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**PROCEEDINGS
OF
ICARETM 2024**

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


In Association with

**Department of Management Studies,
Pondicherry University, Port Blair Campus,
Andaman**

**16th & 17th August 2024
Port Blair, Andaman**

EVENT ORGANISERS



 **ACADEMIC RESEARCH CONFERENCES**

PROCEEDINGS OF
PU-ARC 2024
*XIX 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

Dr. B. Charumathi
Professor,
Department of Management Studies, Pondicherry University

Dr. T. Ganesh
Associate Professor & MBA Coordinator
Pondicherry University, Port Blair Campus, Andaman

Organized by



Academic Research Conferences, India

Academic Partner



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Port Blair Campus, Andaman

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PU-ARC 2024
*XIX INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING,
TECHNOLOGY AND MANAGEMENT*

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PONDICHERRY UNIVERSITY-ARC ICARETM 2024 XIX INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING, TECHNOLOGY & MANAGEMENT

Inauguration and Technical sessions 1, 2, 3, 4, 5, 6

Topic: PU-ARC 2024 XIX ICARETM PORT BLAIR CONFERENCE

Time: Aug 16, 2022 09:00 AM India

Join Zoom Meeting

<https://us05web.zoom.us/j/5457092288?pwd=WjFDUXp6VlBGVDVEZlc2NTRORDJEJzOg&omn=85219978403>

Meeting ID: 545 709 2288

Passcode: 55555

AGENDA

Date: 16th & 17th August 2024

TIME	DAY ONE - 16 th August 2024	PLACE
08:00-09:00 AM	REGISTRATION	Conference Hall, Hotel Seaport, Port Blair
09:00-11:15 AM	INAUGURAL SESSION	
11:15-11:59 AM	Networking & High Tea	
12:00-03:00 PM	Technical Session 1 (offline)	
12:00-01:30 PM 12:00-03:00 PM	Technical Session 2 (Online - Engineering) Technical Session 3 (Online - Finance)	Online
01:30- 02:15 PM	Lunch Break	Conference Hall, Hotel Seaport
12:00-01:45 PM	Technical Session 4 (Online - General Management)	Online
12:00-03:45 PM	Technical Session 5 (Online- Human Resources)	Online
12:00-03:30 PM	Technical Session 6 (Online - Marketing)	Online
03:30 -04:15PM	Networking and High Tea	Conference Hall, Hotel Seaport, Port Blair
04:15-05:30 PM	VALEDICTORY SESSION	MBA Lecture Hall, PU, Port Blair Campus
	DAY TWO - 17 th August 2024	
10:00-4:00 PM	CULTURAL AND EDUCATIONAL TOUR	

Prof. K. Tharanikkarasu

Vice-Chancellor (i/c)

&

*Director of Studies, Educational Innovation & Rural
Reconstruction*

Pondicherry University, Puducherry, India.



Presidential Address

Prof. Tharanikkarasu is an outstanding academician with vast experience of 24 years in teaching, research and administration. He holds a doctoral degree in Polymer Chemistry from Madras University. The areas of research interest are Polymer Chemistry, Controlled Radical Polymerization, Fuel Cell membranes - Medicinal Chemistry, Anti-TB, Anti-malarial, Anti-HIV agents. Prof. Tharanikkarasu began his academic career as a Lecturer (Assistant Professor) in the Department of Chemistry, University of Delhi in 2003, later he joined as Professor, Pondicherry University.

Prof. Tharanikkarasu was a recipient of Korea Research Foundation (1996 to 1997), Japan Advanced Institute of Science and Technology and JSPS (1998 to 2000) Post Doc Fellowship. From 2000 to 2003, he worked as a Project Officer in the Department of Chemistry, IIT Madras.

Prof. Tharanikkarasu has academic and administrative experience of two decades spread over two Central Universities. In addition to this, he has academic administrative experience from 2015 onwards as Head of the Department of Chemistry, Dean, Madanjeet School of Green Energy Technologies/School of Media Sciences, Controller of Examinations, Registrar (i/c), Director of Studies and presently holding the post of Vice-Chancellor (i/c) at Pondicherry University. Apart from these positions, he is a serving Member of Board of Management, Academic Advisory Committee, HR Committee in JIPMER, etc.

He has a profound interest in research and has mentored 10 Ph.D. scholars and successfully supervised thesis of many PG and M.Phil. Students. He has contributed about 70 research papers and other publications. Besides, he published four book chapters and shared research resources and expertise in many national and international conferences of repute. He has successfully completed five major research projects funded by different Government agencies and departments like, DST, CSIR & UGC, GoI and one ongoing project in DST.

Owing to his skill sets in education and administration, Prof. Tharanikkarasu had successfully accomplished various administrative cum academic duties in Pondicherry University including Chairman, PG Board of Studies, Ph.D adjudicator, member of the Court, member of Academic Council, member of Executive Council, Chairman, Work Advisory Board, etc. He has been serving as an Expert in various committees such as Selection Committee for Statutory Officers/ Faculty/ CAS in Pondicherry University and other Universities.

Dr. S. S. Appadoo

*Professor and Head,
Department of Supply Chain Management,
University of Manitoba, Winnipeg,
Manitoba. Canada*



Key Note Address

Professor Appadoo is a Professor of Management Science in the Department of Supply Chain Management at the University of Manitoba, Canada. He teaches undergraduate and graduate courses for the Department of Supply Chain Management. His research work is published in esteemed international journals and referred proceedings. His research is well regarded and frequently cited. His past collaborative projects include working with twenty-one researchers from around the world in a wide variety of academic disciplines. On an ongoing basis, he receives numerous invitations to work cooperatively with distinguished peers and publish his work internationally. Professor Appadoo has published over sixty articles in international journals and proceedings. His publications appear in journals such as: Journal of Applied Mathematics and Decision Sciences, ICBF Journal of Applied Finance, Journal of Risk Finance, Mathematical and Computer Modeling, Computers & Mathematics with Applications, Applied Mathematics Letters, Statistics & Probability Letters, The Mathematical Scientist, Journal of Statistical Theory and Applications and Journal of Statistics and Applications, Journal of Interdisciplinary Mathematic, International Journal of Applied Industrial Engineering, Advances in Fuzzy Sets and Systems, Journal of Applied Statistical Science, Fuzzy Optimization and Decision Making, Journal of Information and Optimization Sciences, Journal of Mathematical Finance, and Journal of Interdisciplinary Mathematics. Some articles appeared on the Top 25 Hottest Articles on Science Direct Elsevier and were among the most cited articles on Elsevier. Currently, he is co-authoring a book titled, Application of Possibility Theory in Decision Analysis.

In 2010, he was awarded the National Sciences and Engineering Research Council of Canada (NSERC) Discovery Grant as the Principal Investigator in the amount of \$100,000. The Discovery Grants Program promotes and maintains a diversified base of high-quality research capability in Natural Science and Engineering in Canadian universities, thereby fostering research excellence and providing a stimulating environment for dynamic research training. Professor Appadoo received the 2008 Associates' Achievement Award, Honorable Mention Award at the Administrative Sciences Association of Canada Conference 2007 (Ottawa). In 2005 and 2012, he received the Best Paper Award at the Administrative Sciences Association of Canada Conference. In 2012, he received the Joint UM/UMFA Committees on Merit Award,

recognizing his outstanding contribution to research in the 2011/2012 academic year.

He was elected Divisional Chair for Management Science for the ASAC Conference 2008. He served on the Program Committee for the First Workshop on Parallel and Distributed Computing in Finance in conjunction with 22nd IEEE International Parallel and Distributed Processing Symposium. He participated on the program committee as co-chair for the Management Science and Education track of the 6th International Conference on Information Systems, Technology and Management (ICISTM-2012) and committee member for FCTA 2011 International Conference on Fuzzy Computation Theory and Applications. He is on the Advisory Committee for the (OPTIMA-2012) International Conference on Optimization Modeling and Applications. Professor Appadoo serves on the editorial review boards for the Journal of Applied Industrial Engineering (IJAIE), Journal of Business Research and Management (IJBRM) and Journal of Business and Financial Affairs (JBFA). He has been a reviewer for ASAC, IFSAM, IASTED, NSERC grant application, textbook and international journals such as Fuzzy Sets and Systems, Transaction of Fuzzy Sets and Systems, Computers and Mathematics with Applications, European Journal of Operational Research, Information Science, The Quarterly Review of Economics and Finance, Iranian Journal of Fuzzy Systems, Mathematical and Computer Modeling, International Journal of Information Technology & Decision Making, Concurrency and Computation: Practice and Experience (Wileys), Kuwait Journal of Science and Engineering (KJSE), International Journal of Uncertainty, Fuzziness and Knowledge-Based Systems, IEEE Transactions on Fuzzy Systems, Journal of Systems Science and Systems Engineering School of Economics and Management Tsinghua University, Journal of Business and Financial Affairs, Journal of Fuzzy Optimization and Decision Making.

Students appreciate Professor Appadoo's teaching methodology and consistently rank his classes and instruction well above average. He serves on departmental, faculty, and university committees and contributes extensively to the professional community through review processes, sitting as conference chair, academic reviewer and other scholarly activities. He has served as an external examiner for various M.Sc and PhD theses committees.

Dr. Malabika Deo

Chair – ARC-ICARETM 2024
Professor & Dean, School of Management
Pondicherry University, Puducherry



Conference Chair

Prof. Malabika Deo is a distinguished academician having 37 years of teaching and research experience, currently serving as the Dean, School of Management and Professor in the Department of Commerce at Pondicherry University. She specialises in business statistics, portfolio management, international finance, and operations research. Dr. Deo has guided numerous doctoral theses and completed several research projects funded by ICSSR and UGC. She has also contributed significantly to scholarly publications and won many awards including the prestigious Mannubhai Shah Gold Medal thrice from Indian Commerce Association Conferences. She has served in various academic administrative and accreditation committees of UGC, ICSSR NAAC and universities across the country.

Dr. Ravichandran Krishnamoorthy

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



Convener

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.

Dr. B. Charumathi

*Professor
Department of Management Studies, Pondicherry
University, Pondicherry*



Convener

Dr. B. Charumathi, professor and Former Head, Department of Management Studies, Pondicherry University, with 28 years of experience, specializes in corporate financial and sustainability reporting; published many scholarly works; recipient of many awards including 1st Gurushreshtha award from ICSI, MCA, Research Fellowship from ISDM, Career Award for Young Teacher from AICTE, Young Researcher Award from IAA, Young Commercialist Award from ICA besides being the Indian PI for SPARC International Collaborative Project, and Board Member of ACIC-PUSH, a Section-8 company fostering innovation ecosystem.

Dr. T. Ganesh

*Associate Professor & MBA Coordinator
Pondicherry University-Port Blair Campus*



Convener

Dr. T. Ganesh is working as an Associate Professor and Coordinator, Department of Management Studies, Pondicherry University-Port Blair Campus. He is having 15 years of teaching and 5 years of Post-Doctoral research experience in Ministry Earth Sciences organisations, Centre for Marine Living Resources and Ecology, Kochi, National Institute of Ocean Technology, Port Blair. He has published more than 50 research papers and Book chapters in his field of research. He has been conferred with Best Teacher Award seven times by the Pondicherry University. He has successfully guided seven PhD scholars so far. Life member of Ocean Society of India, Selected Indian Participant of Arctic region Expedition 2016 and 2017, organised by National Center for Polar Ocean and Research. He has delivered several invited talks as a Resource person on Statistical Applications in Biodiversity studies for various research organizations, Colleges and Universities.

FOREWORD



Prof. K. THARANIKKARASU
Vice-chancellor(I/c)
Director of Studies, Educational Innovation & Rural
Reconstruction
Pondicherry University, India

Greetings to all. I am delighted to welcome you to the XIX International Conference on Applied Research in Engineering, Technology & Management (ICARETM 2024) organised by the Department of Management Studies, Pondicherry University, Port Blair Campus in collaboration with Academic Research Conferences during August 16-17, 2024 at Pondicherry University, Port Blair Campus which has been at the forefront of academic excellence in the Andaman and Nicobar Islands. The Port Blair Campus, with its unique geographical location, plays a pivotal role in addressing the region's educational and developmental needs.

As the Chief Patron, I take pride in the academic rigor and collaborative spirit that this conference embodies. I am confident that the diverse exchange of ideas here will contribute to innovative solutions and foster new collaborations. I commend the organizing committee for bringing together a diverse group of scholars and professionals who are dedicated to advancing knowledge and addressing global challenges.

I wish you all a productive and enriching experience at ARC-ICARETM 2024 and look forward to the valuable insights that will emerge from this gathering.

Prof. K. THARANIKKARASU
Vice-chancellor(I/c)
Director of Studies, Educational Innovation & Rural Reconstruction
Pondicherry University

FOREWORD



Dr. Malabika Deo
Chair – ARC-ICARETM 2024
Professor & Dean, School of Management
Pondicherry University, Puducherry

It is a great honour to share with you the Proceedings of the XIX International Conference on Applied Research in Engineering, Technology & Management (ARC-ICARETM 2024), organized by Pondicherry University in association with Academic Research Conferences (ARC). As the Chair of this conference, I am delighted to witness the gathering of brilliant minds from around the world, united in their pursuit of knowledge and innovation.

This collection of papers reflects the diverse and dynamic nature of applied research today, showcasing the latest developments and trends across engineering, technology, and management. Each contribution embodies the spirit of inquiry and the dedication to excellence that define our global academic community.

I would like to extend my sincere appreciation to all the authors for their outstanding contributions, and to the reviewers for their critical insights that have ensured the rigor and quality of this publication. My heartfelt thanks also go to the organizing committee for their tireless efforts in making this conference a resounding success.

It is my hope that these proceedings will serve as a valuable resource for researchers and practitioners alike, inspiring further exploration and collaboration in the fields of engineering, technology, and management. Together, we can continue to push the boundaries of knowledge and create solutions that have a lasting impact on our society.

Thank you for being a part of ARC-ICARETM 2024, and for your continued commitment to advancing the frontiers of applied research.

Warm regards,
Dr. Malabika Deo
Chair – ARC-ICARETM 2024
Professor & Dean, School of Management
Pondicherry University, Puducherry

FOREWORD



Prof. B. Charumathi
Convenor - ARC-ICARETM 2024
Professor & Former Head
Department of Management Studies
Pondicherry University, Puducherry

It is with immense pleasure that I present to you the Proceedings of the XIX International Conference on Applied Research in Engineering, Technology & Management (ARC-ICARETM 2024), organized by Pondicherry University in collaboration with Academic Research Conferences (ARC). This compendium encapsulates the collective wisdom, innovative research, and forward-thinking perspectives contributed by experts from diverse fields across the globe.

The theme of this year's conference underscores the vital role that interdisciplinary research plays in addressing the complex challenges of our rapidly evolving world. The papers included herein span a broad spectrum of topics, reflecting cutting-edge advancements and practical applications in engineering, technology, and management.

