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**XVIII INTERNATIONAL CONFERENCE ON APPLIED
RESEARCH IN ENGINEERING, TECHNOLOGY AND
MANAGEMENT**

**In Association with
LONDON AMERICAN CITY COLLEGE, UAE**

25th January, 2024

Dubai

EVENT ORGANISERS



CONFERENCE PROCEEDINGS

Edited By

**Dr. K. Ravichandran
Former Professor
New York Institute of Technology**

 **ACADEMIC RESEARCH CONFERENCES**

PROCEEDINGS OF

LACC ARC 2024
XVIII INTERNATIONAL CONFERENCE ON APPLIED RESEARCH
IN ENGINEERING, TECHNOLOGY AND MANAGEMENT

Edited By

Dr. K. Ravichandran

*Former Professor, New York Institute of Technology, Abu
Dhabi, UAE*

Organized by:



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Dr. Ravichandran Krishnamoorthy

*Former Professor,
New York Institute of Technology, Abu Dhabi,
UAE*



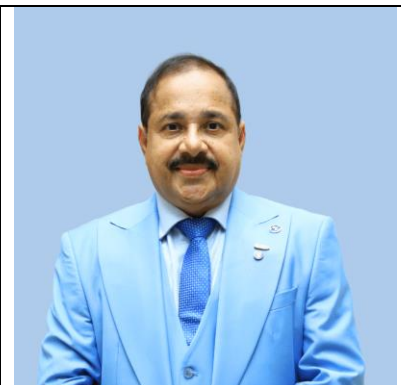
Inaugural & Keynote Address

An astute and result oriented professional with over 22 years of extensive experience in operations, business development, academics and institution building. Received the Award for “Outstanding Contribution towards Education 2016 & 17” from World Sustainability Council at DUBAI. Also due to his contribution to the field of finance, he was appointed as a consultant for Abu Dhabi Stock exchange and also he is on a research project in developing an Education application for Arpuda app private limited. He Received championship Award From WSIS (UN forum) for his two sustainable development projects. Currently he launched the portal for Women Entrepreneurship development in Chennai. Currently employed as Professor and Director of Experiential Learning, New York Institute of Technology, Abu Dhabi Campus, UAE.

He holds the Post-doctoral fellowship from University Kebangsaan Malaysia and Ph.D. in Finance from the University of Madras, India. His area of expertise is primarily with corporate finance and conducts focused research in the Behavioral finance and company analysis. He has co- authored several text books in Finance which are mainly focused on Indian markets. He made intellectual contributions that impact on the academic community in the area of corporate and Behavioural finance through papers published in competitive journals in this domain space (Finance India, Journal of investment, Money and Banking, International Journal of Economics and Finance...). He has also made contributions through service to the academic community, as recognition of his scholarship, through her inclusion as a reviewer and/or discussant for several academic conferences and also acting as an Editor of an International Journal. His research in the field of finance also resulted in contribution to teaching and learning by way of the receipt of a NYIT ISRC grant award. His Intellectual contributions have furthered higher education initiatives through his continued collaborative experiential education work with students into the annual Corporate Challenge Competition. His Intellectual contributions, by way of faculty-mentored student research projects were presented by students at International conferences and also got published International journals. So far he has published 25 international journal publications, 12 Books of which 4 are text books and participated in 25 international conferences worldwide.

Prof. Dr. Paulson Mathew Chunkapura

*Chancellor, LAUC,
President and CEO of the London American City
College Fujairah, Sharjah, Dubai, Ras al Khaimah and
ICBEST Sharjah*



Chief Guest Address

Prof. Dr. Paulson Mathew Chunkapura is the President and CEO of the London American City College Fujairah, Sharjah, Dubai, Ras al Khaimah and ICBEST Sharjah. Dr Paulson is an Eminent Economist, a Brilliant Business Expert and a well-known researcher. His research has focused on Money, Banking, Public Finance, Education, Job Search Techniques and Employment process and International Business, which has appeared in a variety of reputed Journals and Newspapers such as Khaleej Times and Gulf Today.

Dr. Paulson was educated at Mysore University, Cochin University of Science and Technology, Apollos University, Montana State, USA, the UBIS University, Geneva, Switzerland, Euro College, North Macedonia and Madonna University, Michigan, USA. He has outstanding academic credentials with distinctions. He received his Master's Degree in Economics from the University of Mysore in 1977 securing first class with the distinction of being the second rank holder of the University. For securing the highest marks in the University in the M.A Degree Final Examination, he was awarded the Dr. M.H. Gopal Felicitation Gold Medal.

For his outstanding contributions to the intellectual world and for his dozens of scholarly research papers and articles on current global Economic affairs and Business affairs and issues and publications of authentic books on Central Banking and Monetary policy and presenting World class thesis. Dr. Paulson was awarded Doctorate Degrees from various Universities. He earned his first Ph.D. Degree in Applied Economics from the Cochin University of Science and Technology in 1988. He has also earned an MBA and Doctor of Business Administration Degree from Apollos University, Montana State, USA. His other Doctorate Degrees include: Doctor of Public Administration from Madonna University, Michigan, USA, Doctor of Letters from American Heritage University of Southern California, USA, Doctor in Business Administration from Euro College, North Macedonia, Doctorate Degree in Business Administration from Alliance International University, LUSAKA, and the University of Business and International Studies, Geneva, Switzerland.

Dr. Paulson also holds three MBA degrees from the US and European Universities. He has been teaching many branches of Economics and Management subjects to the graduate, postgraduate and Ph.D. students of internationally reputed Universities for over 4 decades and has been rated as one of the best professors of Economics and Business today.

Dr. Paulson is a former professor of Economics at St. Theresa's College, Ernakulam and the prestigious St. Xavier's College, Bombay. He received training as an Economist at the University of Bombay.

He has also acted as Financial Consultant and Economic Advisor to leading banks. He has substantial knowledge of Modern Banking, Foreign Exchange Markets and

International Financial Institutions.

Professor Paulson has taught Economics and International Business at University of Houston, USA, California State University Stanislaus, USA, National American University, USA, Madonna University, USA, the University of Potomac, Washington DC, USA, UBIS University, Geneva, Switzerland and Euro College, North Macedonia.

He is an invited Speaker of many top ranking American, European and Indian universities and globally reputed organizations.

A component, well-read, diligent and devoted Professor, Dr. Paulson Mathew Chunkapura has been able to Infuse considerable interest in his students by providing upto-date information and co-relating real life examples on Contemporary Economic and Business Issues.

Dr. Paulson has also done intensive research in monetary theory and policy for many years and has guided several students for preparing their dissertations in BBA, MBA, M.Phil. and Ph.D. programmes.

Dr. Paulson is a prolific Writer. He has published excellent books on Monetary Policy and Central Banking and several scholarly articles of international standards on current Global Economic and Business affairs and issues, which are widely acclaimed.

Dr. Paulson has been producing excellent results in the University Examinations for his BBA and MBA students of top ranking American and British Universities at all levels with 100% Success. Dr. Paulson has provided excellent corporate training, powerful seminars and presentations and has conducted several valuable Workshops on the challenging business and economic issues of 1990s and 2000s in the UAE, India Europe and the USA for the last 21 years with tremendous success.

For his outstanding contributions to the intellectual world and for his dozens of scholarly research papers and articles on current global economic affairs and business affairs and issues and publications of authentic books on Central Banking and Monetary policy. Prof. Paulson was awarded many intellectual and outstanding leadership awards from many globally reputed organizations and universities.

In the year 2000, Dr. Paulson won three prestigious International Awards, viz "The Man of the Year 2000" and "The Medal of Honour Hallmark 2000" from American Biographical Institute and its International Research Board, USA for his outstanding accomplishments in the field of higher education and "2000 Outstanding Intellectuals of the 20th century" award and the medal from International Biographical Centre, Cambridge, England for his outstanding contributions in the field of "Economics and International Business". Prof. Paulson has also won the "International Educator of the Year 2003" award from the International Centre, Cambridge, England for his outstanding innovation and great contributions to teaching Economics and Business Subjects to the University Students in several countries.

Prof. Dr. Paulson is an accomplished and devoted leader, who has made great contributions to the development of top ranking American accredited Bachelor's and Master's Degree programmes in the Middle East, India and Europe.

A well-travelled Scholar, Dr. Paulson is one of the outstanding minds of the day.

Prof. Dr. Kaup Mohamed

Vice Chancellor, London American University College – Zambia, Dean & Managing Director, London American City College – UAE and Professor (Adjunct), Madonna University, Michigan, USA



Special Guest of Honor

Prof. Dr. Kaup Mohamed is the Vice Chancellor of the London American University College – Zambia, Dean & MD of London American City College- UAE and Professor (Adjunct) of Madonna University, Michigan, USA having 29 years of experience in academics, teaching, training & research, holds Doctorates in Business Administration, Education and Management from USA, Europe, and India respectively and is a PhD. Examiner and Guide for American, European and Indian Universities. Dr. Kaup has received more than 50 awards and recognitions from various National and International Bodies including Award from California Legislative Assembly, USA in 2011, Pin Award from the Madonna University's President's Cabinet and Distinguished Leadership and Outstanding Achievement Award from Madonna University and Administrative Council in Michigan State, USA in Jan 2010, and April 2010 in recognition for his contribution to international education.

Dr. Kaup is also a recipient of Entrepreneurship certification from Harvard University, USA. Dr. Kaup is a UK CPD (Continuing Professional Development) Certified Professional (2021) for maintaining student mobility standards. Dr. Kaup is also an Associate Fellow Member of All India Management Council (1997) and an Advisor to various Universities around the world. Dr. Kaup is also an Adjunct Professor at the Euro College, Macedonia, University of Business and International Studies (UBIS), Switzerland and International University of Moscow and City of London College, UK. Dr. Kaup is a Ph.D. Research Guide for 2 UGC approved Indian Universities namely Pacific University and JITU and US Based Apollos University. Dr. Kaup has been the external examiner of Ph.D. program including MIM Institute of Management and Maharishi Markandeshwar University, India.

Dr. Kaup has served as the Deputy Director, Head of Department and Program Leader at the University of Lincolnshire and Humberside, UK and National American University, USA. Dr. Kaup has been the Faculty for the American Hotel & Motel Association, Michigan State, USA for its programs in the UAE. Dr. Kaup has been the Professor at the Bowie State University, USA, Canadian College of Business & Computing, Canada and Southeastern University, USA. Dr. Kaup has travelled widely to more than 75 countries and has delivered more than 350 Seminar talks, conducted workshops and colloquiums, published 50 research papers in international Journals and Reviews, magazines and guided more than 800 research projects. Dr. Kaup is in the Editorial and Advisory Board of International Journals, an

expert in Accreditation and his area of research is Business Management, Operations, Marketing and Education.

Dr. Kaup has also been presented with two prestigious international awards namely the '2012 Outstanding Intellectuals of the 21st Century Award' and 'the Medal of Honor' from the International Biographical Centre, Cambridge, England for his outstanding contribution in the field of higher education especially in Strategic Management, Operations and Business areas. Dr. Kaup has been conferred with the "World Leader and Excellence in Business Leadership Award" in September 2013 by the World Confederation of Businesses, USA. Dr. Kaup was also conferred with International Excellence Academic Award 2017 by the Bearys Cultural Forum Trust, India.

