effectiveness of the methodology was evaluated through pedagogical experiments, student satisfaction analysis, and discussion of the results. The study findings indicate that the implementation of digital technologies contributes to the development of key managerial competencies, including data analysis, decision-making under uncertainty, and communication skills.

The obtained results confirm the necessity of integrating innovative educational technologies into management training, enhancing the quality of specialist preparation and their competitiveness in the modern labor market.

Keywords
Artificial intelligence, customer service, innovative educational technologies, managerial education, practical training.

THE ROLE OF AI PERSONALIZATION IN ONLINE SHOPPING AMONG GEN Z

Mr. Ajay Nath Dubey
Assistant Professor
Management Department
Dr. Virendra Swarup Institute of Computer Studies
Kanpur, India
E-mail: ajaynathdubey@vsef.org

Ms. Arveen Kaur
Assistant Professor
Management Department
Dr. Virendra Swarup Institute of Computer Studies
Kanpur, India.
E-mail: arveenkaurvsef@gmail.com

Ms. Kirti
Assistant Professor
Management Department
Dr. Virendra Swarup Institute of Computer Studies
Kanpur, India
E-mail: kirtivsef@gmail.com

ABSTRACT

E-Commerce, a digital shopping space began its journey four decades ago and has now grown to the position of most beloved shopping destination. Online shopping has become the part and parcel of our life. In this technology era, the online shopping is blending with the personalization and that too AI driven. It has been observed that personalization is adding up the customer experience while online shopping from digital platforms. Therefore, through this research we try to explore and understand the aspects of AI enabled digital personalization and how AI driven personalization technology can act as a game changer while shopping digitally. The primary data was collected via questionnaire instrument from 271 Gen Z respondents in Uttar Pradesh. The purposive & convenience sampling was adopted to select the respondents and appropriate findings were recorded. The insights of this study can be used to improve the customer experience during digital shopping from E-commerce platforms and vis-à-vis by businesses to adopt this technology for enhancing the customer engagement and experience.

KEYWORDS: AI, Gen Z, E-Commerce, Digital Personalization

Breaking Barriers Through Innovation: The Rise of Women Entrepreneurs

Poorva Tripathi
Department of Management Studies
HBTU Kanpur.
E-mail: poorvatripathi12@gmail.com

Dr. Asheesh Trivedi
Department of Management Studies
HBTU Kanpur

ABSTRACT

Considering the growing awareness of women's contributions to entrepreneurship, women-led firms persistently encounter structural obstacles, such as constrained access to venture funding, gender biases, and inadequate industry networks. Innovation has become a vital catalyst for success, allowing women entrepreneurs to navigate systemic limitations and attain sustained growth. This study examines the significance of innovation in the success of women-led enterprises, emphasizing digital transformation, business model innovation, and process enhancements. Anchored on the Resource-Based View (RBV) and Innovation Diffusion Theory (IDT), the study examines how women entrepreneurs utilize intangible assets such as social capital, resilience, and technological adaptability to establish competitive advantages.

This study adopts a qualitative research methodology to collect insights from women entrepreneurs in several industries, emphasizing essential innovation-driven methods that enhance their business success. The results demonstrate that women entrepreneurs strategically leverage digital tools, alternative funding models, and community-oriented business strategies to expand their own companies. This research underlines the significance of gender-responsive policy, investor inclusivity, and improved networking opportunities in promoting an equitable entrepreneurial environment. This research theoretically expands the Resource-Based View (RBV) by incorporating non-traditional resources as a competitive advantage for women entrepreneurs, while simultaneously enhancing Innovation Diffusion Theory (IDT) by demonstrating gender-specific patterns in innovation adoption and diffusion. The findings provide pragmatic recommendations for politicians, investors, and business support groups to foster a more inclusive and innovation-oriented entrepreneurial ecosystem. Although the study offers significant insights, subsequent research should broaden its focus to investigate sector-specific innovation strategies and conduct comparative evaluations across other economic and cultural contexts.

Keywords: Innovation, Entrepreneurial Ecosystem, Women Entrepreneurship.

The Role of Corporate Governance in Mitigating Financial Crises

Neeta Srivastava
Research Scholar
Kanpur Vidya Mandir Mahila Mahavidyalaye
Swaroop Nagar, Kanpur
Email- nita.nikki4@gmail.com

Dr. Poonam Vij
Principal
Kanpur Vidya Mandir Mahila Mahavidyalaye
Swaroop Nagar, Kanpur

ABSTRACT

This study explores the role of corporate governance in mitigating financial crises by examining how governance structures and practices enhance financial stability during periods of economic turmoil. Corporate governance, through mechanisms such as board independence, effective risk management, executive compensation, and transparency, plays a crucial role in preventing excessive risk-taking and ensuring the long-term financial health of organizations. The research investigates both qualitative and quantitative aspects of corporate governance, focusing on its impact on financial performance and crisis resilience. By analyzing secondary data from corporate governance reports, financial statements, and case studies of companies affected by past financial crises, the study seeks to establish a correlation between strong governance frameworks and improved financial outcomes during times of crisis. The research also highlights the limitations of governance in isolation, acknowledging that financial crises are multifaceted events influenced by a combination of internal and external factors. However, the findings suggest that well-structured governance practices, such as robust risk management frameworks and transparent financial reporting, significantly contribute to a company’s ability to withstand financial instability. The study concludes by emphasizing the importance of strengthening corporate governance systems to reduce the adverse effects of future financial crises, advocating for a more resilient and accountable corporate sector.

Keywords: Corporate Governance, Financial Crises, Risk Management, Financial Stability, Board Independence, Transparency, Crisis Resilience

The Role of Emotional Well-Being in the Success of Self-Help Groups: A Study on Entrepreneurial Motivation and Mental Health

Sudhanshu Rai
Research Scholar
Department of Management
FMS
University of Lucknow

Shimmi Rai
Department of Commerce
University of Lucknow

ABSTRACT

Innovation and entrepreneurship are becoming crucial forces behind economic expansion, especially when it comes to tackling global issues like sustainable development and financial inclusion. Self-Help Groups (SHGs) have become a potent instrument for encouraging financial independence, empowering underserved communities, and boosting grassroots entrepreneurship. Nonetheless, SHG members' mental health continues to be a crucial but frequently disregarded component of their business success. The complex relationship between entrepreneurial motivation, emotional well-being, and the sustainability of SHG-led businesses is examined in this study. In order to determine how important psychological elements like stress management, self-efficacy, emotional resilience, and social support affect decision-making, creativity, and long-term economic sustainability, the study uses a mixed-method approach. According to the survey, obstacles that can impede the success of entrepreneurs include emotional exhaustion, work-life balance issues, and unstable finances. SHGs can enhance their innovative and sustainable business models by incorporating mental health support and well-being programs. For policymakers, development organisations, and financial institutions, the findings offer insightful information on how to strengthen SHGs as engines of inclusive innovation and entrepreneurship in the global economy.

Keywords: Self-Help Groups, Emotional Well-Being, Entrepreneurial Motivation, Innovation, Sustainable Entrepreneurship

"Interaction between Performance and Compensation Management in a global workforce: A Conceptual study"

Nidhi Singh
Research Scholar
Faculty of Management Studies
University of Lucknow
E-mail: nidhi12imslu@gmail.com

Prof. Sanjay Medhavi
Faculty of Management Studies
University of Lucknow

ABSTRACT

In this competitive age, organizations are globally endeavouring to optimize performance by aligning employee efforts with the goals and objectives of the organization. Compensation management and performance management are integral parts of human resource management, which help in motivating the employees and improving effectiveness while ensuring fairness and equity across different cultural and regulatory environments. A good compensation package is important to motivate the employees to increase their performance and to increase organizational productivity. So, a conceptual analysis is needed to explore how these systems interact and influence the global workforce. This study aims to analyze the theoretical foundations and interdependencies between performance management and compensation management in a global workforce. This paper is underpinned by Goal setting theory and Equity theory, which explains the mechanism of the HR functions to optimize employee outcomes and organizational success. Through the existing literature and theoretical models, the relationship between performance management and compensation management is examined. Thus, this paper will provide a comprehensive understanding for the neophyte reader, particularly in the HRM field. Besides, this paper could inspire other researchers to investigate more about these functions empirically.