I extend my deepest gratitude to all the authors for their invaluable contributions and to the reviewers for their meticulous evaluations, ensuring the high quality and relevance of the works selected. Special thanks are also due to the organizing committee, whose unwavering commitment and hard work have been instrumental in the successful realization of this conference and the compilation of these proceedings. It is our earnest hope that this collection serves not only as a testament to the remarkable research presented at ARC-ICARETM 2024 but also as a catalyst for further inquiry, collaboration, and innovation in the years to come.

Thank you for your participation and for enriching this conference with your expertise.

Warm regards,
Prof. B. Charumathi
Convenor - ARC-ICARETM 2024
Professor & Former Head
Department of Management Studies
Pondicherry University, Puducherry

FOREWORD



Dr. T. Ganesh,
Associate Professor,
Dept. of Ocean Studies & Marine Biology
Pondicherry University-Port Blair Campus

I am delighted to write a foreword for the Conference Proceeding on **“Pondicherry University-ARC 19th International Conference on Applied Research in Engineering, Technology and Management.**

Pondicherry University is providing good academic ambience in pursuit of excellence in education and expanding the horizon of knowledge through creative research. The objective of the University is to disseminate and advance knowledge by offering teaching and research facilities. The core values of the University include eco-friendly campus as a substratum of multi-disciplinary courses, maintaining high ethical standard in teaching, research and administration, state-of-art infrastructure to support the students' participatory means of seeking knowledge. Department of Management Studies has been consistently ranked among India's Top B-Schools by reputed magazines and other ranking organizations.

ARC is a pioneer in provide opportunities for scholars, students, academicians, scientists, and researchers to share their latest findings, engage in scholarly discussion, and enrich collaborations. They have been successful in organizing international conferences with a track record of successfully completing 17 International Conferences and publishing select papers in high-rated SCOPUS indexed journals.

It is my belief that the conference would inspire the participants, and supplement to the existing applied research in Engineering, Technology and Management. I am sure that the International Conference would be beneficial to the participants. I am pleased and honoured to extend my sincere greetings for a successful conference.

- Dr. T. GANESH

FOREWORD



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

It gives me immense pleasure in writing a foreword to the **'PU-ARC 2024 XIX INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING, TECHNOLOGY AND MANAGEMENT in Association with PONDICHERRY UNIVERSITY, PORT BLAIR CAMPUS.**

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

PONDICHERRY UNIVERSITY-ARC ICARETM 2024 XIX INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ENGINEERING, TECHNOLOGY & MANAGEMENT

Inauguration – Programme Schedule

Venue: Conference Hall, Hotel Seaport, Port Blair

Date: 16th August 2024

08:00-09:00 AM	Registration	
09:00-09:05 AM	University Anthem	
09:05-09:15 AM	Welcome Address	Dr. B. Charumathi Convener – PU-ARC-ICARETM 2024 <i>Professor & Former Head, Department of Management Studies, Pondicherry University, Puducherry.</i>
09:15-9:30 AM	Conference Overview	Dr. K. Ravichandran Convener – PU-ARC-ICARETM 2024 <i>Former Professor, New York Institute of Technology, Abu Dhabi, UAE</i>
9:30-09:45 AM	Felicitation	Dr. P. M. Mohan Chair – PU-ARC - ICARETM 2024 <i>Professor & Centre Head, Pondicherry University Port Blair Campus, Andaman and Nicobar Islands</i> Dr. R. Kasilinigam <i>Professor & Head, Department of Management Studies, Pondicherry University. Puducherry.</i>
09:45-10:00AM	Inaugural Address	Dr. Malabika Deo Chair – PU-ARC - ICARETM 2024 <i>Professor & Dean, School of Management, Pondicherry University, Puducherry.</i>
10:00-10:30 AM	Key Note Address	Dr. S. S. Appadoo <i>Professor & Head, Department of Supply Chain Management, University of Manitoba, Winnipeg, Manitoba. Canada.</i>
10:30-10:35 AM	Release of Compendium	Dignitaries on the Dias
10:35-11:00 AM	Presidential Address	Prof. K. Tharanikkarasu <i>Honourable Vice Chancellor (i/c), Pondicherry University, Puducherry.</i>
11:00-11:15 AM	Vote of Thanks	Dr. T. Ganesh Convener – PU-ARC-ICARETM 2024 <i>Associate Professor & MBA Co-ordinator, Dept. of Ocean Studies and Marine Biology, Pondicherry University, Port Blair Campus,, Andaman and Nicobar Islands.</i>
11:15-11:59 AM		Networking & High Tea

PONDICHERRY UNIVERSITY-ARC ICARETM 2024
XIX INTERNATIONAL CONFERENCE ON APPLIED RESEARCH
IN ENGINEERING, TECHNOLOGY & MANAGEMENT

Valediction – Programme Schedule

Venue: MBA Lecture Hall, Pondicherry University, Port Blair Campus

Date: 16th August 2024

04:15-04:20 PM	University Anthem	
04:20-04:25PM	Welcome Address	Dr. T. Ganesh Convener – PU-ARC-ICARETM 2024 Associate Professor & MBA Co-Ordinator Dept. of Ocean Studies and Marine Biology Pondicherry University, Port Blair Campus,
04:25-04:30 PM	Conference Report	Dr. K. Ravichandran Convener – PU-ARC-ICARETM 2024 Former Professor, New York Institute of Technology, Abu Dhabi, UAE
04:30-04:45 PM	Benefactor's Address	Dr. P. M. Mohan Chair – PU-ARC - ICARETM 2024 Professor & Centre Head, Pondicherry University Port Blair Campus, Andaman and Nicobar Islands
04:45-05:00 PM	Valedictory Address	Mr. Mohd Pervaiz General Manager (Projects), Andaman and Nicobar Islands Integrated Development Corporation Ltd., (ANIDCO) Port Blair
05:00-05:15 PM	Presidential Address	Dr. Malabika Deo Chair – PU-ARC - ICARETM 2024 Professor & Dean, School of Management, Pondicherry University, Puducherry.
05:15-05:20 PM	Vote of Thanks	Dr. B. Charumathi Convener – PU-ARC-ICARETM 2024 Professor & Former Head, Department of Management Studies, Pondicherry University, Puducherry.
05:20-05:25 PM	National Anthem	

PONDICHERRY UNIVERSITY-ARC ICARETM 2024
XIX INTERNATIONAL CONFERENCE ON APPLIED RESEARCH
IN ENGINEERING, TECHNOLOGY & MANAGEMENT

Cultural Tour – Programme Schedule

Date: 17th August 2024

9.30 AM-03:30PM	Cultural Tour	<i>Visit to havelock Islands a cultural destination of Andaman and Nicobar Islands.</i> <i>Havelock Island is famous for its stunning natural beauty, pristine beaches, and vibrant coral reefs. The Island also offers fantastic opportunities for snorkelling and scuba diving. It is part of the Andaman and Nicobar Islands, which are located in the Bay of Bengal, off the eastern coast of India.</i>
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PU-ARC 2024
Conference Schedule
Technical Session I - Offline

ZOOM MEETING LINK

<https://us05web.zoom.us/j/5457092288?pwd=WjFDUXp6VlBGVDVEZlc2NTRORDJEdzo9&omn=85219978403>

Passcode: 55555

SESSION CHAIRS

Dr. K. Ravichandran
Former Professor,
New York Institute of
Technology,
Abu Dhabi Campus, UAE.

Dr. B. Charumathi
Professor, Department of
Management Studies,
Pondicherry University,
Puducherry, India.

Prof. D. Sreeramulu
Principal, UCC & BM
Osmania University.
Hyderabad.

REF. No.	Paper Title & Presenter	Time
1	Risk and Return Analysis of Selected Securities in the Indian Market: An Empirical Study Dr. Manjit Kour and Ms. Amanjot Kaur	12.00-12.10 PM
2	Structural Topic Modelling Analysis of Corporate Social Capital Disclosure Patterns in Integrated Reports Mr. P. Arun and Dr. B. Charumathi	12.11-12.20 PM
3	A Sustainable Enhanced Distance-Based MCDM Model for Optimal Vaccine Selection: Defining the Post-COVID Era Dr. S. S. Appadoo, Dr. Y. Gajpal and Dr. M. Venkatesh	12.21-12.30 PM
4	Safety Risk Analysis in Mega Projects- A Case Study Dr. P. Muralidhar	12.31-12.40 PM
5	Augmenting Rural Women's Empowerment and Insurance Contentment Dr. S. A. Senthil Kumar, Dr. S. Chandrakumaramangalam, Dr. D.H. Malini and Dr. M. Sampath Nagi	12.41-12.50 PM
6	A Customer Loyalty and CRM Practices: Insights from the Indian Banking Industry Dr. Monica bansal	12.51-01.00 PM
7	Exploring the Relationship between GHRM Practices and Organizational Performance through the Lens of Organizational Culture and Social Responsibility Ms. Savita Rao Ambedkar, Dr. S. A. Senthil Kumar and Mr. S. J. SadheeshKumar	01.01-01.10 PM

8	The Role of Global Brands in Creating a Marketing Ecosystem Dr. Sarika Koluguri	01.11-01.20 PM
9	Emotional Intelligence influence on Decision Making Styles among the Health Care Nurses Dr. M. Sampath Nagi, Dr. SK. Md. Nizamuddin and CS Arjun	01.21-01.30 PM
	LUNCH BREAK	01:30-02:15 PM
10	Impact of Digital Payments on Retail Sector Prof. D. Sreeramulu and Dr. B. Surender	02.16-02.25 PM
11	A Study on the Empowerment of Women Street Food Vendors in Puducherry UT Puducherry & Karaikal Dr. D.H. Malini, Prof. S. A. Senthil Kumar and Dr. Sampath Nagi	02.26-02.35 PM
12	Examining Eco-Conscious Consumption: How Indian Consumers' Information-Seeking Behaviours Influences their Green Consumption Dr. Harold Andrew Patrick and Mr. Napoleon Prabakaran	02.36-02.45 PM
13	Enhancing Educational Outcomes through Technology-Enhanced Learning: The Roles of Student Engagement and Learning Styles Dr. Harold Andrew Patrick and Mr. Napoleon Prabakaran	02.46-02.55 PM

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Passcode: 55555

SESSION CHAIRS

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Port Blair, Andaman

Dr. Vinod N.C
Head & P.G Department of
Computer Science,
JNRM, Port Blair,
Andaman

REF. No.	Paper Title & Presenter	Time
1	Predictive Model for Identifying Key Determinants of Toxic Behaviour: A Cart Algorithm And DEMATEL Approach Exploring IT Sector Perceptions Dr. Lakshmi R B, Dr. Shivakami Rajan and Dr. L R Niranjan	12.00-12.10 PM
2	Optimizing Off-Grid Solar Solutions for Tribal Electrification in India: Enhancing Efficiency with Renewable Integration and Advanced Technologies Ms. Priyanka V, Ms. Jinisha CV, Mr. Ajesh K and Dr. Shaharban V	12.11-12.20 PM
3	A Novel PSO-Enhanced Bayesian LSTM Model for Accurate Solar PV Power Forecasting Mr. S.J. Sadheesh Kumar and Dr. K. Navin Sam	12.21-12.30 PM
4	Comparative Analysis of Clustering Methods for Load Pattern Analysis in Deregulated Electricity Markets Dr. Muthamizh Selvam, Mr. Sadheesh Kumar S J, Ms. T. Abinaya Saraswathy, Mr. S. Sivakumar and Mr. A. Ragavendiran	12.31-12.40 PM
5	Modified Binary Search for Special Case of Binary Search Dr. Anubhav Kumar Prasad and Dr. Aruni Singh	12.41-12.50 PM

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Passcode: 55555

SESSION CHAIRS

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Dr. R. Kasilinigam
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Dr. Christy Selvarani
Director, URUMU
Dhanalakshmi College,
Trichy, TN, India

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2	Customer's Adoption Towards Fin-Tech in the New Financial Intermediation Dr. J. Rajalakshmi and Dr. L. Jayanthi	12.11-12.20 PM
3	Exploring Credit Rating Determinants by Selected Credit Rating Agencies (CRA's) and their Influence on Credit Risk of Public and Private Sector Banks (PPSB's) in India Dr. G. Sunitha, Prof. V. Venu Madhav and Dr. Sri Sai Chilukuri	12.21-12.30 PM
4	Understanding the Fintech Solutions Enhancing the Efficacy of MSME's using and Integrated TOE and UTAUT Model Dr. P. Menakadevi, Dr. S. Gowri, Dr. R. Sinduja and Ms. Sakthi Bharathi. S	12.31-12.40 PM
5	Digital vs Traditional: Factors Influencing Youth Preferences for Insurance Mr. Gopi Anil Reddy, Ms. M. Lalitha Supriya and Dr. P. Jyothi	12.41-12.50 PM
6	Beyond Adoption: Continuance Intention in Mobile Wallet Payments Using an Extended UTAUT2 Framework Dr. Sriram Ananthan and Dr. Thirupathi Manickam	12.51-01.00 PM

7	Health Insurance Literacy: Bridging the Gap between Financial Knowledge and Purchase Intention Ms. M. Lalitha Supriya, Mr. Gopi Anil Reddy and Dr. P. Jyothi	01.01-01.10 PM
8	Demographic Analysis of Personal Loan App Users and Debt Trap Vulnerability Mr. Akash G, Mr. Bonamukkala Venkatarami Reddy and Ms. K. Malathi	01.11-01.20 PM
9	Evaluating the Financial Sustainability in the Indian Commercial Aviation Industry: A Special Focus on Indian Service Providers Dr. Sreeanandan and Dr. Baranipriya A	01.21-01.30 PM
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11	Impact of Psychological Influences on Investment Behaviour of Salaried Investors in Major Cities of Tamil Nadu Ms. C. Kruthikadevi and Dr. A. M. A. Jenita	02.26-02.35 PM
12	Green Bonds in Global Financial Markets Exploring Spill-Over, Co-Movement, Risk Assessment and Diversification Dr. Anand Patil, Mr. Arumugarajan A P and Dr. Gowri Shankar R	02.36-02.45 PM
13	Evaluating the Efficacy and Challenges of Corporate Insolvency and Resolution Laws in India on Selected Companies in Tamil Nadu Authors: CS Arjun NA and Prof. Dr. C. Vethirajan	02.46-02.55 PM

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ZOOM MEETING LINK

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SESSION CHAIRS

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Winnipeg, Canada

Dr. Motilal
Professor, Department of
Management Studies
Pondicherry University
Puducherry, India

REF. No.	Paper Title & Presenter	Indian Time
1	Understanding the Landscape: Entrepreneurs' Challenges in Implementing CSR Initiatives Mr. R. Ashok Kumar and Prof. C. Vethirajan	12.00-12.10 PM
2	Determinants Influencing Healthcare Facility Selection and Patient Contentment Mr. Nikhil Kumar K and Dr. Byram Anand	12.11-12.20 PM
3	A Paradigm Shift in Education System and Opportunity for Teachers to Develop ICT Skills in Schools using Learning Management System Ms. D. Usha Venkatesh and Dr. P. R. Ramakrishnan	12.21-12.30 PM
4	The Effect of Facebook and Instagram on Destination Development in Pondicherry Mr. Bonamukkala Venkatarami Reddy, Dr. Madhavaiah Chendragiri and Mrs. Saranya. K	12.31-12.40 PM
5	Innovation Dynamics in India: Assessing the Impact of R&D Intensity and Elasticity on Firm Performance in Emerging Economies Mr. Chirag Kundalia & Dr. V. Kavida	12.41-12.50 PM
6	A Study on Impact of Technology Adoption and Digital Capability towards the Operational Innovation and Performance of MSME Mr. S. Mohamed Absar Haneef and Dr. P. R. Ramakrishnan	12.51-01.00 PM

7	Bridging Academia and Community: Empowering Local Self-Government Institutions through Entrepreneurship Development Dr. Biju T, Ms. Ammu S Krishna, Mr. Vishnu S Kumar and Ms.	01.01-01.10 PM
8	The Impact of Climate Change on Urban Heat Islands (UHIs) and Business Operations: Analyzing the Effects of Increasing Temperatures on Business Productivity in Urban Areas Dr. S. Ajitha, Dr. Geevarathana and Mr. S Huxley	01.11-01.20 PM
9	Analysing Tourist Motivations for Houseboat Services in Kerala: An Empirical Study Mr. Aju Mathew, Dr. B. Sathiyabama and Dr. N. Santhosh Kumar	01.21-01.30 PM
10	Impact of Determinants on the Digital Acquisition Tendencies of Organic Food Commodities Dr. J. Nithya	01.31-01.40PM

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Technical Session V – Human Resources Management - Online

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SESSION CHAIRS

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Dr. Monica Bansal
Asst. Professor, Punjab
University Rural Centre, Kauni
Sri Mukstar Sahib, Punjab,
India.