Dr. Kaup has also been the recipient of certifications from ASIC (Accreditation Services for International Schools, Colleges and Universities), England, ECBE (European Council for Business Education), Belgium, and IACBE (International Accreditation Commission for Business Education), USA for his contribution in the concerned research conferences, workshops, and seminars. He is very well known for educational social work for the last 25 years as Hon. General Secretary at Bearys Cultural Forum Trust in India and Vice President at Karnataka NRI Forum, UAE constituted by the Government of Karnataka.

FOREWORD



Prof. Dr. Kaup Mohamed,
PhD, DBA (MU-USA), DBA (AU-USA) D.Ed.(Eur), D.Litt(USA)
Vice Chancellor, London American University College – Zambia
Dean & Managing Director, London American City College – UAE
Professor Adjunct, Madonna University, Michigan, USA

It is a great privilege to mention that, the ARC forum is conducting an International Conference on Applied Research in Engineering, Technology and Management in association with the London American City College – UAE. The proceedings of this international conference will be of immense benefit to the academics, industrial professionals and to the society. The international representations from various arena of the world will definitely bring in great outcome and input to the learners and the to the society benefitting the nation and the whole world.

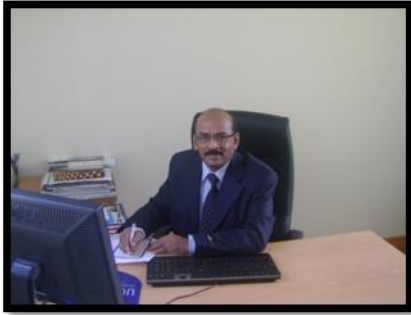
Regular international conferences will create a big impetus on the society. I am very pleased to observe that the participants from different parts of the world from varied universities are attending the international conference. The conference aims at covering a wide variety of issues, challenges, opportunities, research and its findings on various industrial, technological and management areas. ARC's role in developing and creating new portfolio to the forthcoming generations of the youths is commendable.

I am also very pleased to mention that, the organising committee has played an important role in bringing all the fields of study together and provide and explore solutions to the processes, actions, challenges and outcome of learning, teaching and industrial development. The pandemic period stalled the activities and the outcome of the pandemic fostered to create great inventions for the forthcoming years.

This conference will be very informative to the academicians and industrial professionals to nurture and respond to the transformation of the world. I congratulate the paper presenters and researchers for being a transformational professional to bring in their expertise of outcome to transform the world and make a better place of living and development with faster pace and with ethical values and cohesiveness.

I would like to place on records my sincere gratitude to the whole team of ARC and London American City College – UAE for proceeding towards conducting the International Conference and contributing to the research and development for its future applications and learnings.

FOREWORD



**Dr. K. PrakashVel,
Professor,
University of Wollongong in Dubai.**

It gives me immense pleasure in writing a foreword to the 'ARC 2024 XVIII INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING, TECHNOLOGY AND MANAGEMENT in Association with LONDON AMERICAN CITY COLLEGE-DUBAI.

ARC is a forerunner in creating and exchanging knowledge in the field of Business Management featuring major developments in the global economy and markets. They have been successful in organizing conferences to exchange skills and acumen on theory and practice on current and emerging management principles, ideas, concepts and research methods facilitating analysis among academicians, scholars and students, both at the post graduate and doctoral levels. I strongly believe that the conference would not only inspire the delegates participating from different parts of the World, but also further add to the existing literature in different research domains in business management.

I am positive that the one day International Conference would be beneficial to the participants. I extend my sincere wishes for a successful conference.

Dr. K. PrakashVel

FOREWORD



Dr. Gantasala V. Prabhakar, Ph.D
Associate Professor & Assistant Dean,
School of Management
New York Institute of Technology,
New York

Knowledge stems from extensive research undertaken by the multitude of experts in academia and the corporate. It then becomes quintessential that research-based findings that contribute to extant knowledge must be shared. One of the integral elements of Nonaka and Takeuchi's SECI model is Knowledge Sharing. I have believed that bringing researchers from across the globe working in their domains of expertise on a common platform is in the direction of creating strong Communities of Practice. Academic Research Publishers has set a benchmark in organizing these congregations of knowledge and research pools and presenting opportunities for knowledge sharing and in turn fuelling possibilities of knowledge creation. ARC has successfully over the years provided the base to present, discuss and enhance research developments in each of the management functions.

ARC has also garnered increasing patronage of participants who represent all the major continents and that in itself has been very inspiring and satisfying for me to be a part of their success. The conferences organized have seen an overwhelming response from global experts and is a testimony of the credentials that ARC embodies and has stood for.

It is my privilege to applaud their vision, their efforts and to be part of **ARC 2024 XVIII INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING, TECHNOLOGY AND MANAGEMENT in Association with LONDON AMERICAN CITY COLLEGE-DUBAI.**

Given the calibre of the participants and the values that are enshrined by conferences organized by ARC, I am very assured that the two day conference will be a resounding success and will draw appreciation and support from all associated with this noble endeavour.

Gantasala V. Prabhakar, Ph.D

FOREWORD



Dr. R. Krishna
Professor in Management & CEO,
Ramanuja Management Services
Bangalore.

It is with immense pleasure that I write this Foreword for the the Proceedings of the **ARC 2024 XVIII INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING, TECHNOLOGY AND MANAGEMENT** in Association with **LONDON AMERICAN CITY COLLEGE-DUBAI**, organised by the Academic Research Conferences/Publishers, Abu Dhabi, UAE.

I am informed that the responses are overwhelming from all corners in the form of quality research papers submitted for review/approval for presentation during the conference. I am sure, the Proceedings of the conference will serve as an excellent reference book to the Management teachers the world over. I trust also that this conference will be an impetus to stimulate further study and research in all the areas.

Wishing Godspeed in all the endeavours.

Dr. R. Krishna.

LACC ARC 2024
**XVIII INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING,
TECHNOLOGY AND MANAGEMENT**

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LACC ARC 2024
XVIII INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN
ENGINEERING, TECHNOLOGY AND MANAGEMENT

DATE: 25th January, 2024

UAE TIME	AGENDA	PLACE
09:15-09:20 AM	REGISTRATION	Hall
09:20-09:30 AM	<u>Welcome & Inaugural Address</u> Dr. K. Ravichandran <i>Former Professor, New York Institute of Technology, Abu Dhabi, UAE</i>	Hall
09:30-09:45 AM	<u>Chief Guest Address</u> Prof. Dr. Paulson Mathew Chunkapura <i>Chancellor, LAUC</i>	Hall
09:45-10:00 AM	<u>Keynote address</u> Dr. K. Ravichandran <i>Former Professor, New York Institute of Technology, Abu Dhabi, UAE</i>	Hall
10:00-10:15 AM	<u>Special Guest of Honor</u> Prof. Dr. Kaup Mohamed <i>Vice Chancellor, LAUC</i>	Hall
10:15-10:30 AM	<u>Tea Break</u>	
10:30-05:00 PM	<u>Technical Session 1 (LACC)</u>	Hall
10.30-05.00 PM	<u>Technical Session II (Online Track 1 – AI & Engineering)</u>	Online
10:30-05:00 PM	<u>Technical Session III (Online Track 2 – Finance)</u>	Online
10:30-05:00 PM	<u>Technical Session IV (Online Track 3 – General Management)</u>	Online
2.00-3.00 PM	<u>LUNCH BREAK</u>	
03:30-04:00 PM	<u>Valedictory</u> Dr. K. Ravichandran <i>Former Professor, New York Institute of Technology, Abu Dhabi, UAE</i>	Online

LACC ARC 2024
Conference Schedule
Technical Session 1 (LACC)

Join Zoom Meeting

<https://uso6web.zoom.us/j/5457092288?pwd=WjFDUXp6VlBGVDVEZlc2NTRORDJEdzo9&omn=89017487286>

Meeting ID: 545 709 2288, Passcode: 55555

25-01-2024, Thursday
Session 10:30 AM to 05.00 PM (UAE Time)

REF. No.	Paper Title & Presenter
1	A Study Evaluating the Adoption of Digital Transformation in Retail Stores with Special Reference to D-Mart Author: Dr. Subhash Dsouza
2	Enhancing Customer Relationship Management Practices in the Banking Sector: A Strategic Analysis of Factors Influencing Client Retention in Southern-Western Haryana Author: Dr. Monica Bansal
3	Determinants Affecting Purchase Intentions of Metaverse Users: A Study in Northern India Authors: Dr. Kavita Rani, Dr. Manjit Kour and Ms. Amanjot Kaur
4	“Indian Stock Market – A Critical Analysis on Investment Options” Authors: Dr. Annette Christinal, Mr. Madhankumar P and Mr. Adithyan T S
5	Supply Chain Finance Adoption Capability of the MSME firms in India Author: Mr. Aswin Alora
6	Does Gender Diversity Impacts Innovation? Evidence from Emerging Economies Authors: Dr. Aghila Sasidharan and Dr. M. Thenmozhi
7	Does Logistics Aggregation Help in Supply Chain Operations? – A Tale of Two Agri-Food Supply Chains under Uncertain Environments Authors: Dr. Pramod Kumar Mishra, Satyaranjan Sahu, Chinmaya Behera, Pratap K. Jena and B. Raja Shekhar
8	Current Trends and future of Human Resource management in the 21st century Author: Dr. Anouja Mohanty
9	A Study on Factors Influencing Brand Loyalty Towards Cosmetics in Bengaluru Authors: Dr. D. Annette Christinal, Mr. Darshan Kumar. S and Mr. Bilal .M
10	Smart Taxation: A Comprehensive Study on AI Integration in Indian Tax Audits and Corporate Governance Author: Mr. Anil Sulegai Premanath

LACC ARC 2024
Conference Schedule

Technical Session II (Online Track 1 – AI & Engineering)

Join Zoom Meeting

<https://uso6web.zoom.us/j/5457092288?pwd=WjFDUXp6VlBGVDVEZlc2NTRORDJEdzo9&omn=85727367851>

Meeting ID: 545 709 2288, Passcode: 55555

SESSION CHAIRS

Dr. Kabaly P Subramanian

*Management Teacher, Researcher, Trainer and
Consultant, Senior Faculty,
Arab Open University, Muscat, Sultanate of
Oman*

Dr. K. Ravichandran

*Former Professor,
New York Institute of Technology, Abu Dhabi,
UAE,
Founder ARC Conferences.*

25-01-2024, Thursday

Session 12:00 PM to 06:30 PM (Indian Time)

Session 10:30 AM to 05:00 PM (UAE Time)