Keywords: Compensation management, Equity theory, Global workforce, Goal setting theory, Performance management

A Systematic Review of the Relationship Between HR Practices and Employee Well-being

Reetika Bajpai
Research Scholar
Department of Business Administration
CSJMU, Kanpur (UP).
E-mail- reetika.bajpai19@gmail.com

Upasana Shukla
Assistant Professor
Department of Business Administration
PSIT College of Higher Education, Kanpur (UP).
E-mail- upasanashuklaa@gmail.com

Dr. Vivek Singh Sachan
Assistant Professor
Department of Business Administration
CSJMU, Kanpur (UP).
E-mail- vivek_singh_sachan@yahoo.co.in

ABSTRACT

The COVID-19 pandemic has heightened awareness of mental health, prompting a critical examination of HR's role in employee well-being (EWB). While research on HRM and EWB has grown, a comprehensive understanding of specific HR practices that directly enhance EWB remains limited. This article addresses this gap by conducting a systematic literature review (SLR) using the PRISMA 2020 framework to analyse 16 relevant articles published between 2010 and 2024. Our analysis reveals that various HRM initiatives positively impact EWB. However, the concept of "EWBHRPs" (Employee Well-being HRM Practices) is not consistently defined across the literature. This study synthesizes existing research to propose a consolidated framework of EWBHRPs, highlighting their importance in fostering and maintaining employee well-being. We discuss the theoretical and practical implications of this framework for organizations, providing guidance for HR professionals and managers on implementing EWB-focused HR practices. The novelty of this research lies in its rigorous methodology, employing the PRISMA 2020 approach, which is uncommon in the limited body of research on EWBHRPs. Finally, we outline a comprehensive future research agenda to stimulate further exploration in this critical area.

Keywords: Systematic literature review, PRISMA 2020, Employee well-being HRM practices, EWBHRPs, WBHRM, EWB, Employee well-being, SLR

The impact of artificial intelligence on the labor market: threat or new opportunities?

Yerkesh Ayazhan
Student at the Higher
School of Economics International University Astana
Astana, Kazakhstan
E-mail: ayazhanrg6@gmail.com

Aimaganbetova A.S.
Academic advisor
Master's degree, Senior lecturer
International University Astana
Astana, Kazakhstan

ABSTRACT

Technology 4.0 is revolutionizing the service industry by integrating advanced technologies such as artificial intelligence (AI), big data analytics, and the Internet of Things (IoT). AI, in particu- lar, plays a crucial role in enhancing efficiency, automating processes, and improving service personalization. By 2030, AI is projected to contribute significantly to global economic growth, driven by increased productivity, labor efficiency, and rising consumer demand. However, the rapid adoption of AI also presents challenges, particularly in the labor market, where automation threatens job security and requires continuous skill development. The impact of AI on employ- ment varies across industries. While AI-driven automation enhances business operations in fields such as finance, logistics, and customer service, it also raises concerns about workforce dis- placement. Two potential trajectories emerge: full automation, which may exacerbate socioeco- nomic disparities, and augmentation, where AI enhances human capabilities and drives innova- tion. To ensure a sustainable future, businesses must prioritize workforce development, technol- ogy firms should focus on augmentative AI solutions, and employees should actively participate in shaping AI integration. A balanced approach to AI adoption can foster economic growth, im- prove job quality, and create opportunities for innovation in the digital economy.

Keywords: Artificial Intelligence (AI), digital transformation, automation and employment, Technology 4.0, economic Growth

Digital platforms and E-Commerce: strategies for growth

Berdibek Shahizada
Student at the Higher
School of Economics International University Astana
Astana, Kazakhstan
E-mail: berdibekova06@list.ru

Aimaganbetova A.S.
Academic advisor
Master's degree, Senior lecturer
International University Astana
Astana, Kazakhstan

ABSTRACT

E-commerce and digital platforms have become key drivers of business growth in the modern digital economy. Companies leverage online marketplaces, social media, and advanced technologies to expand their customer base and enhance operational efficiency. This article explores major e-commerce growth strategies, global trends, and case studies from Kazakhstan. Key factors driving e-commerce expansion include increased internet penetration, secure digital payment systems, fast delivery services, and the rise of social commerce. The study highlights successful strategies such as omnichannel retailing, data- driven personalization, optimized logistics, and influencer marketing. The findings emphasize the importance of digital transformation for businesses aiming to stay competitive in the evolving market.

Keywords: E-commerce growth, digital platforms, omnichannel strategy, personalized marketing, social commerce.

Innovation in the Gig Economy and Freelance Business Models

Belokur K.S.
Student at the Higher School of Economics International University Astana. Astana
Academic advisor Aimaganbetova A.S.
Master's degree, Senior lecturer
International University Astana. Astana, Kazakhstan
E-mail: Kazakhstan aruz02.02@mail.ru

ABSTRACT

This scientific article examines and includes information about innovations in the gig economy and freelancing, as well as business models. Key terms related to the economy, their basic concepts and types.

How modern technologies help and will help in the gig economy and freelancing in our present and future times. What are the features of business models and how they help companies retain employees and increase the efficiency of the economy.

How innovative activity has attracted the attention of the world community to a new, higher phase of development.

Key terms: Business model, IT technologies, gig economy, modern technologies, payment systems.

Application of artificial intelligence in simulating practical training for students

Aimaganbetova A.S.
Master’s degree, Senior lecturer
School of Economics, Astana International University Astana, Kazakhstan
E-mail: Aimaganbetova.aya@gmail.com

ABSTRACT

This article examines the application of artificial intelligence (AI) in the educational process of economics students. The research is based on a mixed methodological approach that combines quantitative and qualitative methods of analysis. The focus of the study is the methodology of using AI in practical training, which includes virtual simulations and gaming environments to develop customer service skills. The study results demonstrate significant growth in AI integration into managerial education in Kazakhstan, as evidenced by an increase in the percentage of companies using AI from 15% to 60% between 2020 and 2024.

A series of practical scenarios were developed during the experiments, allowing students to make strategic decisions, analyze customer situations, and interact with AI in the learning process. The effectiveness of the methodology was evaluated through pedagogical experiments, student satisfaction analysis, and discussion of the results. The study findings indicate that the implementation of digital technologies contributes to the development of key managerial competencies, including data analysis, decision-making under uncertainty, and communication skills.

The obtained results confirm the necessity of integrating innovative educational technologies into management training, enhancing the quality of specialist preparation and their competitiveness in the modern labor market.

Keywords: Artificial intelligence, customer service, innovative educational technologies, managerial education, practical training.

Navigating Global Challenges in Sports Entrepreneurship: Innovation, Evolution, and Future Directions – A Meta-Analysis

ABSTRACT

Sports entrepreneurship has become a transformative force in the global sports industry, integrating technological advancements, financial innovations, and sustainable business strategies. Over the past 50 years, the industry has evolved from traditional franchise and sponsorship models to digital-driven enterprises leveraging artificial intelligence, blockchain, and virtual experiences. This paper presents a comprehensive meta-analysis of literature spanning five decades, exploring key dimensions such as innovation, financial models, regulatory challenges, and socio-economic impacts. The study highlights emerging trends, including venture capital investments, immersive fan engagement, and decentralized finance, while integrating advanced analytical tools, dynamic pricing strategies, ESG metrics, and risk management frameworks to standardize performance and revenue. The paper further incorporates theoretical frameworks—Schumpeterian entrepreneurship theory, the resource-based view (RBV), and innovation diffusion theory—to establish a robust academic foundation. By synthesizing historical developments, empirical data, and policy perspectives, this research provides a strategic framework for academics, industry professionals, and policymakers to navigate the complex and evolving landscape of sports entrepreneurship.

Keywords: Sports Entrepreneurship, Innovation, Digital Transformation, Financial Models, Regulatory Challenges, Sustainability, Future Trends, ESG, Digital Twin, Risk Management

Analyzing the Impact of Corporate Social Responsibility in Mitigating COVID-19 Challenges: A Comprehensive Review of Key Initiatives by Corporations

Pinkesh Kumar
Research Scholar
Dept. of Lifelong Learning and Extension
Chhatrapati Shahu Ji Maharaj University
Kanpur (UP), India
Email: pinkesh.kumar@gail.co.in

Sandeep Kumar Singh
Dean
Faculty of Advanced Studies of Social Sciences
Chhatrapati Shahu Ji Maharaj University
Kanpur (UP), India.