Dr. Harold Andrew Patrick
Professor & Dean CMS
Business School, Seshadri
Road, Bangalore, India.

REF. No.	Paper Title & Presenter	Time
1	Impact of Employability Skills over the Entrepreneurial Intention among the Graduate Students in Rural Location at Thanjavur District Mr. V. Sabasthian and Dr. P. Dhanalakshmi	12.00-12.10PM
2	Does Training and Supervision Act as Mediators in Health and Safety of Migrant Construction Workers? Dr. Elizabeth Varsha Paul	12.11-12.20 PM
3	A Study on Stress Management with Reference to Music as a Therapy Dr. K. Venkatraman	12.21-12.30 PM
4	Occupational Stress and Performance: Analyzing the Challenges on Aviation Ground Staffs Mrs. Kalaivani, Ms. Neshika and Dr. D.H. Malini	12.31-12.40 PM
5	Enhance the Precision of Performance Appraisals by AI Driven Analytics Ms. Neshika, Mrs. Kalaivani and Dr. D. H. Malini	12.41-12.50 PM
6	Challenges and Perceptions of Working Conditions among Gig Economy Employees in the Logistics Industry: A DEMATEL Analysis Dr. L. R. Niranjana, Dr. Shivakami Rajan and Dr. Lakshmi R B	12.51-01.00 PM
7	The Impact of Employee Advocacy on Strengthening Organizational Commitment in Manufacturing Industries Ms. Saranya J and Dr. A. Anbu	01.01-01.10 PM

8	Achieving Organisational Sustainable Performance Through Green Transformational Leadership Ms. Ramya M and Dr. G. Prabu	01.11-01.20 PM
9	Nudges in Play: Transforming Engagement and Ethics in Online Gaming Ms. Neglur Indrani Sudhindra and Dr. P. S. Rajeswari	01.21-01.30 PM
	LUNCH BREAK	01:30-02:15 PM
10	Sustainable HRM and Generational Diversity: Embracing the Pillars of Age Management Ms. Yuvasree.S and Dr. P. S. Rajeswari	02.16-02.25 PM
11	Creativity as a Shield: Understanding its Mediating Effects between Toxic Leadership and Employee Job Satisfaction Dr. Shivakami Rajan, Dr. L R Niranjan and Dr. Lakshmi R B	02.26-02.35 PM
12	A Nexuses between Job Crafting and Employee Work Engagement on Sustainable Employability Ms. Ramya M, Ms. Saranya J and Dr. G. Kumar	02.36-02.45 PM
13	Netflix and its Consumer Behaviour Mrs. S. Mahalakshmi, Ms. Lakshana Priya. V and Ms. Madhumetha M	02.46-02.55 PM
14	The Influence of Workplace Conditions on Stress Levels in Teaching Professionals Ms. Savitha. S and Dr. K. Kirshnakumar	02.56-03.05 PM
15	The Mediating Effect of psychological Empowerment on the Relationship Amid Work Engagement and Positive Leadership among Software Professionals in India Dr. Sunil Kumar Ramdas and Ms. R. Sumitha	03.06-03.15 PM

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Conference Schedule
Technical Session VI - Marketing Management - Online

ZOOM MEETING LINK

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Passcode: 55555

SESSION CHAIRS

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Dr. Manjit Kour
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Punjab, India.

Dr. T. Ganesh
Associate Professor &
MBA Coordinator Pondicherry
University.
Port Blair Campus
Andaman.

REF. No.	Paper Title & Presenter	Indian Time
1	The Role of Gamification in Impulsive Buying Behaviour on Online Shopping Platforms: Mediating Effects of Digital Customer Engagement and Urge to Buy, with Moderating Influences of Demographics and Perceived Security Mr. Mithun Raj C, Dr. Madhavaiah Chendragiri and Dr. Prabhakar Nandru	12.00-12.10 PM
2	Integrated Marketing Communication and Consumer Purchase Decisions Ms. K. A. Najah and Dr. A. M. A. Jenita	12.11-12.20 PM
3	Investigating the Effect of a Marketing Mix on Non-Durable Goods Purchases Made Online Ms. V. Chandralekha and Dr. P. S. Rajeswari	12.21-12.30 PM
4	How Perceived Content Quality Drives User Recommendations in OTT Services? Ms. Prabhavathy R and Dr. S. Senthilkumar	12.31-12.40 PM
5	AI-Driven Forecasting: Precious Metals & Indian Equity Market Trends Mr. Vinoth Balaji V and Dr. Sriram M	12.41-12.50 PM
6	Customer Experience (CX) Assessment and Validation Framework for Indian Telecom Sector to Enhance Customer Valence (CV): A Systematic Review and Future Research Priorities Mr. Dinesh Davidson J and Dr. Rajeswari P. S	12.51-01.00 PM
7	Driving Purchase Intention in Live Streaming Commerce: The S-O-R Framework Perspective on Customer Engagement and Trust Mr. Paul Arun Kumar J and Dr. Subathra K	01.01-01.10 PM

8	An Examination of Passenger Perceptions Towards Public Transit Express Buses Mr. Abin P Jose, Ms. Jibil K John and Ms. Swothi S	01.11-01.20 PM
9	Strategic Synergy: The Role of Marketing Channels in Modern Business Prof. K. Geetha, Mr. Afzal . A and Ms. Fatheen K. S	01.21-01.30 PM
	LUNCH BREAK	01:30-02:15 PM
10	Consumer Intentions to Buy Electric Vehicles in the Context of Climate Change Policies Mr. K. Panneerselvam and Dr. J. Kavitha	02.16-02.25 PM
11	In Modern Marketing a Major Reason to Implement the Social Credit System to Regulate Gen Alpha? A Theoretical Underpinning Mr. Akshay Kumar Annam and Dr. Sushin Manikoth	02.26-02.35 PM
12	Socio-Demographic Profiles and Consumer Dispositions Pertaining to the Acceptability of Organic Food Products Dr. B. Subadra Devi, Dr. K. C. Arunadevi, Dr. B. Suganya, Dr. Mohammad A R Ali and Mr. M. Rajapradeep	02.36-02.45 PM
13	Perils and Fiscal Liabilities in E-Commerce: Implications for Consumer Motivational Dynamics Dr. Viju Samuel	02.46-02.55 PM
14	Unveiling Customer Relationship Management Dynamics in the Banking Sector Mrs. Suganthi Gokulapadmanaban and Dr. Selvalakshmi	02.56-03.05 PM
15	Evaluating the Influence of Celebrity Characteristics on Advertisement Effectiveness among Children Authors: Mrs. P. Nandini and Dr. R. Subhasani	03.06-03.15 PM
16	Online Gambling Preferences and Consequences Dr. Ravichandran K, Dr. E. Anandharaja & Dr. L. Anitha,	03.16-03.25 PM
17	Sustainable Transition in Public Transport: Assessing Drivers' Switching and Continued Usage Intentions for Electric Auto Rickshaws in Kerala, India Authors: Ms. Pushpam T Davis and Dr. T. Chandrasekar,	03.26-03.35 PM

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2	Structural Topic Modelling Analysis of Corporate Social Capital Disclosure Patterns in Integrated Reports <i>Authors: Mr. P. Arun, Department of Management Studies, Pondicherry University, Puducherry, India Dr. B. Charumathi, Professor, Department of Management Studies, Pondicherry University, Puducherry, India.</i>	2
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Risk and Return Analysis of Selected Securities in the Indian Market: An Empirical Study

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Abstract

Examining the risks and rewards connected to particular assets in the Indian securities market is the main goal of this article. It was discovered how different securities fluctuated. The BSE's list of firms was used to select a sample of fifty companies, five from each of the 10 sectors: energy, materials, metals (non-ferrous), healthcare, banking, IT, capital goods, finance, Indian infrastructure, and oil and gas. The study ran from January 1, 2016, to December 31, 2020, for a total of five years. Using the MS Excel functions for average and variance, respectively, the average returns and monthly fluctuations of these chosen securities were computed to determine whether securities with higher fluctuations also had higher returns, and vice versa. Then, using the F-test, each company's returns were compared to the S & P BSE Index for their relevant sector to see if there was a significant difference in returns. Based on the results of the analysis, it was found that, although high risk securities gave higher returns on average between 2016 and 2020, low risk securities have occasionally outperformed high risk securities. However, this difference in performance was only marginal. It was discovered that ten stock returns differed significantly from index returns. The report offers some insight that fund managers, academics in general, and any sane investor could find useful.

Keywords : Indian Securities Market, Risk and Return, Stock Fluctuations, BSE Index, Sector Analysis, Financial Performance

Structural Topic Modelling Analysis of Corporate Social Capital Disclosure Patterns in Integrated Reports

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Abstract

Purpose: This research aims to decipher the pattern of social capital disclosures by Indian companies in their integrated reports, using Structural Topic Modelling (STM) to uncover prevalent themes and identify areas for improvement.

Design/methodology/approach: This research employs STM to analyse social capital disclosures in the integrated reports of Nifty 100 companies from 2018 to 2022. The STM process identifies and categorises dominant themes within the disclosures, providing insights into the focus areas and transparency of corporate social capital reporting. Using the estimate. Effect function, it also measures the relationship between metadata and topic prevalence, highlighting how different factors influence the prominence of specific themes in the reports.

Findings: The analysis reveals that the most disclosed social capital (SC) themes are community support and crisis management, women's leadership and human rights, and supplier relationships and community services. In contrast, the least disclosed themes are educational programs and digital inclusion. The study highlights companies' significant emphasis on community engagement and support, reflecting their commitment to addressing social issues and promoting sustainable development. It also identifies gaps in reporting educational initiatives and digital inclusion, suggesting areas for increased focus and transparency.

Practical implication: This research provides insights for corporate managers, policymakers, and stakeholders on social capital disclosure in integrated reporting. It underscores the importance of comprehensive reporting on social capital to enhance transparency and accountability. The findings can guide companies in improving their reporting practices and addressing the less disclosed areas, such as educational programs and digital inclusion, to align with global standards and stakeholder expectations.

Originality/value: This study contributes to the existing literature by applying structural topic modelling to examine social capital disclosure in integrated reports, a relatively underexplored area in the Indian context. It offers a nuanced understanding of the themes and trends in social capital reporting, providing a foundation for further research and practical improvements in disclosure practices.

Keywords: Social Capital Disclosure, Integrated Reporting, Structural Topic Modelling

JEL: M14,M49,G30, C88

A Sustainable Enhanced Distance-Based MCDM Model for Optimal Vaccine Selection: Defining the Post-COVID Era

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Abstract

This paper introduces a comprehensive approach to vaccine selection, merging advanced yet straightforward methodologies to achieve optimal outcomes. This approach is applicable once a credible, medically proven list of vaccines is established. The reliability of the model's outcomes depends on the quality and accuracy of the initial list of vaccine candidates. Once this list is available, our methodology can effectively guide decision-makers through selecting the optimal vaccine, ensuring that public health objectives are met sustainably and efficiently. Our research integrates Mellin transforms with an enhanced Multi-Criteria Decision Making (MCDM) model to navigate the complexities of selecting the best vaccine from a diverse array of medically proven options. The MCDM model rigorously evaluates and compares factors such as efficacy, safety, cost, availability, and logistical considerations to identify the most effective vaccine candidate. By meticulously analyzing these diverse criteria, the model provides a holistic assessment, ensuring that all relevant aspects are considered in the decision-making process. We employ machine learning techniques to refine the decision-making process further. These techniques analyze vast amounts of historical data and real-time insights to uncover patterns and trends that may not be immediately apparent. Mellin transform analysis adds a sophisticated layer of mathematical examination, offering deeper insights into the underlying patterns within the data. Integrating machine learning, Mellin transform analysis, and the enhanced distance-based MCDM model creates a powerful and comprehensive methodology. This integrated approach allows stakeholders to make strategic decisions based on a thorough evaluation of multiple criteria, ultimately supporting sustainable vaccine selection. By leveraging the strengths of each component, the methodology ensures that decision-makers have access to the most accurate, relevant, and up-to-date information available.

Keywords: Mellin Transform, Multi Criteria Decision Making, Machine Learning, Fuzzy Distributions, Vaccine Selections.

AMS subject classification: 62M10 (60F05, 60G52, 60K05)

Safety Risk Analysis in Mega Projects – A Case Study

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Abstract

Technology in construction industry is changing day-by-day in advance level throughout the world. Mostly, now-a-days in India, construction industry is moving towards Mega Projects. Mega projects are different, special and unique kind of projects in construction industry. These mega projects are high in cost which may exceed 1 billion US dollars, complex in structure and have more challenges. As per some researchers the minimum cost of mega project is equal to 0.01% of country's gross domestic products (GDP). The mega projects are increasing day by day in India in immense manner with unique construction technologies, techniques, methodologies and design aspects. These mega projects help in development of country, ease in living, etc. In this type of projects, due to more complexity, long-time for completing construction activity leads to several types risks in various stages of construction. Which may lead to the change in scope of the project, delay of project and even cancellation of the project also, losses may do occur. Among these risks, safety risk on-site is most important type of risk which should be considered as the major issue. If this safety risk on-site is not considered or neglected, there will be a great loss to the project contractor and to the client. The negligence of safety aspects may cause loss of life, inaccurate construction, delay in project, increase in cost of the project. Sometimes it may also lead to termination of the project. So, the safety on-site should be taken uttermost care and should be considered as most important factor in construction. Due to these factors, the safety risk assessment should be done. In this present research study, it discusses about the types of risks that occur during on-site construction of the project. It divides the types of risks into two different types, depending on the type of the construction. This analysis is done using three different methods. Each risk analysed and calculated individually, and ranks are prearranged based on their severity, probability and impact level.