REF. No.	Paper Title & Presenter	UAE Time
1	From Perception to Practice: Public Awareness, Usage and Satisfaction Realities of AI Authors: Dr. Ajitha Savarimuthu and Dr. Geevarathna	10.30 -10.45 AM
2	From Anxiety to Action: Countering AI Disruptions in India's Employment Sector Authors: Dr. A.S. Kannan, Dr. B. Elamurugan and Dr. C. Dhilipan	10.45 – 11.00 AM
3	A Study on Comparing Employees' Performance Before and After Application of Artificial Intelligence (A.I) Authors: Dr. Ajitha Savarimuthu and Dr. Mahender pal	11.00 – 11.15 AM
4	Embracing the Future or Resisting Change: How Do Management Educators and Learners Respond to AI Integration? Authors: Dr. Dhilipan. C and Dr. Divya Lakshmi	11.15 -11.30 AM
5	Digital Playground for Criminal Activities Authors: Dr. Ravichandran Krishnamoorthy, Dr. E. Anandharaja and Dr. L. Anitha	11.30 -11.45 AM
6	AI Based Models in Education: Tapping Educators' Perspective Authors: Dr. Ravichandran Krishnamoorthy, Ms. Mini Srivastava, and Ms. Divita Khanna	11.45 – 12.00 PM

7	Mindfulness Moderation: Navigating the Interplay Between Intention and Behavior in University-Industry Collaboration Authors: Dr. V. Lourden Selvamani, Mrs. Jaya Lakshmi and Dr. Lu Wang	12.00 – 12.15 PM
8	Mindful Machines: An Analysis of ChatGPT's Effectiveness in Education Authors: Ms. Divita Khanna, Dr. Ravichandran Krishnamoorthy and	12.15 -12.30 PM
9	Unleashing Educational Frontiers: Exploring the Metaverse's Impact on Primary School Education Authors: Dr. Jayanta Banerjee and Dr. Istvan Fekete	12.30 -12.45 PM
10	Artificial Intelligence: Is it time for Global Governance Regime? Authors: Ms. Mini Srivastava, Ms. Divita Khanna and Dr. Ravichandran Krishnamoorthy	12.45 -01.00 PM
11	Technology-Driven Transformations in Consumer Buying Behavior: Implications for Marketers Authors: Dr. Sreeanandan, Dr. Baranipriya A and Dr. Roshni P.R	01.00 -01.15 PM
12	Develop Subspace Learning-Based Visual Techniques Toward the Pre-Clusters Assessment for High-Dimensional Data Authors: Aswani Kumar Unnam and Dr. Bandla Srinivasa Rao	01.15 -01.30 PM
13	A Review on Enhancing Load Balancing Techniques in Cloud Computing Using Machine Learning Authors: Ms. Swetha. G and Dr. Md Oqail Ahmad	01.30 -01.45 PM

LACC ARC 2024
Conference Schedule

Technical Session III (Online Track 2 – Finance)

Join Zoom Meeting

<https://uso6web.zoom.us/j/5457092288?pwd=WjFDUXp6VlBGVDVEZlc2NTRORDJEdzo9&omn=87064923417>

Meeting ID: 545 709 2288, Passcode: 55555

SESSION CHAIRS

Dr. Chaya Bagrecha

Professor,

Faculty of management studies, Jain Deemed to
be University, Bangalore

Dr. R. Amudha

Professor,

MBA Department, CMS Business School,
Seshadri Road, Bangalore, India.

25-01-2024, Thursday

Session 12:00 PM to 06:30 PM (Indian Time)

Session 10:30 AM to 05:00 PM (UAE Time)

REF. No.	Paper Title & Presenter	UAE Time
1	Beyond Traditional Finance: Rethinking Risk Management in the Crypto Revolution Authors: Mrs. Savitha. S, Dr. Pradip Kumar Mitra and Dr. Shalu Singh	10.30 -10.45 AM
2	“Neo-Banks”-The NextGen Model of Banking 5.0 Authors: Dr. Shalini H S and Dr. Lasya K R	10.45 – 11.00 AM
3	Capital Returns, Currency Value, Trade and Economic Growth: The Contrasting Key Drivers of Foreign Portfolio Investments in Indian Economy Authors: Prof. Tej Singh and Mr. Ajay Yadav	11.00 – 11.15 AM
4	Towards a Cashless Society: The Role of Central Bank Digital Currency (CBDC) Pilot Project of India Authors: Dr. Pinki Rani and Dr. Ravichandran Krishnamoorthy	11.15 -11.30 AM
5	Digital Trust Dynamics: E-CRM’s Role in Addressing Cybersecurity in Indian Banking Authors: Ms. D. Durga, Dr. V. Renuga and Dr. A.S. Kannan	11.30 -11.45 AM
6	Role of Fintech in Enhancing Business Processes of Tiny and Small Scale Industrial Units with Special Reference to Bengaluru City Authors: Dr. Roshni P.R, Dr. Sreeanandan and Dr. Baranipriya A	11.45 – 12.00 PM

7	Agency Theory in Practice: Dissecting Profitability Factors in Indian Regional Rural Banks Authors: A. Rahamathunnisa, Dr. S. Selvakumar, Dr. Vellayan Srinivasan and Dr. A.S. Kannan	12.00 – 12.15 PM
8	Unveiling the Lead-Lag Relationship Among Metal Derivatives in the Multi Commodity Exchange (MCX) of India: A Comprehensive Analysis Authors: Mr. Purna Prasad Arcot and Dr. B. Diwakar Naidu	12.15 -12.30 PM
9	Impact of the Financial Technology (Fintech) revolution on Bahrain's Banking Industry: Opportunities and Challenges Authors: Dr. Atul Bansal, Dr. Raj Bahadur Sharma, Dr. Durga Prasad Samontaray and Dr. Swagatika Panda	12.30 -12.45 PM
10	Asymmetrical impact of Global and Domestic factors on stock returns: An Indian Economy study in a NARDL Approach Authors: Shikha Malhotra and Dr. Chaya Bagrecha	12.45 -01.00 PM
11	Sustainability Index Analysis using ARIMA & TBATS Approach Authors: Ms. Shreeja Rajesh, Dr. Shalini R, Mr. Rajesh Shankaranarayana and Dr. Gajendra Naidu Jatty	01.0 -01.15 02.0 PM
12	"Modelling Insurance Premiums using Deep Learning approach" Authors: Dr. K. Navatha and Prof. V. V. Hara Gopal	01.15 -01.30 PM
13	Revolutionizing Finance: A Comprehensive Analysis of Digital Banking Adoption and Impact Authors: Dr. Gopalakrishnan Chinnasamy, Dr. S. Vinoth and Ms. Anshika Jain	01.30 -01.45 PM

LACC ARC 2024
Conference Schedule

Technical Session IV (Online Track 3 – General Management)

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SESSION CHAIRS

Dr. B. Murali Manohar
Professor & Dean
SCM , D Y Patil Agriculture
& Technical University,
Talsande—Kolhapur. India.

Dr. R. Krishna
Professor in Management &
CEO, Ramanuja Management
Services, Bangalore

25-01-2024, Thursday

Session 12:00 PM to 06:30 PM (Indian Time)

Session 10:30 AM to 05:00 PM (UAE Time)

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2	Effect of Adoption of Sustainability Measures on the Financial Performance of Selected Firms- A Reference from India Authors: Dr. Pradip Kumar Mitra and Mrs. Savitha. S	10.45 – 11.00 AM
3	A Study to Determine the Role of Digital Ecosystem in School Education Among Rural Areas Authors: Dr. Geevarathna and Dr. Ajitha Savarimuthu	11.00 – 11.15 AM
4	Exploring Green Tourism for a Sustainable Tomorrow Rising to Realise Authors: Mr. Kiran Kumar M, Dr. R. Amudha and Dr. Easwaramoorthy Rangaswamy	11.15 -11.30 AM
5	Influence in the Digital Sphere: Unveiling Precursors and Behavioural Outcomes in Instagram Micro-Influencers Marketing Authors: Dr. Shanthi P, Dr. Raju p and Dr. Perumal P	11.30 -11.45 AM
6	Examining Corporate Social Responsibility Expenditure for Social Development in the Indian Context: A Comprehensive Review Authors: Dr. Baranipriya A, Dr. Sreeanandan and Dr. Roshni P.R	11.45 – 12.00 PM

7	<p>Factor Analysis of Behavioral Competencies: Pilot Study of Mid-level Employees at Bharat Electronics Limited, Bangalore</p> <p>Authors: Mr. Kuldeep Chhetri, Dr. Chaya Bagrecha, Dr. Shalini R And Dr. Pujari Sudharsana Reddy</p>	<p>12.00 – 12.15 PM</p>
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9	<p>Host Companies Feedback on the Virtual Internship Performance of International Travel and Tourism Management Students</p> <p>Authors: Dr. Sevillea S. Felicen, Dr. Kathleen A. Cueto and Dr. Ryan L. Mejia</p>	<p>12.30 -12.45 PM</p>
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A Study Evaluating the Adoption of Digital Transformation in Retail Stores with Special Reference to D-Mart

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Abstract

Digital transformation is the process through which businesses use technology into every facet of their business operations to effect significant change. It offers several advantages, including improved productivity, more company adaptability, and, in the end, additional benefits for stakeholders like workers, clients, and shareholders. This research aims to evaluate the digital transformation in retail stores with special reference to D-Mart. The technique used in this study is a Parametric one sample t-test. The outcome of the study indicated that Virtual reality, Contactless payment, Mobile apps, E-commerce platforms, Dmart ready store, Contactless shopping, In-store technology and Avenue Supermart have high adoption, whereas Chatbots, Artificial intelligence, and Customer analytics have low adoption.

Keywords: *E-commerce, digital transformation, artificial intelligence.*

Enhancing Customer Relationship Management Practices in the Banking Sector: A Strategic Analysis of Factors Influencing Client Retention in Southern-Western Haryana

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Sri Muktar Sahib (Punjab),
India

Abstract

This research paper investigates the factors influencing Customer Relationship Management (CRM) practices in selected banks within the Southern-Western region of Haryana, focusing on client retention. The study aims to understand the satisfaction levels of customers with the CRM practices adopted by both public and private sector banks. The research covers five districts in the specified region, involving State Bank of India, Punjab National Bank, HDFC Bank, and ICICI Bank. A comprehensive survey methodology, including both primary and secondary data, is employed to gather insights from 800 bank customers. The findings reveal key factors affecting CRM practices, such as effective employee behavior, product and service offerings, customer satisfaction focus, services for client retention, grievance redressal systems, and challenges faced by bank customers. The analysis indicates varying satisfaction levels among respondents and recommends strategies for banks to improve CRM effectiveness, addressing issues such as personal attention, delayed financial transactions, waiting times, branch availability, security, and trust. The study contributes valuable insights for enhancing CRM practices in the banking sector and emphasizes the importance of aligning services with customer expectations to foster loyalty and satisfaction.