Anita Awasthi
Assistant Professor
Dept. of Social Work
Chhatrapati Shahu Ji Maharaj University
Kanpur (UP), India
Email: anitaawasthis@gmail.com

ABSTRACT

The COVID-19 pandemic presented significant challenges globally, prompting corporations to reconsider their corporate social responsibility (CSR) strategies. The study aims to analyze the impact of major corporations' CSR initiatives during the pandemic using in-depth analysis methods. The selected corporations represent a diverse range of sectors, including technology giants like Microsoft, Google, Amazon, and Unilever; energy sector companies such as national thermal power corporation (NTPC) and gas authority of India limited (GAIL); and Johnson & Johnson in the healthcare sector. The research analyzed information from reports, case studies, news articles, and academic papers to assess the effects of major corporations' CSR initiatives during the pandemic. The study aims to investigate how CSR initiatives impact sectors and companies by evaluating their effectiveness in enhancing human welfare, improving healthcare access, supporting charitable contributions, and fostering innovative solutions to societal challenges. The study examines CSR initiatives related to health crises, human welfare, and community support. The study provides specific instances of how these initiatives, such as crisis response programs, human welfare support initiatives, and community partnerships, enhanced the resilience of both corporations and society during times of adversity. The study highlights the substantial impact of CSR initiatives on society by advancing long-term societal changes and advocating for corporate responsibility, supported by testimonials from community members who have directly benefitted from these initiatives.

Keywords: Human welfare, Healthcare, Pandemic, Business initiatives, Energy corporation.

GREENHOUSE TO GREEN INDUSTRY: ADVANCING SUSTAINABILITY THROUGH POLYHOUSE FARMING

Dr. Pooja Singh
Assistant Professor
Department of Economics
School of Arts, Humanities & Social Sciences
CSJMU, Kanpur
E-mail: poojasingh@csjmu.ac.in

Sachi Pal
Research Scholar
Department of Economics
School of Arts, Humanities & Social Sciences
CSJMU, Kanpur
E-mail: sachipal701571@gmail.com

Sandhya Tiwari
Research Scholar
Department of Economics
School of Arts, Humanities & Social Sciences
CSJMU, Kanpur
E-mail: tiwarisandhya705@gmail.com

Ritishaa Singh
IPM (BBA-MBA) Student
Indian Institute of Management Rohtak
E-mail: ipm05ritishaas@iimrohtak.ac.in

ABSTRACT

This chapter delves into the potential of polyhouse farming as a key strategy for enhancing sustainability in agriculture and fostering the growth of green industries. By utilizing controlled environments, polyhouses enable more efficient use of resources, reduce environmental impact, and increase agricultural productivity. These innovations present a solution to the challenges of climate change, water scarcity, and soil degradation. Despite challenges such as high initial investment and the need for technical expertise, ongoing advancements in polyhouse design, materials, and farming practices are making this approach increasingly accessible. With appropriate support and research, polyhouse farming holds promise as a scalable model for sustainable agriculture, driving both environmental and economic benefits.

Keywords: Polyhouse Farming, Sustainability, Green Industry, Resource Optimization, Controlled Environment Agriculture.

Cultural Branding through Entrepreneurship: The Role of Small-Scale Businesses in the Maintenance and Promotion of Local Culture Heritage

Dr Rajeev Kumar Gupta
Assistant Professor,
Allenhouse Business School, Kanpur
Email: rajeevg2002@gmail.com

Ms. Nishtha Bhagwani
Assistant Professor,
Allenhouse Business School, Kanpur
Email: nishthabhagwani8317@gmail.com

Mr. Avinash Pandey
Assistant Professor,
Allenhouse Business School, Kanpur
Email: avinashpandey1@hotmail.com

Mr. Shailendra Kumar
Assistant Professor,
Maharana Pratap Engineering College, Kanpur
Email: shailendracrv@gmail.com

ABSTRACT

This paper argues that branding as a concept and an activity in itself has become a powerful instrument for small business entrepreneurs to preserve and promote local heritage. In face of globalization and mass production which threatens to wipe out traditional crafts, cultural entrepreneurship provides a sustainable model for preserving ethnic identity. The purpose of the research is to find out how small businesses use cultural narratives, indigenous knowledge, and traditional craftsmanship in branding their products. It looks into the impact of cultural branding on digital marketing, ethical consumerism, and branding in cultural enterprises.

There is a gap in research concerning the consequences of increased commercialization and commodification of cultural artifacts which results in cultural appropriation. This highlights the need to focus on small businesses while illustrating the socioeconomic benefits of cultural heritage entrepreneurship. The research objectives are: (1) to assess the role of small businesses in safeguarding cultural authenticity, (2) to explore the role of digital marketing in cultural branding, and (3) to look for barriers and suggest solutions for entrepreneurs who practice cultural branding.

This study employs a qualitative research approach that encompasses case studies from India, Japan, Mexico, and Africa, along with interviews with entrepreneurs, artisans, and marketing specialists. The data was thematically analyzed, and the researcher identified critical branding cultural strategies, including storytelling, ethical sourcing, and community involvement. The results indicated that integrating cultural heritage into branding helps businesses obtain customer loyalty, market differentiation, and sustainable development.

This study has far-reaching consequences for policymakers, business persons, and marketers. It calls upon the government to intervene by providing funding, policy support, and intellectual property protection to encourage cultural entrepreneurship. Also, it offers small businesses actionable guidance toward using cultural branding as a scaling tool while preserving brand authenticity. In so doing, cultural entrepreneurship allows societies to enjoy economic growth while protecting their cultures and ensuring that traditional knowledge and associated practices continue to thrive in the modern economy.

Keywords: Cultural branding, Entrepreneurship, Local heritage, Sustainable business, Traditional crafts

The Role of YouTube in Driving E-Commerce Growth in B2C Market in India

Ms. Shalini Porwal
Research Scholar
Department of Commerce
School of Business Management,
C.S.J.M. University, Kanpur
Email: shaliniporwalap@gmail.com

Dr. Najmi Shabbir
Assistant Professor
Department of Commerce
School of Business Management
C.S.J.M. University, Kanpur
Email: njmi@rediffmail.com

ABSTRACT

Digitalization is reshaping the Indian Economy by new technical advancements. The present study investigates the significant role of YouTube in driving e-commerce growth within the business-to-consumer (B2C) market in India. It explores how Indian businesses strategically leverage YouTube's vast reach and diverse functionalities to connect with consumers, building brand awareness, and ultimately boost online sales. The research examines the various content strategies employed by businesses on YouTube, including product demonstrations and reviews, influencer marketing campaigns, and engaging live streams. It analyzes the impact of these strategies on key e-commerce metrics such as website traffic generation, conversion rates (turning viewers into buyers), and boost overall sales revenue. It also addresses the challenges and opportunities encountered by businesses utilizing YouTube for e-commerce growth in India, including the competitive landscape, the crucial need for high quality and engaging content creation, the complexities of measuring return on investment (ROI) from YouTube marketing efforts, and the evolving digital landscape.

By synthesizing information from a variety of secondary sources, such as industry reports, market research publications, case studies, and academic articles, this study aims to provide a comprehensive understanding of the dynamic relationship between YouTube and e-commerce expansion in the rapidly growing Indian market. The findings offer valuable insights for businesses seeking to optimize their online presence and effectively leverage YouTube as a powerful tool for e-commerce success in India.

Keywords: B2C; Digitalization; Digital Marketing; E-commerce; YouTube.

Integrating Cognitive AI and Design Thinking in Education: A Step Towards Effective Teaching

Suraj Gupta
Research Scholar (UGC NET JRF)
CSJM University, Kanpur, India

Desh Deepak
Research Scholar (CSIR)
CSJM University, Kanpur, India

Saumya Tripathi
Master of Education
CSJM University, Kanpur, India

Dr Vimal Singh
Assistant Professor
Department of Education
CSJM University, Kanpur, India

ABSTRACT

In the present modern era, technology is constantly developing, which has brought revolutionary changes in every sphere of human life. The field of education is also not untouched by its impact. Artificial Intelligence (AI) is evolving quickly, and it is changing the way we learn and teach. One profound development is the use of AI that thinks and learns like humans to create better teaching methods. This type of AI is known as cognitive AI which can solve problems, understand information, and even adapt to different situations just like a human would. It can analyze how students learn and recognizes their weaknesses and strengths, and tailors lesson plans according to their pace and needs. Whereas Design Thinking is a way of solving problems creatively by focussing on people's needs. The integration of cognitive AI and design thinking in the field of education is trying to bring a new approach, which inspires active accessible, problem solving based personalized learning according to the diverse needs of the learners. Cognitive AI works to create and provide data-driven learning experiences through cognitive intelligence and decision-making ability similar to humans. On the other hand, through design thinking, it adopts a problem-solving focused approach based on user centric approach. In today's time, using both of these can be helpful in making the teaching process accessible, inclusive, and more effective. By incorporating both of these in the field of education, an active learning, more innovative and student-centric learning environment can be created by eliminating the limitations of traditional teaching methods.