Keywords: Mega Project, Risk Assessment, Risks, Technologies, Complexity in Project, Termination, Probability, Impact level

Augmenting Rural Women's Empowerment and Insurance Contentment

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Abstract

Introduction: The empowerment of rural women is crucial for sustainable development, and microinsurance schemes have emerged as key tools in this endeavour. These schemes address the specific vulnerabilities faced by rural women, providing financial protection and fostering economic resilience. The challenges faced by rural women such as poverty, limited healthcare access, and economic instability highlight the need for effective microinsurance policies that are affordable, accessible, and culturally sensitive. This research explores the impact of microinsurance on rural women's empowerment and aims to contribute to sustainable development and gender equality through policy recommendations.

Materials and Methods: This study employs a descriptive research design, combining primary and secondary data sources. Primary data are collected via structured questionnaires distributed in Pondicherry UT and the Andaman & Nicobar Islands. Secondary data include existing literature and reputable online resources. A pilot study with a Cronbach's alpha above 0.08 ensures the reliability of the research instruments. Data are analyzed using SPSS (Version 21), focusing on measures of central tendency, dispersion, and correlation analysis to explore relationships between variables.

Results: The analysis reveals varying levels of empowerment among rural women. Psychological empowerment shows moderate agreement, while financial literacy and legal empowerment are less favourable. The correlation matrix indicates significant negative relationships between satisfaction with microinsurance policies and various dimensions of empowerment, suggesting complex dynamics in empowerment processes. Notably, higher empowerment levels correlate with lower satisfaction with microinsurance policies, highlighting areas for improvement in policy design and delivery.

Conclusion: To enhance empowerment initiatives, several recommendations are proposed. Psychological empowerment programs should incorporate interactive and personalized elements. Cultural empowerment initiatives need to increase their relevance and effectiveness. Interpersonal empowerment should be supported by advanced training. Refining microinsurance policies is essential to address low satisfaction levels, and financial literacy and legal empowerment programs require reassessment to better meet participants' needs. By implementing these suggestions, the overall impact of empowerment initiatives can be improved, leading to greater benefits for rural women.

Keywords: Microinsurance, Empowerment, Economic Stability, Rural Development, Policy Recommendations.

Customer Loyalty and CRM Practices: Insights from the Indian Banking Industry

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Abstract

This paper explores the relationship between Customer Relationship Management (CRM) practices and customer loyalty in the Indian banking industry. The Indian banking sector, characterized by intense competition and rapid technological advancements, necessitates effective CRM strategies to retain customers and enhance loyalty. This study aims to identify key CRM practices that influence customer loyalty and assess their impact within the context of Indian banks. Drawing on a comprehensive literature review and empirical analysis, the study examines various CRM dimensions, including service quality, personalization, technology adoption, and customer feedback mechanisms. Data was collected through surveys and interviews with both bank customers and employees, ensuring a balanced perspective on CRM effectiveness. The findings indicate that personalized services and proactive customer engagement are critical drivers of customer loyalty. Banks that invest in advanced technologies, such as data analytics and artificial intelligence, are better equipped to understand and anticipate customer needs, leading to higher satisfaction and loyalty levels. Furthermore, the study reveals that a robust feedback mechanism, allowing customers to voice their concerns and suggestions, significantly enhances the perceived value and trust in the bank's services.

Moreover, the research highlights the importance of employee training and a customer-centric organizational culture in implementing successful CRM practices. Banks that prioritize continuous staff development and foster a culture focused on customer satisfaction tend to achieve better loyalty outcomes. This paper contributes to the existing body of knowledge by providing insights specific to the Indian banking industry and emphasizing the integral role of CRM in cultivating customer loyalty. The practical implications of the study suggest that Indian banks should focus on personalized services, technological integration, and a strong feedback system to strengthen customer relationships and loyalty. Future research could expand on this study by exploring CRM practices in different banking segments and comparative studies with other countries' banking sectors.

Keywords: Customer Loyalty, CRM Practices, Banking Industry, Services, India

Exploring the Relationship Between GHRM Practices and Organisational Performance Through the Lens of Organisational Culture and Social Responsibility

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Abstract

Purpose - This paper aims to explore the relationship between Green Human Resource Management (GHRM) practices and organisational performance, emphasising the mediating roles of organisational culture and social responsibility.

Design/methodology/approach – To conceptualise the theoretical framework of the study, a Scopus database was utilised to source research papers published in indexed journals. Relevant keywords were identified, and a comprehensive literature search was conducted on topics such as Green HRM practices, organisational performance (OP), organisational culture (OC) and social responsibility (SR). The literature review aimed to explore the connections and potential for developing an integrated model. The primary focus was on elucidating the significance of green HRM practices on organisational performance with the mediating effect of organisational culture and social responsibility.

Findings – Organizational performance can be improved economically and socially by implementing green HRM practices with the integration of organisational culture and social responsibility within the organisation. An individual practising green behaviour can promote environmental sustainability. Green HRM practices are one of the vital conventions for enhancing organisational performance in a greener way.

Practical Implication - Organisations can cultivate a culture that prioritises sustainability and social responsibility by strategically integrating GHRM principles into their policies and procedures, as suggested through this study. Organisations can improve employee commitment, satisfaction, and overall performance by integrating GHRM with more general CSR aims. For the validation of the proposed model, empirical analysis is required.

Originality/value - The study adds to the extant literature of GHRM by proposing a new integrated model that illustrates the relationship between Green human resource management and organisational performance.

Keywords : Green HRM, Organisational Culture, Social Responsibility, Organisational performance, Sustainability.

The Role of Global Brands in Creating A Marketing Ecosystem

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Abstract

Introduction: The main aim of this study is to discuss the role of global brands in creating a marketing ecosystem. The study article predominantly showcases the scenarios and evaluative discussions on the groundbreaking role of global brands, their evolving marketing strategies and branding techniques to create a sustainable as well as competitive marketing ecosystem.

Literature Review: Based on the research objectives, themes are created which helps to gather detail information about this study. as per this section, it has been conducted that, the totality of a company's or brand's internal and external tools for marketing, including personnel, partners, platforms, and procedures, is known as the marketing ecosystem.

Methodology: In the methodology section, the data collection process has to be discussed. Within this section, researchers are allowed to collect data with the support of the primary quantitative data collection process. Therefore, accurate and real-time data has to be collected by this process.

Findings: In this study, SPSS software was used to analyze the collected data numerically. Therefore, with the aid of this data collection process, researchers are able to collect information via a Google survey. Based on the 3 demographic and 7 topic-related questions, researchers are able to collect data by collection of 55 responses. With the aid of statistical analysis, researchers are capable to collect data about this study.

Discussion: Overall discussion about global marketing has been discussed within this study. In the introduction section, basic knowledge of this study has been conducted. As per this section, it has been identified that the study article predominantly showcases the scenarios and evaluative discussions on the groundbreaking role of global brands, their evolving marketing strategies and branding techniques to create a sustainable as well as competitive marketing ecosystem.

Conclusion: A corporation that uses a strategy for global marketing and branding to promote a product overseas strikes a balance between local market relevance and worldwide brand consistency.

Keywords: Global marketing, Brands, Ecosystem, Brand reputation, Brand strategy

Emotional Intelligence Influence on Decision Making Styles Among the Health Care Nurses

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Abstract

Introduction: We have often seen some people with technical skills, professional knowledge and intelligence promoting themselves to critical positions in an organisation and fail once they reach the place, the question arises as to why some succeed and some don't. Even though much of our leadership training rests on gaining the technical skills and decision-making capacity, the success in the workplace takes lot more than it. The gifted managers need a high rate of emotional intelligence.

Materials & Methods: The research objective for this study includes description. The population of the study would be the list of nurses working in the private hospital at Puducherry. According to Demorgan's sample size estimator table for 95 % of confidence level and 5 % of Confidence interval, 260 sample is required. The researcher has distributed 50 questionnaires to each hospital, so totally 350 questions distributed and received back 312 questionnaires. It is also clear that the alpha coefficient for the constructs (emotional intelligence and decision-making style) Cronbach's alpha values are greater than 0.8, suggesting that the items have relatively high internal consistency. The researcher has adopted measures of central tendency, measures of dispersion, bivariate correlation and structural equation modelling (SEM).

Conclusion: The results of the study indicate a consistent trend of negative assessments of emotional intelligence by nurses. These negative evaluations appear to be influenced by several factors, including intra-personal and inter-personal dynamics, decision-making skills, and individual attitudes. This finding highlights the need for further investigation into the underlying reasons for these negative assessments and underscores the importance of addressing and improving emotional intelligence assessment methods in healthcare contexts.

Key Words: Emotional Intelligence, Decision Making Styles, Health Care, Nurses and Puducherry UT.

Impact of Digital Payments on Retail Sector

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Abstract

The purpose of this research study is to examine how is in Telangana state City's retail management is affected by cashless transaction technologies. The study used an exploratory methodology to offer insightful information about the ways in which different kinds of retail enterprises have been impacted by the adoption of systems for cashless transactions. The study's conclusions, derived from 100 shops in Hyderabad City, show that cashless transaction systems have a favorable effect on retail management. Along with notable cost reductions, the merchants have noted increased operational efficiency and transparency. The study's findings provide legislators and other stakeholders with crucial information that they can use to create programs and regulations that encourage the adoption of cashless transactions in the retail industry. The business models of small retail convenience stores in India are facing challenges due to the entry of major supermarkets and online merchants, as well as the increasing usage of digital technologies. This study examined the difficulties faced by small retail stores in the face of a deliberate government push towards digital payments, growing competition from big supermarkets and online retailers, and a qualitative methodology using the Technology-Organization-Environment framework. The study's issues include perceived loss of control, technology expenses, and low socioeconomic background of customers, supplier influence, tax and security concerns, bureaucracy, and low trust in external and regulatory environments. The adoption of digital technologies is also being hampered by inadequate physical and digital infrastructure, high costs, and unreliable digital technology.

Key Words: Digital Payment's, Digital Technology, Technology Expenses. And Security Concern.

A Study on the Empowerment of Women Street Food Vendors in Puducherry UT Puducherry & Karaikal

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Abstract

Women's backwardness is causing plenty of social and economic issues. The low status of women is the result of ignorance, lack of education, their distance from changing society and the changes that are taking place, their subordinate position, reluctance to achieve, and so on. Empowerment of women is critical to the development of people and society. Women's empowerment has become as a critical topic in recent years. "Women's economic empowerment is now recognised as a precondition for a country's progress."; thus, the topic of economic empowerment of women is of paramount concern to political thinkers, social scientists and reformers, women activists, legislators, academicians, and administrators."

Women's empowerment has been at the heart of the evolution of women's movements. Because of their harsh and exploitative circumstances, women adopt the concept of empowerment to bring about change for themselves. The actions in the empowerment process assist them in gaining power, self-confidence, and self-esteem. Giving women a power basis, a platform, to confront their disempowerment, having more control over their lives, and being able to influence others, is what empowerment entails. Present study focussing on challenges, problems and opportunities which women face during their street food vending at Puducherry and Karaikal (UT). The research objective for the present study comprises of exploration and description. The exploratory research enables the researcher to gain insight into the research topic, to clarify central concepts and constructs and to develop methods, which must be employed in the study. The descriptive research allows the researcher to measure and report the occurrence with which specific variable occur in the sample to present an image of the facts of a condition or relationship.

Key words: Women Empowerment, Street food vendors, Economic and social factors

Examining Eco-Conscious Consumption: How Indian Consumers' Information-Seeking Behaviours Influences their Green Consumption

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Abstract

Growing environmental concerns prompt people to purchase environmentally friendly products or eco-friendly commodities; these customers are known as green consumers. The study investigates the relationship between information search behaviour and green consumption among Indian consumers. It addresses the individual variations in the significance shoppers put on ecological protection in utilization circumstances. The study focuses on four individual elements: optimal stimulation level, customer self-confidence, motivation to seek, and search effort. The research uses multiple regression analysis to test the hypotheses. The findings reveal that optimal stimulation level, customer self-confidence, and search effort significantly influence green consumption behaviour among Indian consumers. However, motivation to search did not show a significant influence on green consumption. The study contributes to the understanding of green consumer behaviour, particularly in the context of Indian consumers. It provides insights into the role of information search behaviour in promoting green consumption and highlights the importance of factors such as self-confidence and search effort in influencing consumer decisions. The study has implications for marketers and policymakers in understanding the behaviour of consumers in relation to environmentally friendly products. The research also identifies potential areas for further investigation, such as the influence of demographic and psychographic factors on green consumption.

Keywords: Green consumption, Indian consumers, Optimal stimulation level, self-confidence and Motivation

Enhancing Educational Outcomes through Technology-Enhanced Learning: The Roles of Student Engagement and Learning Styles

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Abstract

The authors study the impact of Technology-Enhanced Learning (TEL) on knowledge acquisition (KA), skill development (SD), and behavior change (BC) in classrooms. This study evaluates the efficacy of Technology-Enhanced Learning (TEL) in improving learning outcomes via the use of statistical analysis and surveys. The study employed a purposive sample technique and utilized a questionnaire derived from established studies on the factors of interest to gather data. The results, based on a strong statistical basis, demonstrate that TEL has a considerable impact on KA, SD, and BC. Particularly intriguing is the direct impact of TEL on KA, SD, and BC. Student participation has a crucial role in enhancing the positive outcomes of technology-enhanced learning (TEL). Learning styles (LS) alter the relationship between technology-enhanced learning (TEL) and academic achievement; some types exhibit greater interaction effects. This study proposes that incorporating Technology-Enhanced Learning (TEL) into educational settings through improved student involvement and personalized learning experiences will greatly improve student outcomes.

Keywords: Augmented reality, Virtual reality, Student engagement, Learning styles, Gamification

Predictive Model for Identifying Key Determinants of Toxic Behaviour: A Cart Algorithm and DEMATEL Approach Exploring IT Sector Perceptions

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Abstract

This study is poised to make a significant impact on the IT industry as it evaluates toxic leadership. We investigate Decision Trees (DTs), a supervised learning technique known for its simplicity, clarity, and broad applicability across different domains. The use of the Classification and Regression Trees (CART) method to examine toxic behavior displayed by leaders in the information technology sector is a promising approach. The research involves 404 IT professionals from various fields, with their sociodemographic characteristics and those of IT leaders being based on both numerical and categorical data types. The DT model demonstrates excellent performance with high accuracy and precision levels. A more thorough analysis that allows refining of the purity criterion and adjustment of tree depth reveals the best settings for identifying harmful behaviors such as micromanagement, lack of transparency, and abusive communication. Additionally, using a DEMATEL-based approach and weighted variables, certain behavioral cues are considered essential. The results of this research could be used as a basis for further work aimed at enhancing the capacity of decision trees (DTs) to recognize and address toxic behavior among IT managers, thus advancing our knowledge about toxic behavior within the IT industry and potentially leading to a healthier work environment for IT professionals.