Keywords: *Customer Relationship Management (CRM), Client Retention, Banking Sector, Customer Satisfaction, Southern-Western Haryana*

Determinants Affecting Purchase Intentions of Metaverse Users: A Study in Northern India

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Abstract

The Metaverse is a virtual world where users can communicate in real time with other users and computer-generated settings. The metaverse is a persistent, immersive, networked virtual realm that encompasses several platforms, technologies, and experiences, going beyond conventional notions of virtual reality. The idea of the metaverse has drawn a lot of interest from tech businesses, developers, and other industries wanting to explore new paths for innovation and user involvement as technology develops and connection gets better. This study explores the crucial factors influencing users' purchasing intentions in the distinct socio-cultural setting of Northern India, which includes the states of Delhi, Punjab, and Haryana, in response to the growing interest in the metaverse. A semi structured questionnaire was used to collect data from 380 respondents from Northern India. The study focuses on five independent variables, namely perceived usefulness, perceived ease of use, social needs, technical maturity, and perceived privacy risk, while gauging their impact on the dependent variable—metaverse usage intention. The investigation draws insights from a robust sample size of 460 participants, reflecting the diverse demographic composition of the Northern Indian population. By utilising statistical methods like regression analysis and correlation analysis, the study not only examines the correlations between the variables but also reveals important discoveries. Notably, people's intentions to use the metaverse in this particular regional setting are largely influenced by perceived utility, perceived privacy risk, and technical maturity. The complex findings of this study have important implications for both research scholars and marketers who want to understand and improve user interaction tactics in the ever-changing metaverse.

Keywords: Metaverse, Purchase Intentions, Perceived Usefulness, Technical Maturity, Perceived Privacy Risk, Northern India, Correlation Analysis, Regression Analysis.

Indian Stock Market - A Critical Analysis on Investment Options

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Abstract

This paper identified the understanding of Indian Stock Market, shares, NSE, BSE, Futures and options, candle sticks and Technical Analytics. The stock market is an avenue where investors trade in shares, bonds, and derivatives. This trading is facilitated by stock exchanges. It acts as a platform, a marketplace, that connect buyers and sellers. The stock market allows investors to trade shares, bonds, and derivatives. In India, there are two primary stock exchanges. Bombay Stock Exchange (BSE) – Sensex is its index, National Stock Exchange (NSE) – Nifty is its Index. BSE is the oldest form of stock exchange and NSE is India's largest financial market and fourth largest market by trade volume and most modern stock exchange of India. A future is a contract to buy or sell an underlying stock or other assets at a pre-determined price on a specific date. On the other hand, options contract gives an opportunity to the investor the right but not the obligation to buy or sell the assets at a specific price on a specific date, known as the expiry date. Candlesticks are the way of communicating information about how price is moving. Candles refer to that information for the specific unit of time. And thus, each candle constitutes, the open, close, high, and low price for that given day. There are lot of types of candle sticks in the trading some of them are MARU BOZU, DOJI, HAMMER, SHOOTING STAR, SPINNING TOP etc. The bullish pattern indicates the uptrend and the bearish pattern indicates the downtrends. Technical analysis is a method used in the stock market to predict future price movements based on historical data. Technical analysis is a method used in the stock market to predict future price movements based on historical data. Traders use charts to spot trends and patterns in prices.

The efficacy of technical analysis is disputed by the efficient-market hypothesis, which states that stock market prices are essentially unpredictable, and research on whether technical analysis offers any benefit has produced mixed results.

Keyword : Shares, NSE, BSE, Futures and options, Candle Sticks, Technical Analytics .

Supply Chain Finance Adoption Capability of the MSME Firms in India

Mr. Aswin Alora

Abstract

This paper develops a two stage model to analyse the supply chain finance adoption capabilities of MSME partners in a supply chain. The financial health of an organization is found to be the significant factor driving SCF adoption. A supplier selection model has also been developed in this study.

Does Gender Diversity Impacts Innovation? Evidence from Emerging Economies

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Abstract

This study seeks to investigate the impact of female directors on innovation activities with specific emphasis to research and development activities(R&D). Using fixed effect panel regression on a sample of firms listed on the Indian National Stock Exchange (NSE) and the Chinese Shanghai Stock Exchange (SSE), we discover that female directors have a positive effect on Chinese firm's innovation activities. Our results align with the existing theory, which states that gender diversity on board may have small but positive effects on achieving a firm's goal and innovative ideas- decision strategies. We further examine if this relationship varies with different levels of concentrated ownership. Using piecewise linear regression, we find that women directors need to be more encouraging innovation activities in a highly concentrated firm in India due to the agency conflict. However, in China, we find that women directors in highly concentrated firms provide resources to the firms to undertake innovation activities. The main implication drawn from our analysis suggests that regulators may need to implement gender-diversified policies to impact the economy and society positively.

Keywords: Innovation, Women directors, Emerging economies, Concentrated ownership JEL Code: F30, G30, G39

Does Logistics Aggregation Help in Supply Chain Operations? – A Tale of Two Agri-Food Supply Chains Under Uncertain Environments

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Abstract

Aggregation of the agri-based materials from the scattered and a large no. of small players in the market is a formidable task. The uncertainties related to the price and distance, process etc. are some of the major reasons why an aggregator comes into existence in the supply chain. This not only creates a win-win situation for both parties in the supply chain, but also contributes a lot in controlling the logistics costs. This research is an effort to explore whether the logistics aggregation strategy has any potential advantage over direct sales.

Keywords: Agri-food supply chains, logistics aggregation, uncertain environment, cost reduction
Journal classification: Q56, L67

Current Trends and Future of Human Resource Management in the 21st Century

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Abstract

Human resources are the ace foundation of any organization. A company without human resources is futile. Effective management of these individuals is the goal of human resource management. Moreover, HRM is understood to be essential to an organization's existence and success. The ever-evolving landscape of technology, economics, society, psychology, and organizational structures impacts human resources and how they are managed. Expectations for HR roles are changing, as seen by current HRM models, as companies work to make the HR function leaner and more strategic. The management of human resources is essential to the success of any firm. It provides strength and support. Organizations in today's complex world are strongly impacted by changes occurring in both the internal and external contexts.

Keywords: HRM strategic approach, Trends of HRM, Current development

From Perception to Practice: Public Awareness, Usage and Satisfaction Realities of AI

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Abstract

The study delves into the exciting realm of human-AI collaboration. In an era characterized by rapid advancements in artificial intelligence, this research explores the symbiotic relationship between AI technology and the human intellect. The study investigates how AI can augment and complement human cognitive abilities, fostering a partnership that has the potential to revolutionize various industries and domains. The primary goals of this study include investigating the present status of AI technology, scrutinizing perceptions of both AI and human intelligence, analyzing real-world applications, and evaluating the societal impact of AI. It explores the ethical, social, and practical dimensions of integrating AI into human decision-making processes and problem-solving. Furthermore, the research delves into real-world applications of AI-human synergy, from healthcare and education to business and creative endeavors. It sheds light on the challenges and opportunities that emerge as AI continues to evolve and expand its role as a cognitive collaborator. This study ultimately underscores the idea that, when harnessed effectively, the synergy of AI and the human mind can lead to unprecedented achievements, innovation, and problem-solving capacities, with the potential to shape the future of our society.

Keywords: Artificial Intelligence (AI), Awareness, Perception, Satisfaction, Human mind

From Anxiety to Action: Countering AI Disruptions in India's Employment Sector

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Abstract

The emergence of artificial intelligence (AI) is having a profound impact on the employment landscape, presenting both opportunities and obstacles. A major concern in this context is the growing "AI anxiety" among Indian workers, which refers to fears of job loss or obsolescence resulting from AI-driven automation. This study examines the causes, consequences, and coping mechanisms associated with this phenomenon in India. Using a quantitative approach, the research analyzes data from a diverse group of 1606 Indian employees across various sectors and job roles. The findings indicate that AI anxiety is prevalent among Indian workers, particularly those in AI-vulnerable sectors such as Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO). This anxiety is exacerbated by the rapid integration of AI into the Indian job market. The study shows that AI anxiety has negative consequences for employee well-being, including mental health, job performance, and career progression. To address these issues, the study recommends effective coping strategies, such as pursuing continuous education in technology-related fields, seeking social support, and adopting a positive attitude towards technological change. This research provides valuable insights for employers, policymakers, and educational institutions on how to help employees navigate the challenges posed by AI. By creating a supportive environment and promoting skill development, stakeholders can help employees capitalize on the benefits of AI, transforming anxiety into opportunity.

Keywords: AI anxiety, Indian employees, AI automation, AI adoption, Continuous learning, Coping strategies

A Study on Comparing Employees' Performance Before and After Application of Artificial Intelligence (A.I)

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Abstract

In the age of rapid technological advancement, organizations are increasingly turning towards Artificial Intelligence (AI) as a catalyst for transformation. This study delves into the effect of AI implementation on employee performance, shedding light on the changes experienced by the workforce in a world where human-AI collaboration is becoming the norm. The research investigates the performance metrics of employees before and after the integration of AI solutions, providing a comprehensive analysis of shifts in efficiency, productivity, accuracy and job satisfaction. Through a combination of quantitative and qualitative methodologies, this study explores the multifaceted effects of AI on the workforce in modern era of business. The findings reveal a nuanced picture of AI's influence, showcasing not only increased efficiency and enhanced productivity but also the challenges employees face in adapting to AI technologies. Ethical considerations, job role modifications, and the evolving organizational culture in the context of AI integration have been examined. This study serves as a valuable resource for organizations seeking to harness the potential of AI to elevate employee performance and improving their overall outcomes. The study highlights the need for a holistic approach towards implementation of AI which prioritizes both technology and well-being and development of the workforce according to the requirement of contemporary business for serving the society in a better way.

Keywords: Artificial Intelligence, Employees, Performance, Application, Efficiency, Challenges & Technology.

Embracing the Future or Resisting Change: How Do Management Educators and Learners Respond to AI Integration?

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Abstract

This study investigates the adoption and usage of Artificial Intelligence (AI) in management education, focusing on the perceptions and behaviours of educators and learners. Utilizing the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) as the foundational model, the research integrates insights from Social Cognitive Theory (SCT), Expectancy Theory of Motivation (ETM), and Constructivist Learning Theory (CLT) to form a comprehensive theoretical framework. The aim is to explore the multifaceted factors influencing the acceptance and effectiveness of AI tools in the educational process. Employing a quantitative methodology, the study analyses responses from a structured questionnaire distributed among management educators and learners. Key findings reveal that performance expectancy, effort expectancy, and social influence significantly impact attitudes toward AI, while facilitating conditions and self-efficacy influence perceived behavioural control in AI usage. Additionally, the study uncovers the role of AI in enhancing knowledge construction and experiential learning, aligning with constructivist pedagogical approaches. These insights offer valuable implications for the development of AI-integrated curricula and teaching methods in management education. The study not only contributes to the academic discourse on technology adoption in education but also provides practical recommendations for institutions embracing AI-driven transformations.

Keywords: Artificial Intelligence in Education, Management Education, UTAUT2, Technology Acceptance, Constructivist Learning Theory.