However, there are major challenges in integrating Cognitive AI and Design Thinking in education such as inadequacy of teachers, lack of awareness, training, lack of technical infrastructure, ethical concerns and data privacy etc. To overcome all these challenges, there is a need for technical experts, educationists and policy makers to work together. If proper training programs are organized from time to time, then this coordination can definitely increase the effectiveness of traditional teaching methods. In conclusion, it would be fair to say that the integration of Cognitive AI and Design Thinking in the teaching process will inspire the learners to become effective, individual, innovative and active learners as well as creative learners, independent thinkers and problem solvers.

Keywords- EdTech Innovation, Cognitive AI, Design Thinking, Personalized Learning, Problem-Solving Approach

Biopesticides: An essence of sustainable agriculture

Ankita Awasthi
Assistant Professor
A.N.D.N.N.M.M., Kanpur

Sangeeta Avasthi
Professor
A.N.D.N.N.M.M., Kanpur
E-mail: ankitaawasthi88@rediffmail.com

Shivangi Awasthi
Assistant Professor
Rama University, Kanpur

ABSTRACT

There has never been a greater need for resilient and sustainable agriculture in a world dealing with unprecedented challenges. In light of our expanding population and finite resources, new technologies are essential to maximizing the potential of our farming methods. In order to face the problems of growing agricultural production, our country has adopted policies of intensive use of agrochemicals for the previous 30 to 40 years. The amount of agrochemicals consumed is frequently used as a gauge of agricultural progress.

In fact, our nation has achieved food self-sufficiency through the use of agrochemicals in conjunction with other technologies like as irrigation and improved hybrids and varieties. However, we have reached a point in the ever-tough agricultural development path where the foundation of production itself is in danger.

Because our eco-system and the delicate balance between its many components have been harmed by the usage of agrochemicals. The biological foundation of fertility gives soil its ability to support itself. The biological foundation of soil fertility has been disregarded by lowering the level of organic carbon on the one hand and treating the soil as merely a physical conduit for supplying nutrients on the other. In a similar vein, using pesticides alone to manage pests is equivalent to introducing chemicals into the ecosystem. An eco-system's biological balance depends on pests, and eliminating them using pesticides harms not only the ecosystem but also the predators and natural foes of pests. The intended goals of the use of insecticides and fertilizers were, respectively, to decrease pest damage and boost productivity. But, the yield of many crops has not exhibited corresponding increases in the last 10-15 years- despite the increased usage of fertilizers.

In a similar vein, widespread pesticide use has not decreased pest-related losses. In order to achieve sustainable and efficient pest management, biopesticides are only one piece of the puzzle. Biopesticides have several advantages and are made from plants, animals, microorganisms, and minerals. They decompose quickly, offer precise targeting against particular pests, weeds, or illnesses, and are safer for the environment and non-target creatures. Biopesticides have the potential to significantly advance sustainable agricultural development and lessen our need on a single method of crop protection.

Keywords: Biopesticides, Sustainable agriculture, Integrated pest management

Behavioral Differences in Millennials vs. Gen Z Towards Digital Marketing of Electronic Gadgets: A Focus on Eastern Uttar Pradesh

Tushar Srivastav
Research Scholar
Department of Business Management
Chhatrapati Shahu Ji Maharaj University, Kanpur
E-mail: tusharsri29@gmail.com

Dr. Mridulesh Singh
Associate Professor
Department of Business Management
Chhatrapati Shahu Ji Maharaj University Kanpur.

ABSTRACT

The present research focuses on the impact of digital marketing on Millennials and Gen Z consumers and their buying behavior of electronic gadgets in Eastern Uttar Pradesh. In this research, Pearson correlation, Regression analysis and ANOVA were used quantitatively together with survey data to evaluate the effects of digital marketing, such as social media, influencer's recommendations, and ad personalization. The results indicate that two generations are highly responsive to digital advertising however, Gen Z's focus is on influencing content. This research finds that communicating with these consumer groups adequately targeted digital marketing is crucial in the electronics industry.

Keywords: Digital marketing, Electronics industries, Gen Z, Millennials, Purchasing decisions.

"THE ROLE OF AGILE LEADERSHIP IN MITIGATING STRESS AND BOOSTING PERFORMANCE IN HIGH-PRESSURE HEALTHCARE SETTINGS"

Ms. Anuradha Asthana
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: anuradha.asthana07@gmail.com
Mob No.: +917903095594

Ms. Tabassum Jahan
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: tabassumjhan33@gmail.com
Mob No.: +916388993561

Mr. Lokesh Kumar Juneja
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: Lokeshjuneja.ca@gmail.com
Mob No.: +919044505833

Mrs. Anjana Gupta
Research Scholar,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: anjanagupta0914@gmail.com
Mob No.: +918887978909

Dr. Anshu Yadav
Professor,
School of Business Management,
Chhatrapati Shahu Ji Maharaj University, Kanpur
Email-Id: anshuyadav@csjmu.ac.in

ABSTRACT

In the world surmounted by extreme volatility and uncertainty accounting due to Pandemic, viral outbreaks, environmental degradation and obliterating mental & overall wellbeing of human creed, the health sector and their professionals in particular, experience extreme pressure and stress to stay abreast with intricate and rapidly emerging healthcare landscape/ environment and to warrant optimal patient outcome, operational efficiency, stringent regulatory compliance, it is imperative that they adopt agile practices. Meticulous implementation of agile practices and adopting them a transformation evangelist is the need of an hour.

Agile leadership principles trace its roots in unparalleled adaptability & flexibility, iterative approach, customer centricity, empowerment & autonomy, improved communication & collaboration, continued improvement and time & scope boxed centered approach. The organic and parametric arrangement of work, offered through agile provides substantial leeway in managing healthcare systems.

This study intends to explore and provide valuable insight into how the agile leadership principles accentuated above can be applied to healthcare settings to inculcate prompt decision making, foster innovation & engagement, uplift team dynamics, improve communication, patient handling time, their experiences, and ultimately the patient outcomes. This eclectic review delves deeply into the nuanced underpinnings of agile methodology in healthcare, accentuating its multifold benefits, intricate challenges, successful implementation case studies and the boundless horizon of future prospects that it holds.

Keywords: Agile leadership, Health care, Stress, Performance

SELF HELP GROUPS AND ECONOMIC EMPOWERMENT OF WOMEN - A SYSTEMATIC LITERATURE REVIEW AND BIBLIOMETRIC ANALYSIS

Ruchi Singh
PhD Scholar
E-mail –ruchi.dharmendra@gmail.com
SBM, CSJM University, Kanpur

Shantanu Kumar
PhD Scholar
SBM, CSJM University, Kanpur

Dr. Sidhanshu Rai
Assistant Professor
SBM, CSJM University, Kanpur

Dr.Sudesh Srivastava
Associate Professor
SBM, CSJM University, Kanpur

Aftab Ahmad
PhD Scholar
SBM, CSJM University, Kanpur

ABSTRACT

Self help groups are working as a medium to empower women Economically, Socially, Politically and psychologically, and also helping them to improve their decision making in household. This study focuses specifically on the role of Self-help groups on the Economic empowerment of women. The data has been collected from Lens Data base, total 160 articles were Self help groups are working as a medium to empower women Economically, Socially, found by applying the Keyword "Self help Groups "OR "SHGs" AND "Economic Empowerment of women" out of them after using PRISMA framework only 24 articles found appropriate for study Vos viewer software is used for the Bibliometric analysis of data. The Article performed a detailed bibliometric analysis to find co occurrence terms used in this field of study by performing A term co- Occurrence map based on text findings, citation Analysis and Bibliographic coupling to find out the prevalent trends in this field.

The result shows that this field of study is less explored and more work could be done to explore the role of self-help groups in empowering women economically.