Keywords: CART, Decision Tree, DEMATEL, Leadership, Toxic Behavior.

Optimizing Off-Grid Solar Solutions for Tribal Electrification in India: Enhancing Efficiency with Renewable Integration and Advanced Technologies

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Abstract

India, a country with a diverse range of Indigenous populations living in various geographical conditions, faces significant challenges in the efficient and sustainable generation, transmission, and distribution of electricity. As the third largest country in electricity generation and consumption, India contends with numerous issues that impede the attainment of sustainability in the electricity sector, particularly for tribal communities residing in hilly and forested areas. The Indian electricity sector experiences transmission and distribution (T&D) losses exceeding 20%, which is more than twice the global average of 6% to 8%, as reported by the Central Electricity Authority. The economic development of the entire country is heavily reliant on the electrification rate, yet India struggles with supply-demand mismatches, infrastructure constraints, and grid stability.

This paper critically analyzes the problems encountered in the generation and distribution of electricity to the tribal population through off-grid solar electricity. It emphasizes the need to enhance the grid compatibility of existing systems with renewable energy integration. By using Fresnel lens to concentrate sunlight from various angles to increase the efficiency of solar panels. And we also suggest the Canadian Hiku7_CS7N-MS Brand model solar panel which has a power capacity of 670W. Furthermore, the study suggests potential solutions for addressing T&D losses and infrastructure constraints, aiming not only at tribal electrification but also at providing an alternative approach to achieving sustainable development goals. The recent government policy indicates that off-grid solar is the optimal solution for electrifying tribal areas, highlighting the necessity of increasing the efficiency of these systems.

Keywords: Renewable energy, Tribal population, off-grid solar, renewable energy integration

A Novel PSO-Enhanced Bayesian LSTM Model for Accurate Solar PV Power Forecasting

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Abstract

Accurate solar photovoltaic power (SPVP) forecasting is vital for effectively integrating renewable energy into the power grid. This paper introduces a novel approach utilizing a Particle Swarm Optimization (PSO)-enhanced Bayesian-Long Short-Term Memory (BLSTM) model to improve the precision and reliability of SPVP forecasts. The model leverages Bayesian inference to provide probabilistic predictions, thereby quantifying forecast uncertainty—a crucial aspect of energy management and planning. The PSO algorithm optimizes the BLSTM model's hyperparameters, enhancing its performance. We tested our model using one year of historical data from a 1 MW SPVP plant in South India, sampled at 15-minute intervals. Performance metrics used for evaluation are, Mean Absolute Error (MAE), R-squared (R^2), Mean Squared Error (MSE), Forecast Skill Score (FSS), and Root Mean Squared Error (RMSE). The PSO-optimized BLSTM model achieved a 12.2% reduction in RMSE, an 11.84% increase in R^2 , and a 6.02% enhancement in FSS compared to a baseline LSTM model. These findings demonstrate the model's potential to significantly enhance SPVP forecasting accuracy, thereby supporting the optimization of solar energy systems and contributing to grid stability.

Keywords : Solar photovoltaic power forecasting, Bayesian LSTM, Particle Swarm Optimization, uncertainty quantification, grid stability, and energy management.

Comparative Analysis of Clustering Methods for Load Pattern Analysis in Deregulated Electricity Markets

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Abstract

The deregulated electricity market offers numerous opportunities for electricity providers to engage in the open-access electric power trade. Understanding the load profiles of customers can enhance utility operations by enabling the creation of optimized pricing strategies. This study comprehensively compares three prominent clustering methods: K means, Hierarchical Clustering, and Deep Clustering. These methods are evaluated based on their performance using three widely recognized validity indexes: the Silhouette Score, the Dunn Index, and the covariance-based index. The dataset comprises various load patterns derived from low-voltage distribution customers, providing a diverse and representative sample for analysis. K-means, known for its simplicity and efficiency, is compared against Hierarchical Clustering, which offers a more detailed insight into data structure through its dendrogram representation. Additionally, the study incorporates Deep Clustering, leveraging neural network architectures to uncover complex patterns within the data. By assessing the clustering results with the validity indexes, we aim to identify the strengths and limitations of each method in the context of load pattern analysis. This research underscores the critical role of customer segmentation in enhancing the efficiency and sustainability of electricity distribution.

Keywords: Machine Learning, Load Profiles, load pattern analysis, clustering, cluster validity, distribution customers

Modified Binary Search for Special Case of Binary Search

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Abstract

Binary Search is one of the most popular algorithms for searching regarding time complexity and simplicity. The divide-and-conquer approach makes it faster than other sorting algorithms including linear and non-linear ones. The proposed work carefully examined the approach and worked on the length of elements required to be examined for searching purposes. Thereby reducing the search space from n to n' with $n' \leq n$ for n number of elements. This reduction in search space reduces the time complexity from $\log_2 n$ to $\log_2 n'$. Another important aspect of the proposed work is to check the target-value length and can return negative within constant time if that length element is not present in the given sorted list of elements.

Keywords: Binary Search, Modified Binary Search, Binary Search Tree, Time Complexity.

Delve into Innovations in Peer-to-Peer Lending and Conventional Funding

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Abstract

Digital transformation is a key factor that is redefining both conventional funding and peer-to-peer lending (P2P) in the changing financial landscape. This article delves into cutting-edge technology propelling the development and contrasts their effect on various financial sectors.

Peer-to-Peer lending platforms have become innovative substitutes by utilizing block chain technology, artificial intelligence (AI) and sophisticated algorithms to streamline business operations, improve risk assessment skills and increase entrepreneur's involvement. In the mean time conventional financial establishments are adopting digital tactics, including artificial intelligence (AI driven) analytics for credit evaluation, implementing block chain technology to ensure transactional transparency and safety and broadening their digital banking offerings to improve efficiency and accessibility. This study pinpoints the crucial factors and obstacles influencing the forthcoming financial landscape.

This research attempts to provide strategic advice to entrepreneurs from the primary data collected from them and also helps in navigating the challenges of digital transformation in P2P lending by aggregating the observations. Based on the observations and data statistical tools were also used to analyze the pros and cons of P2 P lending and conventional funding. It emphasizes how technology may revolutionize the financial sector by fostering innovation resilience and long term growth.

Keywords: Peer-to-Peer lending, Conventional lending, Entrepreneurs, Digital transformation and Artificial Intelligence.

Customer's Adoption Towards Fin-Tech in the New Financial Intermediation

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Abstract

Fin-tech is one of the fastest-growing industries in India, closely aligned with the entrepreneurial and start-up ecosystem. The Indian Financial Industry is being influenced by highly polished technologies. Fin-tech, on the other hand, is susceptible to exceptional changes in the dynamic environment, which impact its traditional characteristics and lead to fresh prototypes. It could be used in conjunction in many ways inside a single framework, such as changes in operating functions, technical updates, and the serving platform. It reflects a new level of attributes, including adoption, resilience, and generalization. It has thrown the financial system into disarray and has become a major source of anxiety for the administration. India's financial computerization has brought about a slow but steady realization of the traditional industry, resulting in the establishment of a customer-focused electronic financial service system and the swift growth of peer-to-peer payment systems, trading platforms, and mobile banking. The inspiration for this research work came from the ongoing expansion of fin-tech acceptance and application in India. In India, the performance of financial services and the financial system's operational architecture reflect a changing attitude toward fin-tech. As a result, the idea that piqued my interest is to investigate the fin-tech landscape in India and the customer preferences towards fin-tech applications and the factors that influence the choice of adoption of the fin-tech applications C2B and B2B transactions. The data from preferences of customers towards today's digital fin-tech applications are gathered and examined in this study.

Keywords: Financial Intermediation, Financial Innovation, fin-tech, customer adoption.

Exploring Credit Rating Determinants by Selected Credit Rating Agencies (CRA's) and their Influence on Credit Risk of Public and Private Sector Banks (PPSB's) in India

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Abstract

Purpose : Credit ratings, which are frequently given by Credit Rating Agencies (CRAs), assess the risk of default as well as a debtor's capacity to repay debt by making principal and interest payments on time. These organizations look at a debtor's income and creditworthiness to determine whether he or she can repay the loan and verifies if there is any possibility of credit risk. This research looks into the factors that determine the credit ratings given by different Indian CRA's and how they affect the credit risk of both public and private sector banks (PPSBs).

Design/methodology/approach : The report provides a brief explanation of credit rating agencies' perspectives on credit rating factors and credit risk in PPSB's. This allows public and private banks to strive to reduce their credit risk. The study uses a descriptive research design. The study included both secondary and primary data. The information was acquired from rating agencies', public and private-sector bank websites. The study obtained data from a sample of 452 credit rating agency employees by distributing a standardized questionnaire via Google forms. The data was analyzed with SPSS and subjected to statistical tests such as Factor analysis, Multiple Regression, ANOVA, and Chi-Square.

Findings : The outcomes of the study disclose that Credit history of the borrowing company was having more impact on credit risk as per credit rating agencies perception. CARE rating agency was having more awareness on credit rating determinants and credit risk when compared to other rating agencies. There is a stronger alliance of CRA's perception and credit risk. This thorough examination advances knowledge of the mechanisms influencing credit ratings, banking practices, and India's financial stability.

Originality : The research attempts to discover important elements that impact credit ratings by analyzing data from various credit rating agencies. The results provide light on how different ratings affect PPSBs' perceived credit risk and financial stability, offering insights into how credit ratings influence investment choices and risk-reduction tactics in the Indian banking industry.

Keywords: Credit Rating, Credit Rating Agencies (CRA's), Credit Rating determinants, Credit Risk, Public sector Banks and Private sector banks (PPSB's).

JEL Classification: C12, D21, E32, G24, H32, Z33

Understanding the Fintech Solutions Enhancing the Efficacy of MSMEs Using an Integrated TOE and Utaut Model

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Abstract

Purpose : This paper attempts to measure the impact of Fintech solution on the efficacy of MSMEs using an integrated model of TOE (Technical, Organisational, Environmental) and UTAUT (Unified Theory of Acceptance and Use of Technology) and evaluate the two theoretical models to identify the socio-environmental and technical factors that impact Fintech solutions of embedded technology by MSMEs and to demonstrate how this solutions significantly affects their efficacy of MSMEs.

Design/methodology/approach : The sample consists of MSME proprietors in Tiruppur. In a survey with a sample of 340 proprietors, respondents were equal and randomly distributed by using simple random sampling on cross-sectional approach to collect the data. A descriptive research design has been used to conduct the research, and the paper provided the conceptual framework of Fintech adoption impact of MSME performance with the integration of TOE and UTAUT model. Regression, CFA and Path analysis has been applied to analyze the data using SPSS (v26) and AMOS software.

Findings : This study reveals that all relationship except organizational readiness, organizational compatibility and stakeholder support on effort expectancy, were found to be significant in the context of MSMEs among Tiruppur. The result further reveals that Fintech solutions significantly impacts efficacy of MSMEs.

Limitation: This study is dedicated to analyzing the impact of MSMEs in Tiruppur. Although it doesn't delve into other districts or specific sectors, it does call for further research to comprehensively explore their impact across various industries and geographical areas.

Practical implication : MSMEs need to focus on all stakeholders' knowledge about that technology and provide regular training programs should be conducted to ensure that employees are proficient in using new Fintech tools and platforms and should actively engage with key stakeholders (including employees and suppliers) to gain their support and buy-in for the Fintech initiatives. Implement Fintech solutions that are tailored to the specific needs of the organization to maximize compatibility and efficiency. Adequate resources (Financial, Human, and Technical) should be allocated to support the Fintech adoption process effectively.

Originality/value : The acknowledged existing literature, this study pristinely attempts to measure the impact of Fintech solutions on the efficacy of MSMEs with integrated TOE and UTAUT models. Besides, the study results also reveal that most of the variables of these two models are significantly related.

Keywords: Fintech solutions, TOE, UTAUT, Efficacy, MSME

Digital vs Traditional: Factors Influencing Youth Preferences for Insurance

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Abstract

Insurance is undoubtedly an efficient tool for financial protection. But, the question remains that, is traditional insurance still preferred by today's tech-savvy generation. The current study examines the effect of various insurance attributes on customer preferences for digital insurance. Data is collected from 255 young adults enrolled in postgraduate programs across Telangana and probit regression is employed for data analysis. The findings indicate a positive association between digital insurance preference and insurance attributes viz., ease of buying and affordability. A significant gender disparity is also observed, with men exhibiting a notably higher inclination towards digital insurance. This study offers insights for designing digital insurance products to effectively facilitate the transition of customers from traditional to digital platforms.

Keywords: Digital Insurance, Traditional Insurance, Insurance Penetration, Customer Preference.

Beyond Adoption: Continuance Intention in Mobile Wallet Payments Using an Extended UTAUT² Framework

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Abstract

Mobile wallets have become India's predominant and inevitable payment options for e-commerce industries. It is commonly known that mobile wallet users' ongoing behavioural intentions might benefit new users in terms of the enjoyment and experiences of current users. This empirical study focuses on assessing the difficulties associated with mobile wallet payments using the variables created in the Innovation and Diffusion theory, Theory of Planned Behaviour, Technology Acceptance Model, and UTAUT. The findings demonstrate that factors influencing the adoption of mobile wallet payments favourably impact user satisfaction with mobile payment services. The Government has been pressing on numerous approaches to adopt mobile wallet payment methods in India, it is stressed. With the continued behavioural intention of developing the UTAUT model, the study aims to evaluate the various variables affecting mobile wallet payment uptake.

Keywords: Perceived usefulness, hedonic motivation, customer attitude, behavioural intention, perceived satisfaction.

Health Insurance Literacy: Bridging the Gap Between Financial Knowledge and Purchase Intention

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Abstract

Achieving Universal Health Coverage is an integral part of achieving the SDG 3 for Good Health of the global population. To do so, there is a great need to focus on the health insurance coverage among the population. Particularly in the Indian scenario, it is observed that despite having the necessary financial capacity, a significant portion (30%) of India's population referred to as the 'Missing Middle'- lacks health insurance due to limited awareness. The present research tries to understand what are the deeper dimensions of awareness pertaining to health insurance and how this new dimension of health insurance literacy influences purchase intentions. It also examines how financial knowledge contributes to this relationship. This main objective of the study was to explore and understand the mediating role of health insurance literacy in the relationship between an individual's financial knowledge and their intention to purchase health insurance. Data was collected through a cross-sectional survey using a structured questionnaire and analysed using the PLS-SEM technique with Smart PLS software. The findings validate the objective that an individual's subjective financial knowledge does affect their purchase intention positively which is mediated by health insurance literacy. These insights have implications for stakeholders in the health insurance industry as well as policy makers, suggesting the need for targeted educational efforts aimed at the missing middle population.