Online Gambling Preferences and Consequences

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Abstract

The convergence of online gaming and cybercrime poses a multifaceted challenge in the digital era, with virtual worlds attracting millions of users alongside opportunistic cybercriminals. This abstract explores the intricate relationship between online gaming and cybercrime, revealing motivations, methods, and consequences within this digital landscape. Online games have transformed into expansive ecosystems featuring not only entertainment but also complex in-game economies, virtual currencies, and valuable assets (Smith, 2018). Regrettably, these virtual domains have become fertile ground for cybercriminals, engaging in activities such as account theft, virtual item trading schemes, and in-game fraud (Jones & Patel, 2019). The impact of online gaming-related cybercrime extends beyond the virtual world, affecting the gaming industry's integrity, player trust, and presenting significant legal challenges. In India, cyber laws, including the Information Technology Act, 2000, and subsequent amendments, play a pivotal role in addressing and regulating these cybercrimes (White & Green, 2020). To tackle these challenges, the abstract advocates for enhanced security measures, player education, and collaborative efforts involving game developers, law enforcement, and cybersecurity experts. This research emphasizes the necessity for a comprehensive understanding of online gaming-related crimes, user preferences and reasons for gambling. The study reveals that excitement and free money were the primary incentives for users to try out betting apps and social media advertisements and betting company strategies ultimately persuaded the user to gamble online. This study will help the readers, the consequences of gambling/ betting and be a socially responsible person.

Key Words: Gambling, Betting, Cyber Crime, Gaming Apps

JEL Code: E33, M14, M01

AI Based Models in Education: Tapping Educators' Perspective

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Abstract

AI has the potential to revolutionize education by transforming teaching and learning processes. While the implementation of AI in education holds great promise, it also poses several challenges for educators and educational institutions. For the purpose of this research paper, an empirical study has been conducted amongst educators via a survey executed through google forms. The primary aim of the study was to assess whether the use of AI tools can enhance the effectiveness and efficiency of educators in the classroom or while performing other administrative duties. The study comprises of a total of 104 valid samples which were collected and analysed using SPSS 25.0. The findings of the study indicate that while majority of the educators either agreed or remained unbiased on the ways in which the AI tools could increase their effectiveness as teachers, they also disagree with several other aspects, including ChatGPT's status as a trustworthy source.

Key Words: ChatGPT, Chatbot, Virtual learning, Education, Educator's Perspective

Mindfulness Moderation: Navigating the Interplay Between Intention and Behavior in University-Industry Collaboration

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Abstract

This study investigates the dynamics of university-industry collaboration (UIC) within the Indian academic landscape, employing the Theory of Planned Behavior (TPB). Using a sample of 245 academic researchers, Partial Least Squares Structural Equation Modeling (PLS-SEM) is employed to analyze the influence of attitude, perceived behavior controls, and subjective norms on intentions and their subsequent impact on behavior. A significant contribution of this analysis is the employing mindfulness as a moderator in the relationship between intention and behaviour in the UIC context. This novel inclusion enhances our understanding of the gap between individual intentions and collaborative behavior, throwing light on the emotional management sphere of academic research within the UIC framework. The study not only enriches UIC literature by illuminating its micro-foundations but also validates TPB in the Indian university-industry collaboration context. This dual perspective provides valuable insights for practitioners and policymakers engaged in fostering successful collaborations between academia and industry, emphasizing the nuanced role of mindfulness in shaping the collaborative landscape.

Keywords: University-Industry Collaboration, Theory of Planned Behavior, Mindfulness, Academic Research, Collaborative Behavior.

Mindful Machines: An Analysis of ChatGPT's Effectiveness in Education

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Abstract

The current epoch is characterized by the fast progression of artificial intelligence. As a consequence, the incorporation of education-oriented instruments propelled by AI is fundamentally transforming the educational milieu. This study explores the significant function of ChatGPT, a natural language processing model, within the context of education. The prime objective of this study is to assess the accuracy and reliability of ChatGPT, with a specific emphasis on the perspectives of students who regularly interact with this technology. Our study integrates both theoretical inquiry and empirical examination in a complete manner. By conducting a systematic survey, our objective is to explore the benefits of AI-driven learning as well as the potential obstacles that might hinder its smooth incorporation into educational environments. The outcomes of this study provide a significant asset for those in the field of education, policymaking, and technology, who are agog in using the capabilities of artificial intelligence in educational settings.

Keywords: Artificial intelligence, ChatGPT, Education technology, Effectiveness, Student perspective.

Unleashing Educational Frontiers: Exploring the Metaverse's Impact on Primary School Education

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Abstract

Purpose: This paper investigates the transformative potential of the Metaverse in enhancing primary school education. In an era of rapid technological advancement, exploring innovative educational platforms becomes imperative.

Design/Methodology/Approach: The research employs a multifaceted approach, combining in-depth interviews with primary school educators and students and data triangulation. Through this mixed-methods design, we aim to capture a comprehensive understanding of the Metaverse's implications for primary education practices.

Findings: Our results reveal that the integration of the Metaverse into primary school education holds promise for immersive and engaging learning experiences. Primary school educators expressed enthusiasm about the potential to create dynamic, interactive virtual classrooms that cater to diverse learning styles. Primary school students, in turn, demonstrated increased motivation and participation in this novel educational environment.

Originality/Value: This research contributes to the academic discourse by shedding light on the unexplored intersections of the Metaverse and primary school education. By presenting empirical evidence of the positive impact on both primary school educators and students, this study lays the groundwork for further exploration and implementation of Metaverse technologies in primary educational settings.

Keywords: Metaverse, education, primary school, virtual classrooms, immersive learning, technology in education, data triangulation.

Artificial Intelligence: Is It Time for Global Governance Regime?

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Abstract

Artificial Intelligence is causing significant disruptions globally. The Secretary General of the United Nations, Antonio Guterres, has emphasized AI's potential benefits and associated risks. AI possesses the potential to bring about transformative changes that can empower humanity. It can significantly enhance the efforts of governments, civil society, and the United Nations in unimaginable ways. It can significantly impact global affairs by effectively predicting and addressing crisis situations, as well as promoting health and education, among other important issues. However, the successful implementation and widespread availability of AI technologies, including in developing nations with the highest demand, are dependent on responsible usage and universal accessibility. Currently, the field of AI expertise is predominantly concentrated within a select group of nations and corporations. This has the potential to exacerbate global disparities and significantly widen the existing digital divides. There are significant concerns related to artificial intelligence that encompass misinformation and disinformation, the reinforcement of prejudice and discrimination, the intrusion of surveillance and privacy, deceptive practices, and various violations of human rights. The malicious use of AI has the potential to undermine trust in institutions, diminish social unity, and pose a threat to democracy, without even considering numerous catastrophic possibilities. Consequently, the United Nations in October 2023 initiated a worldwide, interdisciplinary, and multi-stakeholder dialogue on the governance of AI with the aim of optimizing advantages and mitigating potential risks. The research paper assesses the need, prospects and challenges of such global regime.

Key Words: Ethics, Privacy, antitrust law

Technology-Driven Transformations in Consumer Buying Behavior: Implications for Marketers

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Abstract

Amid the fast-evolving landscape, characterized by the far-reaching impact of the Internet and rapid technological progress, consumer behaviors and needs are undergoing a significant transformation (Karenhka, 2013). This is particularly pronounced in India, with over 50% of the population aged under 25 and 65% under 35 (National Statistical Commission, 2017). The younger generation is growing up in a world saturated with technology, influenced by widespread Internet access, data abundance, and ongoing mobile innovations (Han Wai et al., 2016). Proficient in the use of cutting-edge gadgets and online services, this demographic is continuously connected through social platforms such as Facebook, WhatsApp, and LinkedIn, actively sharing real-time information (Chaffey et al., 2016). Our research paper thoroughly investigates the impact of technological advancements on the diverse stages of the consumer buying process, including need recognition, information search, alternative evaluation, decision-making, and post-purchase behaviors. Based on the comprehensive reviews of literatures, empirical past analysis, and expert talks, the present study is rigorously analyzed, validated and formulated four hypotheses in different dimensions of consumer behavior. The research highlights the substantial influence of technological innovations on the consumer purchasing journey, emphasizing the importance for marketers to incorporate key disruptive technologies into their marketing strategies.

Key Words: Consumer Behaviour, Technology, Marketing Strategy

JEL Code: D12, O33, M31

Develop Subspace Learning-Based Visual Techniques Toward the Pre-Clusters Assessment for High-Dimensional Data

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Abstract

Cluster assessment is a major issue in big data clustering. For big data clustering applications, the popular clustering techniques single-pass k-means (spkm) and mini-batch k-means (mbkm) are used. However, to determine the quality of clusters in big data, they must first understand cluster assessment. The value of clustering tendency for big data is possible by the recent development of a sampling-based multi-viewpoints-based cosine measure visual assessment of (cluster) tendency (S-MVCM-VAT). In order to accommodate the high-dimensionality of the big data, the S-MVCM-VAT has been improved utilizing subspace learning techniques; which proposed models are PCA-based-S-MVCM-VAT, LDA-based-S-MVCM-VAT, and LPP-based-S-MVCM-VAT. These models use linear subspace learning techniques for principal component analysis, linear discriminant analysis, and locality-preserving projection. Experiments are run on big high-dimensional benchmarked datasets to demonstrate and evaluate the proposed techniques' effectiveness compared to other big data clustering techniques.

Keywords: Clusters Assessment, SPKM, MBKM, VAT, Linear Subspace Learning

A Review on Enhancing Load Balancing Techniques in Cloud Computing Using Machine Learning

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Abstract

In the field of cloud computing, optimizing load balancing techniques is a critical aspect to ensure that resources are fully and efficiently distributed. of today's complex and ever-evolving cloud environments, traditional load-balancing approaches struggle to adapt to dynamic workloads and maintain high-performance standards. As cloud environments continue to grow in complexity and scale, traditional load-balancing approaches face challenges in adapting to dynamic workloads and maintaining high-performance standards. This paper explores the mixing of ML organizations to inflate load balancing within cloud computing systems. The aim of this research is to bridge the gap between traditional load balancing methods and the constantly changing needs of modern cloud services. Leverage the power of ML to incorporate historical data to predict future workloads and dynamically fine-tune resource allocation strategies. This adaptive approach significantly improves the overall efficiency, scalability, and reliability of cloud computing, ultimately resulting in a better user experience and lower operating costs. This research is in line with prevailing industry trends where the integration of AI and ML into cloud management practices is on the rise. Businesses and organizations are increasingly using artificial intelligence and machine learning with cloud management to adapt to changing needs. This combination helps to better allocate resources and allows cloud providers to offer flexible solutions to their customers. This research represents an important step in the ever-changing world of technology, where cloud computing is becoming increasingly important to various industries.

Keywords: Cloud Computing, Load Balancing, Machine Learning Integration, Resource Allocation, Efficiency Enhancement, Industry Trends.

Beyond Traditional Finance: Rethinking Risk Management in the Crypto Revolution

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Abstract

The accelerating evolution of cryptocurrencies has precipitated a fundamental reassessment of risk management strategies within the financial sphere. This research endeavors to chart a course through unexplored terrain in the crypto revolution, advocating for a departure from traditional risk management paradigms. The study conducts a comprehensive analysis, delving into the distinctive challenges posed by digital assets and proposing a paradigm shift in risk assessment and mitigation.

In the cryptic realm of digital currencies, volatility reigns supreme, rendering conventional risk models inadequate. This paper scrutinizes the heightened market dynamics, regulatory ambiguities, and technological vulnerabilities inherent in the crypto landscape. By dissecting these multifaceted aspects, the research seeks to unravel the complexities surrounding risk in the age of cryptocurrencies.