Keywords: Self Help Groups, Economic Empowerment, women empowerment, financial empowerment, Bibliometric Analysis, Systematic Literature Review

The Future of Digital Currency: Analyzing Cryptocurrency's Growth, Challenges, and Regulations

Kavita Singh
Research Scholar
SBM
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: kavi890singh@gmail.com

Kaushiki Singh
Assistant Professor
Department of Commerce
Dr Shakuntala Misra National Rehabilitation University
Kanpur, India
E-mail: *kaushikinirupamsingh@gmail.com*

Sanjeev Kumar Singh
Assistant Professor
SBM
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: *drsanjeevksingh@csjmu.ac.in*

Pramod Kumar
Assistant Professor
Atal Bihar Vajpayee School of Legal Studies
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: *drpramodkumar@csjmu.ac.in*

Surendra Kumar
Assistant Professor
SBM
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: *drsurendrakumar@csjmu.ac.in*

ABSTRACT

Cryptocurrency has become a extremist financial technology, revolutionizing conventional monetary systems and adjust the world's economic trends. This research investigates the evolutionary path and development of cryptocurrency, track down its evolution and development over time. It also investigates the advantages and disadvantages of the application of cryptocurrency, its effects on economies and consumers. In addition, the research provides a glimpse of the market capitalization of large cryptocurrencies and their connection in the global economy. The study also looks into the tech infrastructure of cryptocurrency, including blockchain and other support systems that enable security and openness. The other crucial section of this research is the regulatory framework and legal context of cryptocurrency in India. The study utilizes a qualitative research strategy with secondary data sources such as scholarly articles, government documents, financial reports, and industry publications. From the existing policy and issues analysis, the study presents the nation's stand on digital assets and their prospects in the future. The study contributes to the entire realization of cryptocurrency's place within today's finance, its potential, and its regulatory challenges facing it in India and elsewhere internationally.

Keyword: Cryptocurrency, Block chain, Bitcoin, Legal status, Regulation, Digital currency

Encouraging Entrepreneurial Mindsets: Entrepreneurship Education Through Creative Frameworks

Priya Shukla
Research Scholar
UGC NET JRF
CSJM University, Kanpur, India

Shruti Shukla
Research Scholar
UGC NET
CSJM University, Kanpur, India

Desh Deepak
Research Scholar
ICSSR
CSJM University, Kanpur, India

Dr. Rashmi Gore
Associate Professor
School of Teacher Education
CSJM University, Kanpur, India
Email- rashmigore@csjmu.ac.in

Dr. Vimal Singh
Assistant Professor
School of Teacher Education
CSJM University, Kanpur, India
E-mail: drvimalsingh@csjmu.ac.in

ABSTRACT

Entrepreneurship education has grown in importance in recent years as a vital instrument for giving students the abilities and perspective required to successfully negotiate the intricacies of the contemporary corporate world. This study examines how problem-solving skills, opportunity recognition, and business sustainability are improved when creativity and innovation are incorporated into entrepreneurship education. The Indian government has launched a number of programs to encourage skill development and entrepreneurial education at various educational levels. A robust entrepreneurial environment has been established by initiatives like the Ministry of Skill Development and Entrepreneurship (MSDE), Startup India, and the National Education Policy (NEP) 2020. Despite the effectiveness of these programs, it is still imperative to incorporate creativity into teaching strategies in order to foster students' capacity for creative thought. The function of creativity and organized creative processes, such as ideation, problem identification, and creative thinking, in entrepreneurship education is investigated in this study. It emphasizes how teachers can use creativity to engage pupils, encourage flexibility, and develop resilience as entrepreneurs. Teachers may help students think critically, come up with unique solutions, and investigate new business opportunities by utilizing innovative instructional frameworks. This chapter suggests an approach to entrepreneurship education that uses a structured creative thinking process to combine creativity and entrepreneurship. This strategy helps students move from theoretical knowledge to real-world entrepreneurial application by combining multidisciplinary approaches, experiential learning, and real-world problem-solving. The suggested framework guarantees that aspiring business owners will have the innovative problem-solving skills and visionary mentality needed to thrive in a dynamic and cutthroat global economy.

Keywords: Entrepreneurship education, Creativity, Innovation, Government Initiatives, Skill Development

Role of Microfinance in Resolving Entrepreneurship Challenges of Divyagjan in Lucknow District of Uttar Pradesh

Sonu Sahu
PhD Scholar
Department of Management
Dr. Shakuntala Misa National Rehabilitation University
Lucknow
Email id: ss1_mgtphd2021@dsmnru.ac.in

Dr Anu
Assistant Professor
Department of Management
Dr. Shakuntala Misa National Rehabilitation University
Lucknow

ABSTRACT

Microfinance is the best tool for removing the financial challenges faced by entrepreneurs, especially divyangjan (individuals with disabilities) in the rural as well as urban regions of India. The concept of microfinance was developed in the 1970s by Mohd. Yunus of Bangladesh, and it focused on providing financial services such as credit, loans, and financial information to small entrepreneurs. At the early stage of business, entrepreneurs faced financial problems, and for resolving that financial problem, microfinance is used mainly for small businesses. For the past decade, the Government of India has been continuously working for the development of entrepreneurship in India by framing effective policies for credit, providing technologies, and creating many financial institutions for resolving the challenges of entrepreneurs.

The word divyang was first used by our Hon'ble Prime Minister Shree Narendra Modi by replacing the word Vikalang (person with a disability). Divyangjan are the most marginalized section of our society, and they need every kind of help for the upliftment of their lives as well as their standard of living in society.

The government, civil society, and NGOs are working for Divyangjan so that they also get a respectable status in society. At present there are several schemes and financial assistance for divyangjan so that they become entrepreneurs and also solve their problems during the journey of entrepreneurship. There is a need to know the challenges faced by divyangjan entrepreneurs, and the present paper's objective is to know the role of microfinance in resolving the challenges of divyangjan. This study was conducted on 50 divyangjan entrepreneurs in the Lucknow district of Uttar Pradesh with the help of a self-prepared standardized questionnaire. We find that divyangjan are getting financial assistance with the help of microfinance and resolving their financial problems but not as much as they need.

Keywords: Microfinance, Entrepreneurs, Divyangjan

Comparing Risk Factor vs. Full 10-K Models in Financial Sentiment Analysis

Gnanendra Reddy Muthirevula
IEEE Senior Member
E-mail: gnanendra@ieee.org

Prabhu Krishnaswamy
IEEE Senior Member
E-mail: prabhu.adam@gmail.com

Aarthi Anbalagan
IEEE Senior Member
E-mail: Aarthi.anbalagan@ieee.org

ABSTRACT

This research paper presents a comprehensive analysis of sen- timent prediction models in the financial domain, focusing on comparing models trained on risk factor sections versus entire 10-K filings. The study encompasses three key levels: sector, portfolio, and company, evaluating the models' performance in predicting sentiment scores related to return (RET) and volatility (VOL). The findings reveal nuanced insights into each model's effectiveness at different analysis levels. Additionally, the paper discusses limitations and suggests future directions for enhancing sentiment prediction accuracy and relevance in financial markets.

A COMPREHENSIVE STUDY TO EVALUATE CUSTOMER ENGAGEMENT IN DIGITAL MARKETING STRATEGIES

Dr. Anchal Lamba
PhD (Economics)
Assistant Professor
Axis Instituted of Higher Education Kanpur
Email: aanchallamba3@gmail.com

ABSTRACT

With the advent of the digital age came a sea change in marketing strategies, necessitating fresh ideas to cultivate greater connections with customers and devotion to the brand. The purpose of this research is to assess the efficacy of digital marketing strategies by analyzing consumer participation in these campaigns and the channels by which these campaigns reach their intended demographic. One hundred forty-four people were polled using a random sampling technique. The information was gathered by means of a predetermined survey. We utilized Chi-Square testing, reliability analysis, and descriptive statistics to sort through the data. There was a high correlation between customer involvement and indicators like website traffic and interactions, conversion rates, and customer feedback and reviews, according to the research.

Keywords: Customer engagement, Digital marketing, Social Media, Loyalty, Website Traffic

Examining Occupational Stress and Resilience in Banking Industry

Ms. Minal Saxena
Research Scholar
School of Business Management
CSJMU, Kanpur
Email: minal04saxena@gmail.com

Dr. Vivek Singh Sachan
Associate Professor
School of Business Management
CSJMU, Kanpur

ABSTRACT

The banking industry is globally known for its rigorous work circumstances, which include the need of employees to meet very challenging job roles, endure long hours of non-stop work, and observe strict compliance guidelines. These problems together are considerable in the development of job burnout, a mental sickness that is characterized by being emotionally exhausted, having depersonalization, a low sense of personal accomplishment. This study sets the analysis of these demanding situations that are the causes of the burnout of the bank employees as its main goal, which includes excessive workload, job insecurity, lack of career growth opportunities, and the lack of a healthy work-life balance. It also involves the investigation of the negative effects that the burnout syndrome has on employees and organizations, such as the deteriorate of mental and physical health, job dissatisfaction, bad decision-making, and the increment of employee turnover rates.