Keywords: Health Insurance Literacy, Financial Knowledge, Missing Middle, Health Insurance, Purchase Intention, Universal Health Coverage

Demographic Analysis of Personal Loan APP Users and Debt Trap Vulnerability

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Abstract

This study explores the demographic characteristics of users of personal loan applications and their vulnerability to falling into a debt trap. Personal loan apps have gained popularity for their convenience and accessibility, particularly among younger demographics and those with limited access to traditional financial services. However, this accessibility can also increase the risk of users becoming trapped in cycles of debt due to high interest rates and inadequate financial literacy.

Through a comprehensive demographic analysis, this research aims to identify patterns among personal loan app users, including age, income level, educational background, and geographical location. By examining these factors, the study seeks to understand which demographic groups are most susceptible to experiencing financial difficulties associated with personal loans. Moreover, the research investigates the behavioral and socioeconomic factors contributing to users' debt trap vulnerability. This includes exploring spending habits, repayment behaviors, and the financial health of individuals who frequently utilize personal loan apps.

The findings of this study contribute to a better understanding of the intersection between financial technology, demographic trends, and consumer finance behavior. By identifying high-risk groups and potential contributing factors to debt traps, policymakers, financial institutions, and consumer advocacy groups can develop strategies and interventions to mitigate vulnerable populations' risks.

Keywords: Personal loan apps, demographic analysis, debt trap, financial technology, consumer finance

Evaluating the Financial Sustainability in the Indian Commercial Aviation Industry: A Special Focus on Indian Service Providers

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Abstract

The aviation industry is renowned for its notable volatility and substantial capital demands. Its intense competition and susceptibility to a range of internal and external risks pose ongoing financial challenges. Unlike their counterparts in developed nations, commercial airlines operating in the Indian subcontinent grapple with distinct difficulties and vulnerabilities. This has led to the closure of many carriers, leaving only a few struggling to maintain positive cash flows. It is of paramount importance for airlines to efficiently manage their financial performance and recognize early signs of distress to prevent potential bankruptcy and operational shutdowns. To gain a complete understanding of pecuniary suffering and its fundamental causes, Indian carriers want to broaden their perspective beyond the conventional financial and operational metrics often utilized in developed countries. This research offers an in-depth exploration of the noteworthy reasons that impact the economic well-being of airlines in the Indian aviation industry. These factors encompass diverse aspects, including maneuvers, presentation, investment, economic conditions, dynamics of market, administration policies, political influences, controlling frameworks, and the broader external environment. The aviation sector plays a pivotal role to enhancing connectivity, underscoring the critical importance of ensuring the financial stability of commercial carriers.

Keywords: Financial distress, Commercial carriers, Indian aviation industry, Financial stability, External factors.

JEL code: G33, L93, G01, F21

An Enhanced Way to Track the Intercompany Check Payment: A Case Study on SAP Intercompany Check Payment

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Abstract

The concept of the head office and branch office evolved quickly due to the globalization of business. Occasionally, the head office's branch office functions independently and are viewed as a profit and loss entity. On the other hand, a branch office is viewed as a cost center by the head office when it depends on it. In the second case, neither the vendor's payment nor the branch office's revenue from the client would be received. Intercompany or Cross-Company code transactions are those that the head office completes on behalf of the branch office for both revenue and expenses. Depending on how many transactions are being covered, intercompany transactions can range from simple to complex. The intricacy of intercompany payment creates a risk/challenge to track transactions later on by using document numbers from the branch or head office. One of the default features of SAP (ERP software) is the ability to submit a unique intercompany journal entry with specific document number for intercompany transactions. An accounting entry will produce three distinct document numbers after it is posted as an intercompany transaction. The accounting documents posted through intercompany check payments were the subject of this study. We discovered during the analysis that there was a gap in check number updates for both paying and sending company code documents by creating a risk in tracking. This paper also discusses if there can be a solution in mitigating the risk of for the gap.

Keywords—Automation of business process, Accounts Payable, Accounts Payable Payment, Vendor Payment, Check Payment, Inter-Company Check Payment, Cross-Company Code Check Payment, SAP.

Impact of Psychological Influences on Investment Behaviour of Salaried Investors in Major Cities of Tamil Nadu

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Abstract

Investing is a serious issue that may have a substantial impact on an investor's long-term prosperity. Almost everyone can make an investment. Investors can put their assets in a variety of investment vehicles. The risk and profits accessible from each of these investment opportunities varies from one another. The current work primarily tries to identify characteristics that may have an impact on investing behaviour. The researcher has extracted a total of four variables that effectively describe the investment behaviour of salaried investors. These elements include primarily: investor-related factors, market or may be environment-related factors, investment-related factors, and company-specific characteristics.

Keywords: - Investment, savings, salaried investors, factors

Green Bonds in Global Financial Markets Exploring Spill-Over, Co-Movement, Risk Assessment and Diversification

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Abstract

In light of the global shift towards sustainable development, green bonds have become essential tools for funding environmentally sustainable initiatives. This paper explores their function in global financial markets, looking at how they affect co-movement patterns, risk assessment, diversification tactics, and spillover effects. Empirical studies have indicated noteworthy transfer effects between green and conventional bond markets, with implications for conventional bond pricing and volatility. Green bonds also have the potential to be useful tools for portfolio diversification because they have demonstrated a tendency to move in tandem with conventional bonds and other socially conscious investment assets.

The green bond volatility is closely associated to the other financial markets there is need for further research in this area. The present study is undertaken by using the data from Bloomberg Terminal for a period of ten years (2013-2022) to assess the relationship between the green bonds and the other financial assets like Islamic stock, sukuk, conventional bonds and energy markets. The study indicated that there is a interdependence between green bonds market and other financial markets by exhibiting significant volatility spillovers from the global financial markets to the green bond market. Also, Var and Cvar analysis presented that the green bonds had a lower risk than other foreign interments. These evidences show that green bonds have the potential to be used in the investment portfolios as risk mitigation investment instrument

Large number of investors are making use of green bonds for diversification and risk management through the benefit of their lower risk profile as compare with other assets .It is advisable to the Indian policy makers to design a green bond- friendly regulatory framework to promote environmentally and economically impactful sustainable industries. The is expected because in the global financial market green bonds are showing hopes for investment sustainability and portfolio diversification. The significance of green bonds in the designing the investment strategies are emphasised through their influence on co-movement patterns, risk assessment and spill overeffects. In light of these findings there is a greater need to examine the dynamics of green bonds and performance of green bonds in several foreign markets .

Keywords: green bonds, sustainable development, spillover, diversification, efficient market hypothesis, volatility model

Evaluating the Efficacy and Challenges of Corporate Insolvency and Resolution Laws in India on Selected Companies in Tamil Nadu

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Abstract

Introduction: This study examines the effectiveness and challenges of the Insolvency and Bankruptcy Code, 2016 (IBC) in Tamil Nadu, India. The IBC represents a modern approach to insolvency resolution, aiming to streamline processes and improve recovery rates for creditors. Despite its progressive framework, real-world implementation has revealed various issues, including delays and legal ambiguities. This research explores how the IBC performs in practice by analyzing legal provisions, financial outcomes, and the roles of insolvency professionals. It aims to provide a detailed assessment of the IBC's impact and suggest improvements for more efficient insolvency resolutions.

Material: The study utilizes primary data collected through surveys and interviews with 450 insolvency professionals and 300 companies undergoing insolvency in Tamil Nadu. Secondary data includes legal documents, financial reports, and literature on insolvency laws. Key variables assessed include legal provisions of the IBC, professional factors, company characteristics, stakeholder involvement, judicial precedents, and economic conditions. Measures of central tendency and dispersion are employed to analyze perceptions, while regression analysis evaluates the impact of various factors on insolvency outcomes.

Methods: An analytical and descriptive research methodology is used to evaluate the efficacy and challenges of the IBC. Data collection involves structured surveys and in-depth interviews with insolvency professionals and company representatives. Statistical tools, including measures of central tendency, dispersion, and regression analysis, are employed to analyze the data. The study focuses on understanding the influence of legal provisions, professional factors, company attributes, and other variables on the effectiveness of the insolvency resolution process and financial performance post-revival. Control variables include geographical location, time period, and type of insolvency case.

Conclusion: The analysis reveals that while the IBC, 2016 has positively impacted insolvency resolution efficacy, financial performance, and stakeholder outcomes, it also introduces significant challenges. Legal provisions and insolvency professional factors play crucial roles in shaping outcomes but also contribute to procedural difficulties. Variations in challenges and stakeholder impacts highlight the need for targeted reforms. Consistency in control variables suggests a uniform perception among respondents regarding the IBC's implementation. The study underscores the effectiveness of the IBC while pointing out areas requiring improvement to enhance the insolvency resolution framework in Tamil Nadu, aiming for more efficient processes and better economic stability.

Keywords: Insolvency and Bankruptcy Code (IBC); Corporate Insolvency; Financial Performance; Insolvency Professionals; Legal Framework.

Understanding the Landscape: Entrepreneurs' Challenges in Implementing CSR Initiatives

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Abstract

Corporate Social Responsibility (CSR) has evolved into a critical aspect of contemporary business strategies, reflecting a heightened awareness of the broader societal impacts of corporate actions. This paper explores the nuanced landscape of CSR implementation from the perspective of entrepreneurs, aiming to uncover their awareness levels and the challenges they face in integrating CSR practices into their businesses. The study adopts a mixed-methods approach, combining qualitative interviews and quantitative surveys to capture comprehensive insights. Qualitative interviews delve into entrepreneurs' perceptions and decision-making processes regarding CSR, while quantitative surveys analyze broader trends across diverse entrepreneurial ventures. The research focuses on Chennai district, a hub of small and medium-sized enterprises (SMEs), aiming to provide localized insights into CSR adoption. By addressing these dynamics, the study contributes empirical evidence to enhance understanding and support for CSR initiatives among entrepreneurs, thereby fostering sustainable and responsible business practices.

Keywords: Entrepreneurs, Awareness, Challenges, CSR Initiatives & Implementation

Determinants Influencing Healthcare Facility Selection and Patient Contentment

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Abstract

Introduction: This study explores the determinants of healthcare facility selection and patient contentment in the Pondicherry district. As healthcare systems become more patient-centered, understanding these factors is crucial for improving service delivery and patient outcomes. Key determinants include accessibility, quality of care, cost, infrastructure, and personal recommendations.

Materials and Methods: A descriptive research design was employed, utilizing a structured questionnaire for data collection from patients at private and public hospitals in Pondicherry. A pilot study confirmed the reliability of the instrument, achieving a Cronbach's Alpha value above 0.8. Stratified random sampling yielded a sample size of 384, with 387 valid responses analyzed using central tendency measures, dispersion, and regression analysis to identify factors affecting patient satisfaction.

Results: The study identified that doctor's qualifications and hospital reputation significantly impact healthcare facility selection, while quality of care and patient experience influence patient contentment. However, hospital facilities and services did not directly affect healthcare facility selection, nor did facility selection influence patient contentment.

Conclusion: Improving healthcare services requires addressing doctor qualifications, modernizing facilities, enhancing accessibility, and fostering community engagement. These efforts can lead to better patient satisfaction and healthcare outcomes.

Key Words: Healthcare Facility Selection, Patient Contentment, Accessibility, Quality of Care, Descriptive Research, Patient Satisfaction, Healthcare Services

A Paradigm Shift in Education System and Opportunity for Teachers to Develop ICT Skills in Schools Using Learning Management System

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Abstract

Technology plays a very significant role in raising and developing the standards of instruction and facilitating communication, both of which advance students' knowledge and abilities. Learning is an ever evolving process that makes greater use of contemporary technologies. Teachers will find it easier to gather information for pupils and to explain the subject. Teachers can better adapt to the global demand for technology – based teaching and learning technique and equip themselves to replace the traditional teaching methods with the help of integration of information, communication and technology (ICT). The goal of this study is to identify the variables that affect teachers' willingness to include ICT into the classroom. This study focuses on the events of instructors, provides significant new information about the variables influencing teachers' attitude towards integrating ICT in the classrooms. Therefore, this study is helpful to the teachers and students to create technologies for e- learning, quality assurance and improvement. This study compares teachers who regularly use a practice of teaching system with those who do not, in order to determine how accepting they are of a learning management system LMS. The outcomes would also help to clarify the kind of learning environment that can be created when ICT is incorporated into the classroom. The results of this study focuses on how beneficial ICT integration is for both educators and learners. The findings also say that one of the most crucial and important element in the effectiveness of technology – based teaching and learning is the proficient setup of ICT resources and incorporation of ICT by educators.

Keywords: ICT Integration, Technology effectiveness, Active learning, Pedagogical practices, Learner centered.

The Effect of Facebook and Instagram on Destination Development in Pondicherry

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Abstract

Purpose : The purpose of this research is to explore the impact of various social media platforms, particularly Facebook and Instagram, on the evolution of Pondicherry as a popular tourist spot. The primary objective is to analyse how these platforms shape tourists' attitudes, actions, and the area's economic dynamics while recognizing the potential benefits and drawbacks of heightened social media visibility in the locality.

Design/Methodology : Qualitative Analysis: User-generated content on Facebook and Instagram is analyzed to identify themes and narratives about Pondicherry. This includes posts, comments, reviews, and visual content such as photos and videos.

Findings : Enhanced Visibility and Accessibility: Social media significantly increases the visibility of Pondicherry, making it a popular destination among domestic and international tourists. Influence on Tourist Behavior: Tourists rely heavily on social media for travel inspiration, planning, and sharing experiences. Popular posts often lead to increased footfall at specific sites.

Economic Impact: Local businesses, especially those in the hospitality and retail sectors, experience an expansion in their activities due to increased tourist engagement driven by social media.

Challenges: The surge in tourists can lead to overtourism, straining local infrastructure and resources. Additionally, the commodification of local culture can dilute the authentic experience of Pondicherry.

Originality : This study makes a noteworthy contribution to the current body of knowledge through a concentrated analysis of the impact of social media within a particular setting, specifically Pondicherry. It underscores the twofold aspect of social media's influence, showcasing its advantages and drawbacks to advancing sustainable tourism.

Practical Implications : The findings offer practical insights for destination management organizations, local businesses, and policymakers:

Destination Management: Strategies to harness the positive impacts of social media while mitigating negative consequences such as overtourism.

Marketing: Effective use of social media for targeted marketing campaigns that promote sustainable tourism practices.

Local Businesses: Adapting business models to capitalize on social media trends and enhancing visitor experiences.

Research Limitations

Scope: The study is limited to Facebook and Instagram; other social media platforms may also play significant roles.

Data Constraints: Access to comprehensive visitor data and social media metrics may be limited.

Temporal Factors: The influence of social media trends can vary over time, and the findings may not be universally applicable. This study provides a nuanced understanding of how digital media affects destination development, specifically referencing Pondicherry, offering valuable lessons for similar destinations globally.