The objective of this study is to offer insights that transcend the established norms, redefining risk management frameworks to suit the dynamic nature of decentralized finance. It explores innovative approaches and strategies tailored to the idiosyncrasies of digital assets, challenging the preconceived notions of risk within traditional financial systems.

Acknowledging the limitations inherent in such a dynamic field, this research underscores the importance of adapting risk management practices to the rapidly changing crypto environment. The findings of this study are poised to contribute to the ongoing dialogue on financial risk management, providing stakeholders with a roadmap for navigating the uncharted waters of the crypto revolution. As the financial landscape undergoes a profound transformation, this research advocates for a holistic re-evaluation of risk management strategies, paving the way for a resilient and adaptive financial future.

Keywords: Cryptocurrency, Risk Management, Financial Revolution, Decentralization, Volatility

“Neo-Banks” - The NextGen Model of Banking 5.0

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Abstract

Financial services in India have created a new revolution in banking industry with the invention of Blockchain technology. With the advent of Neo banks customers need not wait for banking services in long queues throughout the day instead they can avail all the banking services with a simple click of a button sitting at their home through their mobile phones or laptops connected to internet. Neo banks are not banks but they are fintech companies which operate with the help of blockchain technology. Neo banks have completely changed the way in which the traditional banks operate by fastening the transactions and providing super customized services to the customers creating constructive disruption. This has made neo-banking very popular in India. The present paper throws light on the characteristics of neo-banks. In the current digital era though the banking services are available within the click of a button, still most of the people prefer to wait and stand in long queues to avail banking services. In the present study an attempt is made to analyze the factors influencing the usage of neo-banks in India. Meanwhile, an attempt is made to identify the basic traits that the customers expect from a bank if they want to avail financial services through top frequently asked questions and a word cloud has been constructed to know the most frequently repeated traits. The results of the study showed that Neo-banking in India has a great future as India stands to be the second highest subscriber of mobile phones next to China and as per the forecast of Indian Statistical Institute it is estimated that by year 2040 the mobile usage in India will be to the extent of 96 percent. With these findings there is no doubt that neo-banking is going to be the future of banking industry in India.

Key Words: Banking industry, Block Chain Technology, financial services, fintech companies, neo-banks.

Capital Returns, Currency Value, Trade and Economic Growth: The Contrasting Key Drivers of Foreign Portfolio Investments in Indian Economy

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Abstract

Purpose: Foreign Portfolio Investment (FPI) inflows have large implications on the financial and macroeconomic stability of any nation. India witnessed major developments regarding FPI inflow in recent years reflecting the dynamic economic situation globally as well as the robust economic potential of India to become an attractive investment destination. FPI inflow trends are characterized by the changes in the regulatory framework, macroeconomics indices and the everchanging market globally. As FPI inflow expresses an inclined trajectory, the Indian economy demonstrates resilience and consistent growth potential. The paper is an attempt to analyze sector-wise trends of FPI inflows along with key drivers influencing the FPI flows in India. Moreover, an attempt is made to explore the major determinants that encourage international investors to invest in India. **Design/ methodology/ approach:** The study consists of longitudinal secondary data, extracted on a monthly basis from the time period ranging between January 2012 to July 2022 from the NSDL FPI Monitor. The total Foreign Portfolio Investment (FPI) inflows (FPITL) are subdivided into Debt inflows (FPIDB) and Equity inflows (FPIEQ) which are used as Explained Variables. Based on previous studies, five important pull factors attracting FPI inflows are selected as Explanatory variables. Various macroeconomic factors like growth rate, market performance, stock return, exchange rate, interest rate etc. will be taken into consideration. Autoregressive distributed lagged (ARDL) regression is used to examine the relationship between FPI inflow and other macroeconomic variables. **Findings:** The researcher depicts mixed results as trade openness, market return and own lag of FPI have a positive significant impact on FPI inflows in terms of equity capital, whereas exchange rate has a significant negative impact on the same in the short run. On the contrary, long-run results depict a significant negative association of exchange rate and trade openness with equity foreign portfolio investment. On the other hand, market return has a significant positive impact on debt portfolio investments, while exchange rate and foreign exchange reserve have a significant negative impact on debt inflows in the short run and long run. **Research Implication:** Literature exhibits that FPI inflow expresses an inclined trajectory which ultimately leads to more resilience and consistent growth in the Indian economy. The research is an attempt to analyze sectorwise trends of FPI inflows along with key drivers influencing the FPI flows in India in equity capital as well as debt capital. Moreover, an attempt is made to explore the major determinants that encourage international investors to invest in India. Hence, the government and regulators need to take relevant measures to enhance the volume of service trade in India to make it more viable to attract foreign portfolio investments in equity and debt market. Hence, the government and regulators need to take relevant measures to increase the foreign debt capital in India, as the debt capital is still a smaller part total FPI inflow.

Keywords: Foreign Portfolio Investment, Macroeconomic Factors, Indian Capital Market, Foreign Exchange Rate, ARDL

JEL Classifications: F31, G11, G15, C21

Towards a Cashless Society: The Role of Central Bank Digital Currency (CBDC) Pilot Project of India

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Abstract

In the pursuit of a digital economy and the modernization of financial systems, India, a country of diverse economic landscapes and vast population, stands at the forefront of innovation. With an eye on this transition, the Reserve Bank of India (RBI) has initiated a Central Bank Digital Currency (CBDC) pilot project that is poised to redefine the country's financial infrastructure.

This research paper explores the potential implementation of a Central Bank Digital Currency (CBDC) in India, exploring the unique role and significance of the CBDC pilot project in India as a transformative catalyst towards a cashless society. The study offers a comprehensive analysis of the project's objectives, progress, and potential implications for the Indian economy.

This research aims to contribute to the discourse on India's journey toward a digital economy, emphasizing the pivotal role of the Indian CBDC pilot in shaping the nation's financial future.

Keywords: Central Bank Digital Currency (CBDC), Cashless Society, Digital Payments, Reserve Bank of India (RBI), Digital Currency Innovation

Digital Trust Dynamics: E-CRM's Role in Addressing Cybersecurity in Indian Banking

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Abstract

In the evolving landscape of digital banking, Electronic Customer Relationship Management (E-CRM) emerges as a crucial paradigm, instrumental in cultivating robust customer relationships through web-based interfaces. Its strategic implementation in the banking sector primarily aims at amplifying customer satisfaction, augmenting loyalty, and fostering sustained engagement through bespoke, efficient, and secure service offerings. Nonetheless, the inherent reliance on digital platforms within E-CRM frameworks inherently escalates exposure to cybersecurity vulnerabilities, thereby posing substantial risks including data breaches. Such incidents critically jeopardize the foundational trust and loyalty E-CRM endeavors to establish and nurture. This intricate study meticulously investigates the dynamic interplay between E-CRM utility and its consequent impact on customer trust and loyalty, particularly under the shadow of cybersecurity threats and data compromises. Employing a sophisticated mixed-methods approach, this research synthesizes data from an extensive survey encompassing 529 banking clients across diverse regions of India, and an analytical case study focusing on a significant cybersecurity breach impacting a major banking institution. Key findings of the research indicate that while E-CRM is instrumental in reinforcing customer trust and fostering loyalty, its efficacy is substantially mitigated by the perceived frequency and gravity of cybersecurity threats. The study further unveils a spectrum of strategies employed by customers in navigating and mitigating the impact of digital security breaches. These strategies span a gamut from proactive endeavors such as enhanced information gathering and rigorous password management, to more radical measures including reconsideration of banking platforms or engaging in legal recourse. This investigative inquiry, rooted in the Indian banking sector, not only contributes to the enrichment of the academic discourse surrounding E-CRM but also offers critical insights for banking entities. It underscores the necessity for these institutions to formulate and implement resilient E-CRM strategies that adeptly counteract the challenges posed by the digital era, thereby ensuring the perpetuation of customer trust and loyalty in a cybersecurity-conscious environment.

Keywords: E-CRM, Customer trust, Customer loyalty, Cyber security threats, Data breaches, coping strategies

Role of Fintech in Enhancing Business Processes of Tiny and Small Scale Industrial Units with Special Reference to Bengaluru City

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Abstract

Financial technology (fintech) describes new technology that works towards enhancing and automating the delivery and use of financial services. The Fintech sector in India has witnessed funding accounting to 14% share of Global Funding. This study is mainly focused to understand adoption of Fintech applications by tiny and small scale industrial units in Bengaluru City. The research explores the factors motivating them to use of Fintech applications and to which extend they are using it and what are challenges faced by them. The study will be based on both primary and secondary data. Primary data will be collected from the entrepreneurs of tiny and small scale units in Bengaluru City.

This study will follow Explorative Research Design to explain present scenario will be observed from primary data and will be analyzing using Statistical Package for Social Science (SPSS) to examine the various statistical application to describe the situation. The study will derive more relevant conclusion for updating of the technology and how it enhances the business processes.

Key words: Fintech, business processes, Tiny & Small Scale units.

Agency Theory in Practice: Dissecting Profitability Factors in Indian Regional Rural Banks

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Abstract

The current research endeavor aims to investigate the determinants of profitability in Indian Regional Rural Banks (RRBs) using agency theory as its analytical lens. This theoretical framework highlights the complexities inherent in principal-agent relationships within organizations, making it an appropriate tool for examining the internal dynamics and financial performance of RRBs. Focusing on these banks, which play a critical role in promoting financial inclusion in India's rural areas, the study will analyse data from 20 RRBs during the period between 2018 and 2022. Employing multiple regression analysis, the research will assess the influence of four key financial metrics - capital adequacy ratio (CAR), asset quality (AQ), liquidity (LQ), and operating efficiency (OE) - on RRB profitability, all within the context of agency theory. By demonstrating a significant relationship between these variables and RRB profitability, the study will underscore the relevance of agency theory in this context, providing actionable insights to guide RRB management, policymakers, and regulatory authorities in improving the sector's performance and sustainability. The findings of this research will extend beyond academic discussion, offering a practical framework for enhancing the financial health of rural banking in India.

Keywords: Agency Theory, Regional Rural Banks, Financial Profitability, Indian Banking Sector, Rural Financial Inclusion, Strategic Financial Management.

Unveiling the Lead-Lag Relationship Among Metal Derivatives in the Multi Commodity Exchange (MCX) of India: A Comprehensive Analysis

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Abstract

This research paper delves into the substantial impact of commodity exchanges in India on the economy, specifically focusing on the areas of improved price discovery and the facilitation of systematic derivatives trading. Market participants, including hedgers and traders, effectively utilize futures contracts as strategic tools to control prices and capitalize on market volatility. Both agricultural and non-agricultural products are actively traded in the spot and futures markets, with metals emerging as the dominant category on the Multi Commodity Exchange (MCX). The process of price discovery within financial markets is a pivotal factor that ensures sustainable trading practices. Through an extensive study analyzing the relationship between spot and futures prices of seven metal derivatives traded on the MCX over a decade-long period, significant correlations have been identified across all cases.

Keywords: Lead-lag relationship, metal derivatives, Multi Commodity Exchange, MCX, futures prices, spot prices, ADF test, Johansen cointegration test, Granger causality test, stationarity, commodity markets.