The research when not only finding causes and effects of this psychological problem but also examining what will be effective mechanisms and strategies in organizations notwithstanding, this study has tried to consider its effect on other people will be accepted. There are the wellness programs for employees, work schedules that adapt to the individual's preferences, professional counseling, and leadership strategies to create a supportive work environment.

The research is disconnected from the other parts of the body by gathering the numerical tests of the quantitative surveys and group discussions with banking professionals in a stock of the entire research through the utilization of a mixed-method research approach. It is expected that these results of this study will become crucial guidelines for policymakers, human resource managers, and banking institutions for the devising of proper interventions that promote employee well- being, increase productivity, and create a healthier organizational culture.

Keywords: Occupational Burnout, Banking Sector, Workplace Stress, Employee Well-being, Organizational Interventions

AI Recruitment in Contemporary Era: Inclusivity, Equity, and Diversity in the Workforce

Ms. Vaishali Vishwakarma
Research Scholar
Department of Business Administration
MJPRU, Bareilly
E-mail ID: Vaishalivishwakarma0914@gmail.com

Prof.(Dr.) Tulika Saxena
Professor
Department of Business Administration
MJPRU, Bareilly
E-mail ID: tulika_28@yahoo.com

ABSTRACT

Artificial intelligence (AI) has transformed recruitment by offering data-driven, automated talent acquisition approaches. AI recruiting solutions leverage machine learning, natural language processing, and analytics to enhance candidate evaluation processes. While AI improves hiring efficiency, concerns persist regarding its impact on workforce diversity, equity, and inclusion (DEI).

This study examines AI's role in recruitment and its DEI implications through comprehensive literature analysis. AI-driven recruitment demonstrates potential in reducing human bias by evaluating candidates through objective criteria and handling large application volumes. However, algorithmic biases, particularly from historical data, may perpetuate existing inequities.

The research analyzes AI recruiting through academic publications and case studies. Findings indicate that while AI can enhance diversity through de-identified applications, biased training data may increase discrimination. AI promotes equity through standardized evaluations and skill-based assessments, though algorithmic opacity presents challenges to fair hiring.

Regarding inclusion, AI implements accessible job descriptions and accommodates diverse candidates through chatbots and video interviews. However, accessibility issues persist for neurodiverse individuals and varied socioeconomic backgrounds. Legal frameworks, including GDPR and EEOC regulations, influence AI recruitment processes.

Organizations must balance technological advancement with ethical considerations to ensure fair recruitment systems.

The study concludes with recommendations for organizations implementing AI recruitment tools to enhance DEI outcomes, including diverse training datasets, bias audits, explainable AI, and human oversight. The findings emphasize ethical AI deployment's importance, highlighting its potential while ensuring alignment with equitable hiring standards. This research contributes to understanding AI recruitment's impact on workplace DEI.

Keywords: AI, Diversity, Inclusion, Equity, Recruitment

Digital Transformation in Indian Banking: Leveraging Technology for Financial Inclusion

Shubhi Rastogi
Research Scholar
VSSD College
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: Shubhir46@gmail.com

Surendra Kumar
Assistant Professor
SBM
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: drsanjeevksingh@csjmu.ac.in

Saurabh
Research Scholar
SBM
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: 48singhsaurabh@gmail.com

Samiuddin
Assistant Professor
ABVSLS
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: samiuddin@csjmu.ac.in

Sanjeev Kumar Singh
Assistant Professor
SBM
Chhatrapati Shahu Ji Maharaj University
Kanpur, India
E-mail: drsurendrakumar@csjmu.ac.in

ABSTRACT

Financial inclusion has been one of the primary objectives for India, which aimed at providing low-cost financial services to all segments of society, especially the unbanked and underprivileged segments. The rapid development of digital technology has transformed the banking sector significantly, promoting easier access and participation in formal finance. This research delves into how technological advancements like digital banking, Aadhaar-enabled services, fintech products, and mobile payment systems have helped enhance financial inclusion in India. It identifies the contribution of programs like the Unified Payments Interface (UPI) and biometric authentication in simplifying banking procedures, lowering transactional costs, and improving security. While technology has remained at the core of expanding financial services, difficulties such as cybersecurity attacks, illiteracy, and inadequate infrastructure have remained persistent obstacles to full financial inclusion. The study suggests that there should be an interdisciplinary solution involving policymakers, financial institutions, and technology providers to help close the gap in challenges and enhance digital access to finance further. Developing digital literacy, expanding internet connectivity, and safeguarding data will be the main drivers of promoting inclusive economic development through financial technology.

Keywords: Financial Inclusion, Digital Banking, Fintech, Indian Banking Sector, Mobile Banking, UPI, Aadhaar, Digital Payments.

THE CREATION OF A GLOBAL KNOWLEDGE SOCIETY WITH RESPECT TO SUSTAINABLE ENTREPRENEURIAL INNOVATION IIN DEVELOPING COUNTRIES

DR SHILPI SINGH
ASSISTANT PROFESSOR
DEPARTMENT OF MANAGEMENT
FACULTY OF MANAGEMENT STUDIES
UNIVERSITY OF LUCKNOW
EMAIL ID: shilpiraghuwanshi11@gmail.com

DR RAM SINGH
ASSISTANT PROFESSOR
DEPARTMENT OF MANAGEMENT
FACULTY OF MANAGEMENT STUDIES
UNIVERSITY OF LUCKNOW
EMAIL ID: kamboj.ram5@gmail.com

DR SEEMA WALI
PROFESSOR, DIRECTOR
DEPARTMENT OF MANAGEMENT
TECHNO INSTITUTE OF MANAGEMENT AND SCIENCES LUCKNOW
EMAILID: seemawalimeraj@gmail.com

EXAMINE CYBERSECURITY CHALLENGES AND RISK MANAGEMENT IN DIGITAL BUSINESS

POOJA DWIVEDI
Assistant professor
AIHE
Department of Computer Applications(MCA/BCA)
Axis Knowledge City, Rooma, Kanpur

ASHISH SHUKLA
Assistant professor
AIHE
Department of Computer Applications(MCA/BCA)
Axis Knowledge City, Rooma, Kanpur

ABSTRACT

Attacks on information systems have evolved over the past several decades from being random and untargeted to being deliberate, targeted, and posing sophisticated cyber dangers to individuals, institutions, and even whole nations. The interconnectedness of digital technology has many positive effects, but it has also opened the door to several new security holes with far-reaching consequences. Despite the frequent interchangeability of the two concepts, cyber security and information security are not the same. Findings from the study's analysis of survey data from 130 digital enterprises show that as many as 72% of organizations are worried about protecting sensitive data and 68% are struggling with the increasing complexity of cyber-attacks. Comprehensive staff training, data encryption, and multi-factor authentication are some of the risk management techniques examined in the article. Lack of trained staff and inadequate funding are still major problems, even if proactive security measures have been implemented.

Keywords: Cyber security, Cyber-attacks, Digital Business, Risk, Challenges

"Burnout and Innovation: Exploring the Impact of Employee Well-Being on Organizational Creativity and Growth"

Dr Priyanka Gupta
Assistant Professor
Department of Management Studies
School of Entrepreneurship & Management
HBTU, Kanpur.
E-mail: priyankagupta@hbtu.ac.in

Dr Priyanka Shukla
Assistant Professor
School of Arts, Humanities & Social Sciences, CSJMU, Kanpur
E-mail: priyankashukla@csjmu.ac.in

Dr Pooja Singh,
Assistant Professor,
Department of Economics,
School of Arts, Humanities & Social Sciences,
CSJMU, Kanpur.
E-mail: poojasingh@csjmu.ac.in

ABSTRACT

In an era where innovation is essential for organizational survival and competitiveness, understanding the factors that influence creativity and problem-solving is paramount. This study examines the critical relationship between employee burnout and organizational innovation, focusing on how burnout diminishes cognitive flexibility, emotional resources, and collaborative potential—key drivers of creativity and innovation. Drawing on existing literature and recent empirical findings, the research highlights the detrimental effects of chronic workplace stressors on employee well-being, team dynamics, and overall organizational culture. Burnout not only stifles individual creative output but also creates systemic barriers to innovation by undermining collaboration and adaptability within teams.