Keywords: Social Media Influence: Tourism Development: Destination Management: Facebook and Instagram.

Innovation Dynamics in India: Assessing the Impact of R&D Intensity and Elasticity on Firm Performance in Emerging Economies

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Purpose: This study investigates the relationship between R&D investments and firm performance, with a specific focus on publicly listed firms in India. The research aims to explore how R&D intensity influences firm performance and uses R&D elasticity as a crucial mediating variable.

Design/methodology/approach: Utilizing the Resource-Based View (RBV) and dynamic capabilities theory, we conducted an empirical analysis based on data from 2013 to 2023. R&D intensity is defined as the ratio of R&D expenditure to revenue from operations, and firm performance is measured by Tobin's Q. The study examines the mediating role of R&D elasticity, capturing the efficiency and effectiveness of R&D activities.

Findings: The analysis confirms that higher R&D intensity significantly enhances both firm performance and R&D elasticity. The findings indicate that R&D elasticity partially mediates the relationship between R&D intensity and firm performance, emphasizing the importance of efficient R&D processes. However, the expected moderating effects of leverage and firm size were not statistically significant.

Originality: This study fills a critical gap in the literature by demonstrating the impact of R&D elasticity on the R&D-performance nexus, particularly within the context of an emerging economy like India. The results underscore the strategic importance of sustained R&D investments and efficient management practices to fully leverage these investments.

Research limitations/implications: Future research should explore diverse performance metrics and comparative analyses across different economic contexts to further validate and extend these findings.

Practical implications: The insights derived from this research offer valuable guidance for policymakers and corporate managers aiming to foster innovation and sustain competitive advantage in dynamic and rapidly evolving markets.

Social implications: Enhancing R&D investments and their efficiency can contribute to broader economic development and technological advancement in emerging economies.

Keywords : R&D Intensity, Firm Performance, R&D Elasticity, Emerging Economies

A Study on Impact of Technology Adoption and Digital Capability Towards the Operational Innovation and Performance of MSME

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Abstract

Purpose – “The purpose of this paper is to study the effect of technology adoption and digital capability on operational innovation and performance of the MSMEs by taking an example from the Regional OEM sector in Chengalpattu districts in Tamil Nadu, India.”

Design/methodology/approach – “This paper develops a conceptual model encompassing Digital Capabilities, Technology Adoption, Operational Innovation and Performance. We use the Structural Equation Modeling (SEM) to validate this model with 201 MSMEs in the OEM Sector.”

Findings – “The empirical results of our data analysis showed that Technology Adoption positively impacted the operation Innovation and Digital Capability has a significant impact on operational Performance. Besides our data indicates that Technology Adoption and Digital Capabilities do not have significant impacts on operational Performance and Innovation, respectively.”

Practical implications – “With that enhanced understanding, OEMs can spotlight their actions on how to improve their Operational Performance and help them to improve the innovative work environment which helps further to perk up their firm’s competitiveness provoked by the Technology adoption mindset in MSMEs.”

Originality/value – “There is a scarcity of research concerning the MSME’s development with present advanced technological improvements, this study is believed to be the first that caters to the study on the impact of technology adoption and digital capability on MSMEs for improving operational competitiveness in OEMs with a practical approach.”

Keywords: “OEMs, Manufacturing, Technology Adoption, Digital Capabilities, Operational Innovation, Operational Performance, MSME”

Bridging Academia and Community: Empowering Local Self-Government Institutions Through Entrepreneurship Development

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Abstract

This action research project, "Bridging Academia and Community: Empowering Local Self-Government Institutions through Entrepreneurship Development in Kerala," explores the transformative potential of academic support for local planning and community development. Conducted by the Kerala University Commerce Department, the project engaged three Local Self-Government Institutions (LSGIs) to bridge academic research and practical implementation. The methodology included an initial immersion program to align local representatives with project objectives, followed by comprehensive resource mapping to identify viable enterprise opportunities.

Detailed Project Reports (DPRs) were meticulously prepared through the collaborative efforts of trained Micro Enterprise Consultants (MECs), interns, and academic researchers. These DPRs were then vetted and integrated into local plans, ensuring alignment with community needs and government requirements. Community participation was facilitated through gramasabhas, which enabled the selection of enthusiastic beneficiaries, primarily women, for entrepreneurship initiatives.

The research value lies in the systematic approach to resource mapping, need identification, and the application of academic expertise in real-world settings. Training programs, supported by collaborations with various government agencies, equipped over 80 women with entrepreneurial skills, culminating in the successful establishment of 15 new entrepreneurial units. This project underscores the critical role of higher education institutions in empowering local self-governments and fostering sustainable community development, providing a replicable model for similar initiatives.

Keywords: Entrepreneurship development, Local Self Government Institutions, Women entrepreneurs, Sustainable development

The Impact of Climate Change on Urban Heat Islands (UHIs) and Business Operations: Analyzing the Effects of Increasing Temperatures on Business Productivity in Urban Areas

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Abstract

Climate change has exacerbated the phenomenon of Urban Heat Islands (UHIs), significantly influencing the thermal environment of urban areas. This dissertation examines the impact of increasing temperatures on business operations, particularly focusing on productivity in urban settings. As urban temperatures rise, businesses face multifaceted challenges including increased energy costs, employee health issues, and operational disruptions. This study integrates quantitative data analysis and qualitative case studies to explore how businesses adapt to and mitigate the effects of UHIs. Quantitative data will be collected from business surveys, energy consumption records, and productivity metrics in various urban areas affected by UHIs, analyzed using statistical techniques to identify correlations between rising temperatures and business productivity. Qualitative data will be gathered through interviews with business leaders and employees, as well as case studies of businesses that have successfully implemented adaptive measures. The findings highlight the critical need for businesses to implement adaptive strategies such as enhanced cooling systems, flexible work arrangements, and sustainable infrastructure to maintain productivity and ensure operational resilience in the face of escalating urban temperatures. Additionally, the research delves into the economic implications of UHIs, exploring how increased operational costs and reduced worker efficiency affect overall business performance. The expected outcomes include a comprehensive understanding of the direct and indirect effects of UHIs on business productivity, identification of effective adaptive strategies, policy recommendations for local governments, and a framework for businesses to assess their vulnerability to UHIs and develop resilience plans. Understanding these dynamics is vital for developing comprehensive policies and business practices that can sustainably address the challenges posed by climate change-induced UHIs. This study aims to contribute to the growing body of knowledge on climate adaptation strategies, providing actionable insights for businesses and policymakers.

Analysing Tourist Motivations for Houseboat Services in Kerala: An Empirical Study

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Abstract

This study investigates the factors influencing tourist perceptions of houseboat services in Kerala, with a focus on safety, cleanliness, houseboat ambience, and food services. Utilizing a structured questionnaire, data were collected from 397 tourists who experienced houseboat services in Kerala. Descriptive statistics, chi-square tests, correlation analysis, and multiple regression analysis were employed to analyse the data. The findings reveal that safety and cleanliness are the most significant predictors of tourist satisfaction, explaining 51.2% of the variance in tourist perceptions. Specifically, the regression analysis highlights that improvements in safety and cleanliness substantially enhance tourist perceptions, while houseboat ambience and food services have less pronounced effects. The results underscore the necessity for houseboat operators to prioritize stringent safety measures and maintain high standards of cleanliness and hygiene to enhance overall tourist satisfaction. The study also discusses the implications for stakeholders, highlighting the importance of these factors in shaping positive tourist experiences and recommending strategic marketing efforts that emphasize safety and cleanliness. Despite its contributions, the study acknowledges limitations such as the geographic focus on Kerala and the sample size. Future research should explore additional factors, conduct longitudinal studies, and compare different geographic locations to provide a more comprehensive understanding of tourist motivations and perceptions. These insights offer a roadmap for stakeholders to improve service quality, ensuring that houseboat services in Kerala continue to meet and exceed tourist expectations in a competitive tourism landscape.

Keywords: Tourist perception, Houseboat services, Safety, Cleanliness, Kerala tourism.

Impact of Determinants on the Digital Acquisition Tendencies of Organic Food Commodities

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Abstract

Introduction: This study explores the factors influencing online purchase intentions for organic food products, a segment of growing interest due to increasing consumer awareness about health and environmental sustainability. As digital marketplaces expand, understanding the drivers behind online purchasing of organic foods is crucial for retailers and marketers aiming to cater to health-conscious and environmentally aware consumers. Key factors such as consumer trust, perceived quality, price sensitivity, availability of information, and environmental concerns are investigated to understand their roles in shaping online buying behaviours.

Material and Methods: A stratified random sampling method was employed, with 400 questionnaires initially distributed and 310 valid responses used for analysis after filtering out 90 biased responses. Data were collected through a structured questionnaire, which was validated through a pilot study, showing a high reliability with a Cronbach's alpha exceeding 0.08. Factor analysis was the primary analytical tool, identifying and extracting relevant variables. The analysis utilized the Kaiser-Meyer-Olkin (KMO) measure for sampling adequacy and Bartlett's Test of Sphericity to assess the correlation matrix. Varimax rotation was applied to clarify the factor structure.

Results: Factor analysis revealed six significant factors such as; subjective norms, online purchase intention, playfulness, behavioural intention, enjoyment, and perceived ease of use explaining 79.263% of the variance in online purchase intention. The KMO value of 0.879 and the significant Bartlett's Test result ($p = 0.000$) confirm the data's suitability for factor analysis. Varimax rotation effectively clarified the factor structure, with major contributors such as Subjective Norms and Online Purchase Intention highlighted as crucial for shaping online buying decisions. The findings provide valuable insights for optimizing online marketing strategies for organic food products.

Keywords: Online Purchase Intention, Organic Food Products, Consumer Behaviour, Factor Analysis, Digital Marketplaces

Impact of Employability Skills Over the Entrepreneurial Intention Among the Graduate Students in Rural Location at Thanjavur District

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Abstract

This paper investigates the intricate relationship between employability skills and entrepreneurial intention among graduate students in the rural areas of Thanjavur District. As contemporary employment landscapes evolve, understanding the interconnection between employability and entrepreneurship becomes crucial. The study focuses on the distinctive rural context, where traditional values intersect with modern aspirations. Employability skills are explored, emphasizing adaptability, effective communication, problem-solving, teamwork, leadership potential, continuous learning, and emotional intelligence. Entrepreneurial intention is examined in terms of autonomy, innovativeness, opportunity recognition, risk-taking propensity, and self-efficacy. The research aims to contribute insights into the specific employability skills influencing entrepreneurial intentions in rural settings. The results indicate positive impacts of risk-taking propensity, innovativeness, desire for autonomy, networking skills, persistence, and social capital on entrepreneurial intention, while certain employability skills exhibit negative influences. Variables such as adaptability, continuous learning, and leadership show no impact on either employability or entrepreneurial intention. The findings provide guidance for tailored interventions, educational strategies, and policies to foster entrepreneurship in rural areas, contributing to local economic development and job creation.

Key Words: Employability Skills, Entrepreneurial Intention, Rural Graduates, Skill Development & Thanjavur District

Does Training and Supervision Act as Mediators in Health and Safety of Migrant Construction Workers?

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Abstract

The Indian construction industry has seen significant growth over the past two decades, with the sector contributing 8.6% of the total GDP. This growth has been driven by increased foreign investment, the emergence of new technology, and the government's focus on infrastructure development. The industry has been a major driver of job creation and a major chunk of the population depends on the migrant workforce.

Migrant workers are the most vulnerable members of society. However, migrant labour issues have been the object of many studies in India. Few have chosen to view the poor health and injury-prone migrant worker population in the Tamilnadu region, India.

This study recruited a sample of 140 respondents. Tools such as correlation, regression, exploratory factor analysis, and the mediation model using Macro process is used for the study.

The findings proved that health and safety are interconnected, with training playing a significant role in both. Surprisingly, supervision had no mediation effect on safety but a considerable effect on health. The implication of the study is that not the actual supervision; it is the perception towards supervision that stops them from safety measures.

Keywords: *Health, Migrant workers, Safety, Supervision, Training*

A Study on Stress Management With Reference to Music as a Therapy

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Abstract

This study examines the effectiveness of music therapy in managing workplace stress, focusing on its impact on emotions, mood, and coping strategies among employees. The research underscores a higher susceptibility to workplace stress among female employees, particularly those aged 27 to 32, and highlights the potential benefits of music therapy as a stress management tool for this demographic. Furthermore, employees with professional degrees demonstrate a notable interest in music therapy, suggesting tailored interventions. The study reveals strong and statistically significant associations between music therapy and employees' emotional well-being, with coping strategies emerging as a robust connection. These findings underscore music therapy's potential in enhancing emotional well-being and stress-coping capabilities in the workplace, advocating for its integration into workplace wellness programs.

Keywords: Music therapy, emotions, mood, coping strategies and employees

Occupational Stress and Performance: Analyzing the Challenges on Aviation Ground Staffs

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Abstract

Purpose: The present study is to analyse the occupational stress experienced by aviation ground staffs in Indian aviation sector and its impact on their work performance. The study aims to identify the major stress factors and propose effective solutions to mitigate these challenges, ultimately enhancing employee well being and operational efficiency.

Design methodology/approach: This research employs a quantitative design, utilizing structured questionnaire distributed via google forms to collect data from 87 aviation ground crew members. The questionnaire captures various dimension of occupational stress.

Data analysis: Data analysis involves descriptive statistics to summarize data, and inferential statistics, such as correlation coefficients and multiple regression analysis, to examine correlation between occupational stress and factors and work performance. Structural Equation Modeling (SEM) is used to explore the mediating role of coping strategy.

Implications: The study underscores the need for targeted organizational interventions such as training, optimized schedules, supportive work culture and stress management programs to reduce occupational stress among aviation ground staffs.

Originality: This study contributes to the research on occupational stress among Indian aviation ground staffs. It provides empirical evidence on the specific stressors faced by this workforces. The insights gained from this study can leading to healthier work environments and more efficient aviation operations.

Keywords: Occupational stress, aviation ground crews, job performance, stress management, aviation industry

Enhance The Precision of Performance Appraisals by AI Driven Analytics

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Abstract

The primary intention of this disquisition is to investigate how AI-driven analytics can improve the accuracy, objectivity, and fairness of performance appraisals. It will also assess how AI-driven analytics can reduce biases and subjective judgments in traditional performance appraisals, resulting in more equitable evaluations. This quantitative research design uses machine learning algorithm for AI based HR data analysis of 1471 employees. Based on the result this study finds there is no correlation exist among job satisfaction and performance rating. Limitations arise from probable differences in secondary data and the complexity of human behaviour, which may not be fully captured by the machine learning algorithm. Future study should investigate alternative statistical methods, feature selection, and ethical problems such as privacy and algorithmic bias in order to maximize AI-driven performance evaluations ethically.

Key words: HR Analytics, AI, Job Satisfaction, Performance rating, Machine learning Algorithms, performance prediction.