Impact of the Financial Technology (Fintech) Revolution on Bahrain's Banking Industry: Opportunities and Challenges

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Abstract

The financial technology (Fin Tech) sector has become a significant and influential player in the global financial systems. This is due to the fact that STARTUPS in this industry are able to provide a large array of financial services, including payment services, digital currencies, and money transfers. Furthermore, the sustainability of traditional financial services is called into question by lending, crowdsourcing, and insurance services.

Although there are many advantages that financial technology and artificial intelligence bring to the financial and banking services industry, concerns still exist about the potential for innovation and leadership to grow at the expense of bank security, information security, and stability. In light of this, it is imperative that the Central Bank of Bahrain and other relevant regulatory bodies strike a balance between the global trend toward financial technology advancements, digitization, and artificial intelligence, and between the phenomenon of risk avoidance and making sure that new technological advancements do not become instruments for money laundering, fraud, piracy, or the financing of terrorism.

Therefore, in light of the opportunities and challenges presented by financial technology and its applications in today's world, the Bahraini government and supervisory authorities (the monetary authority and the Shura Council) have to conduct an investigation, audit, and scrutiny after deliberating on how to strike a balance between fostering innovation and opening up opportunities for these latent energies, while also maintaining the integrity and robustness of the financial and banking sector. By adjusting the rhythm of this comparison, it is possible to further enhance and strengthen bank safety, achieve financial stability, and guarantee adherence to laws and regulations.

Considering the fact that the government, the monetary authority, the Shura Council, and other oversight bodies prohibit this enormous potential for financial technology and the corresponding, unforeseeable future development at the level of cryptocurrencies and other platforms, before taking the initiative and making certain to locate and install numerous safety valves, particularly in the legislative aspects of the dam deficiencies in the pertinent frameworks pertaining to information security and regulations, as well as the growth of the corporate environment and ICT infrastructure, and the introduction of financial literacy at the local level.

Keywords: financial technology, artificial intelligence, electronic cloud, financial cloud

Asymmetrical Impact of Global and Domestic Factors on Stock Returns: An Indian Economy Study in a NARDL Approach.

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Abstract

This research study investigates the impact of global and domestic factors on stock returns in an Indian Economy. Global factors like global economic policy uncertainty and oil prices have been taken into account. Domestic uncertainty and its impact on stock returns in India is also analyzed. The non-linear impact of the said variables (NARDL method) in the pre-COVID and post-COVID period is studied. The empirical findings indicate that global economic uncertainty leads to a decline in stock returns in both sample periods. The increase in oil prices leads to an increase in stock market returns in the long run. Domestic economic uncertainty shows the asymmetrical relationship with the stock returns both in the long and short run. Therefore, it shows that the Indian stock market returns react to both external factors and internal factors and the relationship is asymmetrical in nature.

Sustainability Index Analysis Using ARIMA & TBATS Approach

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Abstract

Traditionally it was thought that a robust equity market and bond market are essential for a stable financial system of a country. But in the rapidly evolving and emerging Indian economy, sustainable investing is also equally important as the investors are becoming socially conscious on their choice of investments. The Indian corporate world is witnessing a growing awareness of sustainability and responsible business practices. Linking the environmental performance with financial performance is of paramount importance to Indian corporate sector. Though the stress is on Innovation, Infrastructure and Investment, companies are expected to be equipped with mitigating and adapting to the climate change to perform better. This study highlights the emerging need for investment in sustainability index along with equity and bond indices. Equity market is represented by NIFTY 50 index and bond market is represented by NIFTY G sec index and Money market index, while sustainability index is represented by NIFTY 100 ESG index. This study aims to compare the market returns of equity, bond and sustainability indices using correlation analysis. Another objective is to check if equity market index is influenced by bond market index and sustainability index using Regression analysis. Further, it forecasts the movements of selected indices using ARIMA and TBATS using R software. The time horizon chosen for this study is a 5-year daily data from 1st Oct 2018 to 31st Oct 2023. The findings of the study shows that there is a correlation amongst equity returns, G-Sec returns and ESG Sustainability index returns, it is also found that only sustainability index has a positive and significant influence on equity returns. Equity returns can be predicted using Auto Arima and G-Sec returns can be predicted using TBATS forecasting technique. Money market returns can be predicted using both Auto Arima and TBATS forecasting techniques. But, both Auto Arima and TBATS do not help in prediction of returns for ESG Sustainability index returns. The findings of the study are imperative to the companies to remain relevant and competitive in the evolving market and investors to earn better returns.

Keywords: Equity market index, Bond market index, sustainability index, Investment, financial performance

“Modelling Insurance Premiums Using Deep Learning Approach”

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Abstract

In India, the Health insurance sector has suffered heavily based on Total premiums from a commercial concerning the viability of the insurance companies, the long-term claims intimation, and the non-cooperation of claim settlement in the industry. The predictive modeling and forecasting of the Total claims paid in insurance field is very essential to fix the premium amount for different people. The empirical research on modeling the Insurance premium amount is very inadequate, and few authors have considered the deep learning models for prediction with respect to the property premium, future healthcare insurance cost of inpatient diagnosis etc. However, in the Republic of Macedonia life insurance data, applying two competent models, i.e., Combined ARIMA and Moving Average Model, concluded that the combined Box Jenkins model gives the best fit to the given data series. Few models are more flexible to predict different types of problems in various fields; they have their limitations that the data should be linear. However, the data series is uncertain to predict, which has a non-linear in structure of the data points. We apply the ANN, CNN, RNN and LSTM. Several works have been done in forecasting the time series data with various models in a different field by using Box Jenkins methodology as the criterion is used to test the efficiency of the neural network model.

Keywords: Deep learning Techniques, Premium, Claims paid, ANN, RNN, CNN, LSTM

Revolutionizing Finance: A Comprehensive Analysis of Digital Banking Adoption and Impact

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Abstract

Purpose – The goal of this study is to look into the disparities in rural customers' digital banking usage. The major purpose is to examine rural consumers' adoption of digital banking services and their intention to continue using the same.

Design/Methodology/Approach - The research appraised the foundational theoretical concepts and model employed in this study by integrating well-established and validated multidimensional scales derived from previous scholarly investigations. To examine the proposed research model, a survey approach was adopted, involving a sample of 360 bank customers. Structural equation modeling (SEM) was conducted utilizing AMOS 28.0 to analyze the relationships within the research model.

Findings –The resulting theoretical framework comprises four distinct constructs, namely perceived usefulness (PU), perceived ease of use (PEOU), intention to use (IU), user satisfaction (US), and user trust (UT).The outcome of the study state the development of a secure digital banking infrastructure. Additionally, the research introduces the trust based technology acceptance model, that offers a distinct perspective on digital banking acceptance compared to previous studies.

Practical implications - The study's outcomes will enhance understanding of India's digital banking landscape for stakeholders such as government, scholars, and industry professionals. The findings will further guide strategic efforts to promote widespread adoption and use of digital banking services in the nation.

Originality/Value proposition - Unlike developed nations, the hurdles of integrating digital banking in emerging nations persist as a substantial challenge. Nevertheless, the enhancement of digital infrastructure and the augmentation of adoption rates for internet banking services especially in ruralsector, offer a promising solution. Notably, the scarcity of research on obstacles to rural sectors' digital banking implementation remains unsolved.

Keywords: India, Digital banking, Adoption, usefulness, ease of use, intention to use, Sustainability

Paper type: Research paper

AI (Generative Chatgpt) – The Cognitive Resilience As An Augmenting Tool For Management Educators

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Abstract

Artificial Intelligence (AI) has emerged as a transformative force in various fields, and education is no exception. The integration of AI in education has the potential to revolutionize the way students learn, educators teach, and institutions operate. The integration of AI in management education holds immense promise for enhancing learning experiences, improving educational outcomes and preparing students for the demands of the future workforce. But on the other side, it also raises concern about data privacy, security and the ethical usage in students' learning system as a cognitive resilience. However, it is essential to approach this integration thoughtfully addressing ethical concerns and ensuring that AI technologies are harnessed to create inclusive, equitable, and effective learning environment. Hence, the study augments to measure the impact of the Learners' cognitive factors of using AI enabled Chat-GPT, stimulating 'Intrinsic Motivational drives' to overcome the challenges for empowering management educators in attaining the goal of 'perceived teaching efficiency' and thereby suggesting on adopting possibilities of few inventive ascendancy factors as a transforming tool for enriching the management education system. The results of the study affirms impact of 'Intrinsic Motivation' among educators on their perceived teaching efficiency.

Keywords: AI(Chat-GPT), Learners' cognitive factors, Intrinsic Motivational Drives, Perceived Teaching efficiency

JEL: O33, O35

Effect of Adoption of Sustainability Measures on the Financial Performance of Selected Firms-A Reference From India

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Abstract

The study focuses on the effects of adopting sustainability measures on some selected companies' financial performance and value creation for the shareholders. Adopting sustainability measures and its reporting are voluntary in nature. So their impact needs to be measured on the financial performance of the company. This paper investigates and analyses the financial performance of 99 selected companies from the S&P BSE Carbonex Index. This is designed to provide a cost effective way where capital market participants can manage their risks associated with climate change over the long period through the identification of key climate change exposure and other sensitive factors. The study thus measures whether the firms are able to create value for their shareholders or not when dealing effectively with the climate change factors. For measuring values we have selected EVA and MVA of the firms. Results of the study suggest that the companies have delivered abnormal return and positive economic value added for the companies. The study is highly original in providing in providing a direction for studying the impact of sustainability measure in companies that takes care of environment issues.

A Study to Determine The Role of Digital Ecosystem in School Education Among Rural Areas

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Abstract

Technology aims at simplifying the process and provide better solutions. Technology in education today fosters a digital ecosystem by creating a diverse learning opportunity. Everything from ICT in class rooms to smart phones at a click is part of digital ecosystem and it creates a positive learning environment and help students and teachers in learning, exploring future options and keeping themselves up-to-date. Rural India still struggles with technological barriers though there is a huge shift the way available tech amenities are created. State and central governments have made efforts to create a digital ecosystem to enable rural students better learning opportunities. This research is an attempt to study the present digital ecosystem created for schools, staff and students in rural areas. The respondents for the research would be chosen from Middle and High Schools. A survey will be conducted for the research purpose. The responses obtained from questionnaire will be compiled and tabulated to determine whether the goals of this study were addressed. The finding of the study will be analyzed and conclusions and recommendations will be made at once the research work is completed.

Keywords: Digital Ecosystem, Rural Education, Technology, School education

Exploring Green Tourism For A Sustainable Tomorrow - Rising To Realise

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Abstract

Man has been fascinated in travelling to distant places from the earliest historic period. The modern tourism, is distinguishable by its mass characteristics, initiated from 1950's and growing exponentially. By 1990, tourism ripened into the world's third most important industry and by 1995, tourism evolved into one of the largest and fastest expanding industries of the world, which makes up a higher contribution to the value of world exports than all other sectors, except crude petroleum and petroleum products. It is considered that tourism also has indirect significance on the development of education of people as a part of civilized existence.