Through an exploration of direct and indirect impacts, this paper aims to uncover the nuanced ways in which burnout erodes the foundations of innovation. The study also discusses practical strategies and organizational interventions that can mitigate burnout, fostering a supportive work environment conducive to sustained creativity and innovation. By bridging the gap between employee well-being and organizational outcomes, this research provides actionable insights for managers and policymakers seeking to promote both individual resilience and long-term organizational success.

"Key Drivers of Green Banking Adoption: A Conceptual Framework"

Prof. Sudhanshu Pandiya
School of Business Management
CSJM University

Mr. Manoj Kumar
School of Business Management
CSJM University

Mr. Prakash Narain Pandey
School of Business Management
CSJM University
Email: prakashnarainpandey@csjmu.ac.in

Mr. Rahul Agarwal
School of Business Management
CSJM University

Dr. Prashant Trivedi
School of Business Management
CSJM University

ABSTRACT

Global climate change is one of the most threatening issue in front of the mankind. For improving the condition of environment each nation is performing its best. For stopping the environmental degradation each nation is trying to change its traditional practices of manufacturing. This environmental degradation is happened mostly because of industrialization. Now the question comes how we can stop industrialization which harms our environment.

Restriction on these can be done through various ways. Among which Green Banking is one of them. Directly and indirectly banks are responsible for global climate change. All over the world this turns an alarming situation for stakeholder to adopt Green Banking. Here this study proposes a framework of key drivers for Green Banking adoption.

This framework is based on the existing literature. This study proposes the hypothesis for examining the relationship between key drivers and Green Banking adoption. This study proposes Various Factors which play essential role in influencing a bank's adoption of Green Banking practices.

Keywords: Environmental Degradation, Green Banking, Green Banking adoption.

Cybersecurity and Risk Management: Addressing Cybersecurity Challenges in Digital Transformation

Gnanendra Reddy Muthirevula
Independent Scholar
United States

Bindu Cattamanchi
Independent Scholar
United States

ABSTRACT

In today's age of digital transformation, businesses have quickly used new technologies to improve efficiency and achieve competitive advantages. However, this progress also offers complex cybersecurity risks that threaten both information security and operational stability. This study examines the diverse cybersecurity issues caused by digital transformation in various industries and focuses on the increasing use of IoT, cloud services, and artificial intelligence. We examine the specific security gaps associated with these technologies and their impact on risk management strategies. In recent case studies and the latest research findings, this paper is proactive in risk reduction, including comprehensive framework conditions for risk reviews, providing effective cybersecurity solutions, and promoting a culture of security awareness within an organization. Specification and evaluation of measures. Additionally, this paper examines how compliance with regulatory standards affects corporate strategies for managing cybersecurity. The aim is to provide a detailed perspective on the cybersecurity environment within the context of digital transformation, providing practical recommendations while implementing innovative technologies.

Keywords: Cybersecurity, Digital Transformation, Risk Management, Information Security, Cloud Security, IoT Security, AI Security, Data Breaches, Regulatory Compliance, Threat Mitigation

Comparing Risk Factor vs. Full 10-K Models in Financial Sentiment Analysis

Gnanendra Reddy Muthirevula
IEEE Senior Member
E-mail: gnanendra@ieee.org

Aarthi Anbalagan
IEEE Senior Member
E-mail: Aarthi.anbalagan@ieee.org

Prabhu Krishnaswamy
IEEE Senior Member
E-mail: prabhu.adam@gmail.com

ABSTRACT

This research paper presents a comprehensive analysis of sentiment prediction models in the financial domain, focusing on comparing models trained on risk factor sections versus entire 10-K filings. The study encompasses three key levels: sector, portfolio, and company, evaluating the models' performance in predicting sentiment scores related to return (RET) and volatility (VOL). The findings reveal nuanced insights into each model's effectiveness at different analysis levels. Additionally, the paper discusses limitations and suggests future directions for enhancing sentiment prediction accuracy and relevance in financial markets.

CrossMed: Enhancing Disease Prediction and Drug Recommendation through Cross-Level Feature Interaction in EHRs

Linkesh Kumar Vellore Vasudevan
E-mail: linkeshstevens@gmail.com

ABSTRACT

Electronic Health Records (EHRs) hold rich patient data critical for clinical decision-making tasks like disease prediction and drug recommendation. This paper introduces CrossMed, an innovative model that leverages a structured cross-level feature interaction approach to dynamically capture the pathological relationships between visit and monitoring events. CrossMed integrates fine-grained temporal trends and feature interactions to address key limitations of existing methods, enabling more accurate and robust clinical predictions. Extensive evaluations on two public medical datasets demonstrate that CrossMed consistently outperforms state-of-the-art models in both disease prediction and drug recommendation tasks. Ablation and robustness studies underscore the importance of its core components, including temporal propagation and cross-level interactions, in achieving superior performance across various sequence lengths and data constraints. Although CrossMed models pathological relationships effectively, future work will focus on capturing the inherent complexity of medical events to further enhance prediction accuracy.

CRYPTOCURRENCY EXCHANGE SECURITY FRAMEWORK USING HASHING ALGORITHM

Reddyvari Venkateswara Reddy
Associate Professor
Department of CSE (Cybersecurity)
CMR College of Engineering & Technology
Hyderabad, Telangana,India
E-mail: venkatreddyvari@cmrcet.ac.in

Elluru Sri Ram
B.Tech Student
Department of CSE (Cybersecurity)
CMR College of Engineering & Technology
Hyderabad, Telangana, India

Sudula Sai Charan
B.Tech Student
Department of CSE (Cybersecurity)
CMR College of Engineering & Technology
Hyderabad, Telangana, India

Kukunuru Vinesh
B.Tech Student
Department of CSE (Cybersecurity)
CMR College of Engineering & Technology
Hyderabad, Telangana, India

ABSTRACT

The expansion of cryptocurrency markets has resulted in an increase of security threats targeting cryptocurrency exchanges. These instutitions are more susceptible to cybercrimes such as hacking, transaction fraud, and information breach. This project illustrates a security framework for cryptocurrency exchanges that employs hash algorithms to strengthen the integrity of data, user authentication, and telematic anti-tampering protections. With the use of hash based cryptography, this framework seeks to create a protected record of transactions that are impossible to alter. This research indicates the need to employ such steps to secure digital finance instruments, and makes a case for a She demonstrates a framework that is scalable understood the relationship between blockchain technology and economy. This project illustrates a model that facilitates the creation of safer amd more credible cryptocurrency exchanges.

Keywords- Cryptocurrency exchange security, hash algorithms, cryptographic integrity, data protection, decentralized finance, secure user authentication.

Enhancing Agile Project Management Through Automation and Multi-Application Workflows

Radhika Nair
E-mail: radhika.h.nair@gmail.com

ABSTRACT

Agile Project Management thrives on adaptability, iterative processes, and seamless collaboration across teams and tools. With the rise of automation and advanced decision making frameworks, integrating Agile methodologies with multiapplication workflows has become pivotal in enhancing productivity. This research explores the potential of office automation benchmarks like OFFICEBENCH to improve Agile practices. By evaluating the capacity of Language Learning Models (LLMs) to manage diverse tasks across multiple tools—such as Excel, Calendar, and Email—the study identifies key operational efficiencies and challenges. Results demonstrate that while current LLMs exhibit promising capabilities, significant gaps remain in achieving the flexibility and precision demanded by Agile frameworks. Insights from this research aim to inform the design of robust automation strategies for Agile environments, fostering more dynamic and effective project management systems.