In the era marked by environmental concerns and the need for ecological development, the tourism industry has witnessed a paradigm shift towards eco-friendly and sustainable practices. The research study encapsulates the essence of green tourism playing a pivotal role in preserving natural paradises while fostering local economies and its community well-being. Tourism in India has contributed a major portion in GDP fostering on the nation's economy growth and sustainability of eco-tourism. This study illustrates the transformative potential of embracing green tourism practices, to strike a delicate balance between economic growth, environmental preservation and social harmony. The analytical results confirm the need for strategic implementations to promote green-tourism for preservation of fragile ecosystems, bio-diversity and cultural heritage. Henceforth by promoting responsible travel behavior and raising awareness, the study contributes significantly on the essentials of safeguarding the natural paradises, ensuring their longevity for future generations.

Keywords: Green-Tourism, Sustainable development, cultural heritage, Bio-diversity

JEL: Q56 , Q57

Influence in the Digital Sphere: Unveiling Precursors and Behavioural Outcomes in Instagram Micro-Influencers Marketing

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Abstract

Businesses earn \$18 for every dollar invested on influencers and Instagram is the most preferred platforms used by marketers (OBERLO-Influencers Statistics 2023). Among various kinds of influencers, micro-influencers have seen as powerful marketing assets due to their ability to build strong connections with their followers and influence their purchasing decisions. This study exclusively concentrates on the precursors and behavioural outcomes of micro influencers' effectiveness over Instagram platform. The theory model developed in the study derived its strength from The Elaboration Likelihood Model (Petty and Cacioppo, 1984) & Media Dependency theory (Ball-Rokeach, 1985). Data collected from randomly chosen 531 Instagram account holders following 50 micro influencers Instagram account focusing food, fashion and travel categories. The findings demonstrate that credibility; interactivity; identification and content affinity of micro influencers account had an impact on followers' evaluation towards micro influencers' effectiveness and which further influence followers' behavioural intentions. The results become a source of cues for marketers to comprehend the consumer behaviour towards micro influencers marketing and the role of perceived characteristics of micro influencers' Instagram accounts in enhancing conversions & engagement rates. They contribute to the knowledge base and provide valuable insights for businesses looking to harness the power of micro influencer marketing.

Keywords: Instagram, Micro Influencers marketing, SEM, ELM, Media dependency model

Examining Corporate Social Responsibility Expenditure for Social Development in the Indian Context: A Comprehensive Review

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Abstract

Corporate Social Responsibility (CSR) aims to foster mutually beneficial relationships between a nation's government and its corporate sector, a concept applicable to countries like India. India notably implemented a mandatory CSR Act in 2013, granting substantial autonomy to corporations while entrusting them with the responsibility of contributing to social development. This paper comprehensively analyzes the expenditure trends related to CSR contributions by corporations and assesses their impact on India's social development landscape. Utilizing secondary data from the Ministry of Corporate Affairs (MCA), Government of India, CSR investments are observed to be distributed significantly across various sectors, with a strong emphasis on social development. Education and healthcare initiatives receive a substantial share of CSR investments due to their undeniable societal significance. CSR investments aim to promote economic activities while allocating limited resources to the national government's dedicated accounts. Regional disparities in CSR investments are discussed through state-wise analysis, highlighting distribution inequities. This paper also addresses pertinent issues related to sectoral investments, including concerns about crony capitalism, inadequate focus on critical issues, and regional investment imbalances. To mitigate these concerns, the paper offers a set of policy recommendations aimed at enhancing the efficacy and visibility of social development initiatives in India.

Keywords: CSR Mandates, CSR Expenditure, Sectoral Contributions, Investment Deficiencies, Policy Implications.

JEL Codes: L31, G32, M14, D22, H00.

Factor Analysis of Behavioral Competencies: Pilot Study of Mid-Level Employees At Bharat Electronics Limited, Bangalore

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Abstract

The ubiquitous boom in the field of Big Data analytics and Data science has created a wealth of information for users. The assimilation of these technologies and their application holds the potential of unleashing a paradigm shift in the Human Resource domain. In this context, the authors have conducted a pilot study at Bharat Electronics Limited (BEL), Bangalore (Bg) intending to undertake factor analysis of competencies of mid-level employee viz. Manager (E5)/ Deputy Manager (E4) at BEL (Bg). The analysis and subsequent benchmarking shall provide a quantitative and objective basis for decisions that are taken during several of the key HR processes viz. compensation, promotion and rewards, training and development, succession planning and identifying fast track employees.

In this paper, the authors have highlighted the evolution of the Competency modeling, from the early days to the ongoing research that is shaping the global business today. Further several models have been examined that meet the specific purpose of recruitment, selection, training & development, performance appraisal, compensation and succession planning. Synthesizing key aspects like Performance and Emotional Intelligence with the technical and behavioral competencies, the authors have sought to benchmark the present potential of mid-level employees. A total of 141 samples have been collected for the Exploratory Factor Analysis and these have been examined using SPSS 20. The survey has been conducted through Questionnaire and Focus Group Discussions for studying the underlying behavioral competencies of employees. Consequently, the paper attempts to explore the core behavioral competencies to enable the organisation to review their competency framework.

Key Words: Comprehensive Competency Model (CCM), Behavioral Competencies, Bharat Electronics Limited, Bangalore BEL(Bg).

JEL Classification: M12, M19, M51, O15

Effectiveness of Online Learning Among Hospitality and Tourism Management Students

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Abstract

In response to the worldwide COVID-19 pandemic, virtually every college and university worldwide undertook an unprecedented measure by transitioning their courses to online formats. This study aimed to assess the effectiveness of online learning provided by the College of International Hospitality Management to the students. Specifically, it presented the profile of the respondents in terms of sex, year level, program/specialization enrolled, and online application used; determined the effectiveness of the online learning to the students in terms of emancipatory activities, co-participatory activities, qualia/learning experience and Information structure and design activities and test the significant difference on the effectiveness of online learning when grouped according to profile. The study used a descriptive design with 432 students from the third year to the fourth year enrolled in hospitality and tourism management courses. The researchers used a random sampling technique to gather the data needed through Google Forms. Frequency and percentage, weighted mean, rank, Shapiro-Wilk Test, Mann-Whitney U, and Kruskal Wallis test were the statistical tools used.

Based on the result, most of the respondents were female, in the fourth-year level, and taking up a Bachelor of Science in International Travel and Tourism and Zoom was the most commonly used learning app. Online learning is highly effective in terms of emancipatory activities, co-participatory activities, and information structure and design activities while effective only in terms of qualia or learning experience. Significant differences in the assessment of online learning can be observed in emancipatory activities when grouped according to sex only.

Keywords: Online Learning, Travel and Tourism Management, Hospitality Management

Host Companies Feedback on the Virtual Internship Performance of International Travel and Tourism Management Students

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Abstract

Internship programs of the Higher Education Institutions aimed to guide students to find their place in the corporate world by letting them immerse in the work environment. This study assessed the feedback of host companies on the student performance in virtual internships of Travel and Tourism Management students. Specifically, it describes the profile of the interns; determines the host company's feedback in terms of knowledge and skills; self-management; interpersonal skills; attitude, and output; and tests the significant difference in the assessment of the host company when grouped according to profile.

Descriptive research was used with 392 interns or 100% of the population as subjects of the study. They underwent a virtual internship from the second semester of 2020-2021 to the second semester of 2021-2022. The questionnaire used is the evaluation form used by the university in the assessment of interns' performance. Frequency, percentage, weighted mean, rank, Shapiro-Wilk Test, and Kruskal Wallis were the statistical tests used. Based on the result, the majority of the respondents are enrolled in Food and Beverage Services at their second-year level during 2nd semester of 2020 to 2021. When it comes to the feedback of the host company interns can apply academic knowledge and skills to activities related to workplace settings. They report to training sessions in proper grooming, are cooperative with and courteous in dealing with supervisors, honest in dealing with superiors, and submit activities and assigned tasks completely accurately, and promptly. They also found that a significant difference exists in the feedback of the host company as to knowledge and skills when grouped according to semester taken in the program, year level, and program enrolled.

Keywords: Virtual Internship, Travel and Tourism Management, Hospitality Management

Organizational Culture: Influencing The Doctors' Towards Intention To Leave (Job Retention) In Tamil Nadu

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Abstract

Organizational culture is the culture that determines the way employees behave formally and informally within the organization. Organizational culture varies between organizations/ hospitals. The culture not only represents the behaviour of the Doctors it also considers their working atmosphere to maintain quality of standards too. Thus, organisational culture is important for doctors. The culture in the hospital includes not only beliefs and values but also includes team spirit, coordination, job environment representing the work schedule, decision-making in policies and budget planning. This would be reflected in the quality of service provided to patients. This study is focused on three main aspects such as parameters, types of organizational culture and elements of well-being. The concept of this study organizational culture influences the well-being and retaining of doctors. The Organizational Cultural Assessment Instrument (OCAI) tool was applied with six dimensions to 11 hospitals in Tamil Nadu to 517 participants comprising teaching doctors. Further, it identifies the types of organisational culture preferred by medical doctors in Tamil Nadu. The Doctors prefer hierarchy and market type of culture as no difference exists between these two types of culture. This study concludes that organizational culture does not significantly influence the doctor's decision to leave their present job. Finally, there was no correlation between the six dimensions of organizational culture and the Intention to leave.

A Study on Factors Influencing Brand Loyalty Towards Cosmetics in Bengaluru

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Abstract

Cosmetics have come to stay in India. As education of women increases and as they are becoming professionals, they tend to use cosmetics, more than the previous generation. In the use of cosmetics, brand loyalty appears to be an important factor. This study looks at how the brand loyalty affects the choice of cosmetics by women. This study is conducted among the management students.

As brand loyalty is considered as an important factor for the use of cosmetics. Companies try to hold their customers by several ways like Attractive Packaging, Fragrance and Quality.

This study looks whether brand loyalty is related to any of these factors. Another question that is looked upon is whether those who use brand would shift the choice and if so what would be influencing them. This is also a part of this study.

Smart Taxation: A Comprehensive Study on AI Integration in Indian Tax Audits and Corporate Governance

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Abstract

This research delves into the transformative role of Artificial Intelligence (AI) and Machine Learning (ML) in revolutionizing tax audits within the Indian taxation system. Faced with challenges like tax evasion and administrative inefficiencies, the Indian government's recent implementation of a faceless tax assessment system, powered by AI/ML, represents a significant stride toward modernizing tax administration. The study explores the impact of AI/ML on taxpayer perceptions, considering factors such as tax knowledge, education, legal sanctions, system complexity, and relationships with tax authorities.

Emphasis is placed on AI's role in fraud detection, governmental supervision, and control, highlighting the efficiency and simplicity these tools bring to tax professionals. Legal questions regarding AI's potential to replace tax officials are addressed, along with the need for refinement in the AI tax assessment system.

Conclusively, this research paper offers a comprehensive overview of AI's evolving role in tax audits, incorporating perspectives from diverse industries. It addresses key challenges and opportunities in the integration of AI technologies, contributing to a deeper understanding of the interplay between financial reporting behavior and tax reporting behavior in the context of corporate tax avoidance.