Cybermycelium: A Domain-Driven Distributed Reference Architecture

Kathiravan Thangavelu
IEEE Senior Member
E-mail: tmkathir@gmail.com

Vincent Kanka
IEEE Senior Member
E-mail: kankavincent@ieee.org

Muthuraman Saminathan
IEEE Senior Member
E-mail: ramm.swaminathan@gmail.com

ABSTRACT

The rapid proliferation of data in the digital age has underscored the need for innovative architectures to effectively manage data's volume, variety, and velocity. Existing Big Data (BD) architectures often struggle with scalability, maintainability, and adaptability, primarily due to their monolithic nature and centralized data processing models. To address these challenges, this research introduces Cybermycelium, a novel domain-driven distributed reference architecture tailored for BD systems. Cybermycelium departs from traditional monolithic approaches by adopting principles from contemporary software engineering, including domain-driven design and distributed systems. Key features include domain-specific data management, event-driven communication, and decentralized governance, which enhance scalability, flexibility, and operational efficiency in BD environments. Through a comprehensive comparative analysis with existing BD architectures, Cybermycelium demonstrates superior capabilities in data processing, scalability, security, privacy, and adaptability across diverse industry contexts. This paper presents the methodology, design principles, and empirical validation that underpin Cybermycelium, positioning it as a promising solution to address the evolving complexities of modern BD ecosystems.

Stock Price Prediction using News Article Sentiment Analysis: A Comparative Study of NLP Classification Techniques

Ravi Kumar Kota
E-mail: kotaravikumar@yahoo.com

Sai Charan Ponnoju
E-mail: Saicharanponnoju@gmail.com

Prabhu Muthusamy
E-mail: kotaravikumar@yahoo.com

ABSTRACT

This paper explores the use of sentiment analysis on financial news articles to predict stock price movements. Using the Reuters corpus, which contains over 100,000 articles spanning a range of financial topics, the paper applies various classification methods, including lexicon-based analysis, NaiveBayes, and Support Vector Machine (SVM) classifiers, to assess the relationship between news sentiment and stock market changes. Stock price movements were queried using the Quandl API, and article titles were matched with companies to generate sentiment labels. Results show the predictive capabilities of different algorithms, with the SVM classifier yielding the highest accuracy for predicting stock price movements over short time frames. The paper also discusses the challenges in company name detection, data annotation, and potential improvements through deep learning models. Future research directions are proposed to enhance the accuracy and scope of the model, such as dependency parsing, event-driven feature representation, and deep learning applications for financial prediction.

Learning the Dynamics of the N-Body Problem through Deep Neural Networks: A Data-Driven Approach for Predictive Modelling

Arun Ayilliath Keezhadath
E-mail: arun.cetly@gmail.com

Lalitha Amarapalli
E-mail: amarapalli.lalitha@gmail.com

Gnanendra Reddy Muthirevula
E-mail: mgna.ctr@gmail.com

ABSTRACT

The n-body problem, a cornerstone in classical mechanics, presents significant challenges due to its chaotic nature and lack of a general analytical solution. This paper explores a novel approach to understanding the complex gravitational dynamics of n interacting bodies by leveraging deep neural networks (DNNs) as universal approximates. Unlike traditional numerical methods that iteratively solve for intermediate states, we propose a method that learns a direct mapping from initial conditions to future states, enabling one-shot predictions of positions and velocities at any given time. Our approach uses a deep learning architecture, trained on a variety of randomly sampled initial conditions, to model the evolution of the system over time. We demonstrate the capability of this model to predict the trajectories of multiple bodies with high accuracy, surpassing traditional solvers in computational efficiency, particularly in long-term predictions. By analysing the learned models, we gain new insights into the underlying dynamics of the n-body problem, including the identification of eigenstates and stable orbits that emerge from the system's chaotic behaviour. This work marks a significant step toward integrating machine learning with classical mechanics, offering a potential paradigm shift in the numerical simulation of complex dynamical systems.

Optimizing YOLOv3 with TensorFlow for Accurate and Efficient Object Detection

Manjot Kaur Sidhu
Department of Computer Science & Engineering
Chandigarh Engineering College
Chandigarh Group of Colleges
Jhanjeri-140307, Mohali, India.
Email: manjotsidhucu@gmail.com

Rishi Raj
Department of Computer Science & Engineering
Chandigarh Engineering College
Chandigarh Group of Colleges
Jhanjeri-140307, Mohali, India.
Email: rishirajorg@gmail.com

ABSTRACT

Object detection is a critical task in computer vision, with applications spanning autonomous driving, surveillance, and robotics. In this study, we implemented and evaluated the YOLOv3 model for real-time object detection. The model was tested on various images, demonstrating its ability to accurately detect and classify multiple objects with high confidence. The results indicate that YOLOv3 achieves a mean Average Precision (mAP) of 55–60% on the COCO dataset, aligning with its original performance benchmarks. Additionally, the model operates at an inference speed of approximately 30 FPS on a Titan X GPU, making it suitable for real-time applications. A comparative analysis with other object detection models, such as Faster R-CNN and SSD, highlights the trade-off between speed and accuracy, with YOLOv3 offering a balanced approach. The proposed implementation successfully detects objects in complex environments, validating its robustness and efficiency. Future work could explore enhancements through transfer learning, model pruning, and integration with next-generation YOLO architectures.

Keywords: Object Detection, YOLOv3, Deep Learning, Real-time Computer Vision, Convolutional Neural Networks (CNNs).

The impact of artificial intelligence on the labor market: threat or new opportunities?

Yerkesh Ayazhan
Student at the Higher School of Economics International University Astana.
Astana, Kazakhstan
Academic advisor

Aimaganbetova A.S.
Master’s degree, Senior lecturer
International University Astana. Astana, Kazakhstan
E-mail: ayazhanrg6@gmail.com

ABSTRACT

Technology 4.0 is revolutionizing the service industry by integrating advanced technologies such as artificial intelligence (AI), big data analytics, and the Internet of Things (IoT). AI, in particu- lar, plays a crucial role in enhancing efficiency, automating processes, and improving service personalization. By 2030, AI is projected to contribute significantly to global economic growth, driven by increased productivity, labor efficiency, and rising consumer demand. However, the rapid adoption of AI also presents challenges, particularly in the labor market, where automation threatens job security and requires continuous skill development. The impact of AI on employ- ment varies across industries. While AI-driven automation enhances business operations in fields such as finance, logistics, and customer service, it also raises concerns about workforce dis- placement. Two potential trajectories emerge: full automation, which may exacerbate socioeco- nomic disparities, and augmentation, where AI enhances human capabilities and drives innova- tion. To ensure a sustainable future, businesses must prioritize workforce development, technol- ogy firms should focus on augmentative AI solutions, and employees should actively participate in shaping AI integration. A balanced approach to AI adoption can foster economic growth, im- prove job quality, and create opportunities for innovation in the digital economy.

Keywords: Artificial Intelligence (AI), digital transformation, automation and employment, Technology 4.0, economic Growth

Innovation in the Gig Economy and Freelance Business Models

Belokur K.S.
Student at the Higher School of Economics International University Astana.
Astana, Kazakhstan
Academic advisor

Aimaganbetova A.S.
Master's degree, Senior lecturer
International University Astana. Astana, Kazakhstan
E-mail: aruz02.02@mail.ru

ABSTRACT

This scientific article examines and includes information about innovations in the gig economy and freelancing, as well as business models. Key terms related to the economy, their basic concepts and types. How modern technologies help and will help in the gig economy and freelancing in our present and future times. What are the features of business models and how they help companies retain employees and increase the efficiency of the economy. How innovative activity has attracted the attention of the world community to a new, higher phase of development.

Key terms: Business model, IT technologies, gig economy, modern technologies, payment systems.

Application of artificial intelligence in simulating practical training for students

Aimaganbetova A.S.
Master's degree, Senior lecturer
School of Economics, Astana International University
Astana, Kazakhstan
E-mail: Aimaganbetova.aya@gmail.com

ABSTRACT

This article examines the application of artificial intelligence (AI) in the educational process of economics students. The research is based on a mixed methodological approach that combines quantitative and qualitative methods of analysis. The focus of the study is the methodology of using AI in practical training, which includes virtual simulations and gaming environments to develop customer service skills. The study results demonstrate significant growth in AI integration into managerial education in Kazakhstan, as evidenced by an increase in the percentage of companies using AI from 15% to 60% between 2020 and 2024.

A series of practical scenarios were developed during the experiments, allowing students to make strategic decisions, analyze customer situations, and interact with AI in the learning process. The effectiveness of the methodology was evaluated through pedagogical experiments, student satisfaction analysis, and discussion of the results. The study findings indicate that the implementation of digital technologies contributes to the development of key managerial competencies, including data analysis, decision-making under uncertainty, and communication skills.

The obtained results confirm the necessity of integrating innovative educational technologies into management training, enhancing the quality of specialist preparation and their competitiveness in the modern labor market.

Keywords: Artificial intelligence, customer service, innovative educational technologies, managerial education, practical training.