Challenges and Perceptions of Working Conditions Among Gig Economy Employees in the Logistics Industry: A DEMATEL Analysis

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Abstract

The rise of the gig economy driven by mobile and digital technology, has reshaped, unleashing newer challenges to employees when compared to the traditional employment models. In spite of its several benefits, gig economy is not without challenges and arbitrary working environment- an area that is not explored in research specifically in logistics domain. Employees in gig economy face plethora of issues of job continuity, security and so forth. The present study dwells into investigating the key challenges and working conditions of the employees in gig economy with specific focus on logistics industry. Data was collected from 148 logistics delivery personnel employed in gig economy using structured questionnaire. Decision-Making Trial and Evaluation Laboratory (DEMATEL) analysis of the complex interrelationships among the factors of the study reveal pertinent key findings. The analysis revealed employee values firms that provide help and support to the delivery personnel and it is the most important work facilitator, followed by initiatives that take care of employee's physical body and health conditions. The quantitative analysis further revealed that health focussed work environment motivates employees to stay in the firm. The study's findings contribute to the growing body of research carried out on the gig economy. By providing a nuanced narrative about the challenges faced by logistics workers, the results underscore the need for policy interventions to address the most critical problems affecting the gig worker's job satisfaction and well-being.

Keywords: DEMATEL Analysis, Gig Economy, Job Satisfaction, Working Conditions

The Impact of Employee Advocacy on Strengthening Organizational Commitment in Manufacturing Industries

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Abstract

Purpose – Employees with strong organizational commitment have positively related to the job performance and involvement. The organization should support the employees to cultivate long lasting relationship with them. In turn, the employees support and promote their organization to increase their brand visibility and brand image. These employee advocacy programmes involve the employees to share, promote and advertise about their brand products/services through social media or through personnel connection. This study aims to provide mediating role of employee advocacy practices at the workplace between Organizational Innovation, Information flow and Adequacy, Employee Empowerment, Superior Leadership in order to improve organizational commitment which builds the employee-organization relationship.

Design/methodology/approach – Online Questionnaire were sent to 258 employees in the manufacturing industries through google forms. SPSS and AMOS were used as the statistical tools.

Findings – According to the study's findings, employee advocacy substantially improves organizational commitment. Hence by enhancing employee advocacy through social media or personnel connection, it creates a better visibility about the organization which benefits the organization directly or indirectly.

Originality/value – Based on these results, the study suggests practical suggestions to strengthen the role of employee advocacy and organizational commitment for employees in manufacturing industries.

Keywords: Organizational Commitment, Employee Advocacy, Social Media, Brand Products Brand Visibility, Brand Image

Achieving Organisational Sustainable Performance Through Green Transformational Leadership

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Abstract

Purpose Green human resource management practices is becoming the bedrock of growing businesses to incorporate and ameliorate environmental related awareness. As industries circumspect, in embracing sustainable strategy to protract in their performance. But the concerns to environment remain lamentable without GHRM Practices. A leadership that is responsible for environment-specific transformation is baptized as green transformational leadership (GTL) mediates to achieve organisational sustainable performance with GHRM Practices and Employee Green Behaviour.

Design/Methodology/Approach The study was carried among Information Technology Sector Professionals across Chennai. Data were collected from 207 employees who are with IT companies across Chennai. Structural equation modelling and SPSS were employed to test the hypotheses. The study adopts purposive sampling method.

Findings The findings prudent that GHRM practices and Employee Green Behaviour plays a significant role in achieving the organisational sustainable performance. The outcomes confirmed mediating role GTL has splendidly positive influence on organisational sustainable performance.

Practical Implication: The findings suggest that organizations can attain sustainable performance and actively contribute to an environmentally sustainable performance by adopting and implementing GHRM practices.

Originality / Value: To the best of the author's knowledge, the study is first to examine the relationship between GHRM Practices, Green Behaviour, GTL and Sustainability with Information Technology Sector from Chennai. The study compliments the role of Green transformational leadership in bringing out the organisational sustainable performance.

Keywords: Green human resource management practices (GHRM Practices), Green transformational leadership style, Green Behaviour, Green transformational Leadership style (GTL), Information Technology sector (IT)

Nudges in Play: Transforming Engagement and Ethics in Online Gaming

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Abstract

Background: Digital nudging, rooted in behavioural economics, employs choice architecture through subtle cognitive interventions to influence user behaviour. The paper describes various nudges used in online gaming to promote ethical behaviour and enhance user engagement. Each nudge type, such as spending limits for self-regulation and clear communication for trust-building, is linked to a specific psychological effect and supported by academic references, highlighting their effectiveness and theoretical underpinnings.

Methods: The study aims to analyse the mediator role of digital nudging in promoting responsible online gaming among 200 Indian youths aged 19-35 college students. It integrates ethical considerations and trust within the extended Technology Acceptance Model (TAM) highlighting the role of perceived usefulness and ease of use in shaping player engagement and ethical behaviour.

Results: Digital nudging effectively addresses issues like excessive playtime, overspending, toxicity, and sedentary habits, while supporting cognitive skills. Ethical considerations and trust were found to significantly influence perceived usefulness and ease of use which needs to be improved. The moderating effect of perceived usefulness yielded positive outcomes, whereas perceived ease of use and ubiquitous connectivity showed minuscule negative results.

Conclusion: Digital nudging promotes responsible online gaming by encouraging mindful time management, age-appropriate content selection, respectful behaviour, and prudent spending. This study underscores the importance of ethical considerations and trust in shaping user engagement through digital nudging in online gaming ensuring that users feel empowered rather than manipulated.

Keywords: Digital Nudging, Online Gaming, User Engagement, Ethical Considerations, Trust, TAM Model, Behavioral Economics, Responsible Gaming, Cognitive Support.

Sustainable HRM and Generational Diversity: Embracing the Pillars of Age Management

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Abstract

Purpose - This paper explores the role of sustainable human resource management (HRM) in addressing generational diversity in the workplace. It highlights the significance of age management pillars in creating an inclusive, productive, and sustainable work environment.

Design/methodology/approach - The study comprehensively reviews existing literature on sustainable HRM, generational diversity, and age management. It also incorporates qualitative data from interviews and case studies of organizations implementing age management practices. The data is analyzed to identify key strategies and best practices for managing generational diversity sustainably.

Findings - The research identifies several critical pillars of age management that contribute to sustainable HRM and generational diversity are Flexible Work Arrangements, Lifelong Learning and Development, Health and Well-being Programs, Knowledge Transfer and Mentorship, and Inclusive Workplace Culture. Research indicates that effective age management, involving incentives, flexible work arrangements, health and safety initiatives, and knowledge transfer, is crucial for prolonging older employees' careers. Both younger and older employees value a quality work environment and lifelong learning, emphasizing the need for comprehensive, multigenerational support strategies in workplaces.

Practical implications - Organizations can enhance their sustainability and competitiveness by adopting age management pillars that address the diverse needs of a multigenerational workforce. Implementing these practices can lead to improved employee satisfaction, retention, and overall organizational performance.

Social implications - Embracing age management principles promotes social sustainability by creating a fair and inclusive workplace. It contributes to the well-being of employees across different age groups and supports intergenerational collaboration and understanding.

Originality/value - This paper provides a novel perspective on integrating sustainable HRM and generational diversity through the lens of age management. It offers valuable insights and practical recommendations for HR professionals and organizational leaders seeking to build sustainable and inclusive workplaces.

Keywords: Sustainable HRM, Generational Diversity, Age Management, Flexible Work Arrangements, Lifelong Learning, Health and Well-being, Knowledge Transfer, Inclusive Workplace Culture

Creativity as a Shield: Understanding its Mediating Effects Between Toxic Leadership and Employee Job Satisfaction

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Abstract

Toxic Leadership in organizations has been bone of contention characterized by authoritarian behavior, lack of empathy and manipulation affecting workplace dynamics to a large extent. Issues of Organizational success, employee well-being, employee retention and job dis-satisfaction are the resultant outcome of toxicity in workplace. It is important to investigate how unfavorable environmental factors influence an employee's creativity, attitude, behavior and job satisfaction. Extant research has shown that employees withhold their best efforts in workplace, experience stress, irritation and undergo trauma. Toxicity have been researched often but fewer studies have examined the effect of employee creativity as a mediator of job satisfaction in a toxic workplace. This study examined how creativity mediates job satisfaction and professional desire to work. Structured questionnaire were distributed to employed professionals of Information Technology firms in Bengaluru City, Karnataka. Data from 406 respondents revealed that toxic leadership's increased emotional and manipulative influence inspires creative ideation and risk-taking, allowing professionals to counteract it. With proper interventions, the emotional intelligence of leaders may change employee behavior. This study's findings contribution towards interventions both managerial and organizational that benefits workplace management. We advise additional study on sectors or businesses where toxicities are more frequent, specifically toxicity and motivation in remote, work-from-home, and flexible work environments

Keywords: Creativity, Job Satisfaction, Micromanage, Toxic Leadership, Workplace Environment.

A Nexus Between Employee Work Engagement and Sustainable Employability

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Abstract

Purpose The study aimed to gain an improved knowledge of the relation between psychological empowerment, well-being, and sustained employment. Besides, the research model is mediated through employee work engagement to achieve sustainable employability.

Design/Methodology/Approach To empirically test the research model, employees from automotive industry in Chennai were chosen as respondents, and a survey was executed among them, with possible data acquired from 397 respondents. The aim of the present research was to ascertain the impact of psychological well-being, psychological empowerment and job creation on attaining long-term work employability through employee work engagement.

Findings The study revealed that psychological well-being, psychological empowerment, job crafting and employee work engagement exhibits a close association on sustainable employability. Job crafting being the most positive significance influence on Employable sustainability.

Practical Implication: Job crafting enables workers to diversify their palette of abilities, making them more versatile to changes in the workplace. By engaging in relational crafting, employees can improve their interactions with colleagues, leading to a more supportive and collaborative work environment.

Originality / Value: The results obtained in the study would lay as a base for the future researchers. Further the management can consider the results and incorporate accordingly to implement in the organisation as policies and strategies.

Keywords: Psychological well-being (PWB), psychological empowerment (PE), Job Crafting (JC), Employee work Engagement (EWE), Sustainable employability (SE)

Netflix and Its Consumer Behaviour

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Abstract

This study aims to assess customer satisfaction levels with the Netflix OTT platform and identify factors influencing customer usage. Additionally, it seeks to analyze consumer behavior concerning Netflix and gather customer opinions on Netflix originals. The primary objective is to gauge satisfaction levels among Netflix users, discern the factors driving their usage, and understand consumer behavior patterns. The secondary objective involves examining customer opinions on Netflix originals to gain insights into their preferences and perceptions. Through a combination of quantitative and potentially qualitative research methods, this study endeavors to provide valuable insights into customer satisfaction, usage determinants, behavior patterns, and opinions regarding Netflix and its original content. Regarding factors influencing Netflix usage and consumer behavior, this data alone does not provide direct insights into specific factors or behaviors. Further analysis, such as regression analysis or qualitative research, may be necessary to identify and understand these factors comprehensively.

Keywords: Analyze, Behaviors, Endeavors, Influence, Perception, Satisfaction.

The Influence of Workplace Conditions on Stress Levels in Teaching Professionals

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Abstract

This study investigates the impact of workplace conditions on the stress levels experienced by teaching professionals in the Dharmapuri district. Recognizing the crucial role educators play in shaping future generations, it is essential to understand the factors that contribute to their stress and well-being. The research explores various workplace conditions, including workload, administrative support, student behaviour, and available resources, and how these elements influence stress levels. Data were collected through surveys and interviews with college teachers from diverse educational institutions in Dharmapuri. The findings indicate a significant correlation between adverse workplace conditions and elevated stress levels among teachers. Key stressors identified include excessive workload, lack of support from administration, challenging student behaviour, and insufficient resources. The study highlights the need for policy interventions and supportive measures to create a more conducive working environment for teachers, ultimately aiming to enhance their professional satisfaction and effectiveness. These insights contribute to the broader discourse on improving educational environments and teacher retention rates.

Keywords: Workplace Conditions, Stress Levels, Teaching Professionals, Educator Well-being, Workload, Administrative Support

JEL Classification Code: I21, I28, J28, J81, M12

The Mediating Effect of Psychological Empowerment on The Relationship AMID Work Engagement and Positive Leadership among Software Professionals in India

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Abstract

Purpose: Business leaders have twin responsibility of managing their teams and ensuring higher levels of empowerment and engagement among their employees in Information technology organisations (ITOs). Leaders with heliotropic effect work meticulously with their teams by practicing positive deviance performance towards enhancing their performance via psychological empowerment and work engagement. Based on the broaden-and-build framework, the study investigates psychological empowerment's mediating role in association amid positive leadership and work engagement among software professionals in India.

Methodology: Explorative Sequential mixed method was adopted using stratified and judgemental sampling to study software professionals (200) from the top ten ITO's in India. Structural equation model was used to analysis the mediation model and Hayes method to examine hypothesis of positive leadership direct and indirect effect on work engagement via psychological empowerment.

Results: The study outcomes established that psychological empowerment significantly mediates the association amid the constructs. The software professionals experienced leader's positive practices, psychological empowerment and work engagement at workplace. This study supports the idea that positive leadership focuses on developing employee's strengths and empowering them towards enhancing their level of work engagement by taking care of employees' basic psychological needs such as meaning, autonomy, competence and relatedness.

Implications: This paper has both theoretical and practical implications on how to engage and develop software professionals with positive leadership practices via application of psychological empowerment towards positive outcomes having higher level of work engagement.

Originality: This novel research paper has the potential to encourage empirical studies on positive leadership through the association of psychological empowerment and work engagement having both direct and indirect effect.

Keywords: Psychological Empowerment, Work Engagement Positive Leadership, Positive Psychology, Software Professionals.

The Role of Gamification in Impulsive Buying Behaviour on Online Shopping Platforms: Mediating Effects of Digital Customer Engagement and Urge to Buy, with Moderating Influences of Demographics and Perceived Security

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Abstract

Purpose: A gamified system can be effective in changing consumers' behaviours. Thus, it is important to directly examine the relationship between gamification and impulsive buying behaviour by mediating digital customer engagement and the urge to buy. Further, knowing how demographic variables and perceived security interact with gamification is important. Thus, this study aims to examine the direct and mediated relationship between gamification and impulsive buying behaviour and explore the influence of demographic variables and perceived security on this interaction.

Research Methodology: An online survey was conducted, collecting 375 responses using judgmental and snowball sampling methods with the help of Google Forms. After eliminating incomplete responses, 346 were used for the study analysis, which was performed with the help of Smart PLS-SEM version 4.

Findings: The findings indicate that gamification fosters digital customer engagement and the urge to buy, serving as a crucial mediator in the link between gamification and impulse buying. Additionally, gamification independently induces impulsive buying. Demographic factors such as age, gender, and income moderate the relationships between gamification and impulsive buying, as well as the urge to buy and impulsive buying. But not moderate the relationship between digital customer engagement and impulsive buying. Moreover, perceived security has no moderating role in the relationship between any of the variables.

Implication: Incorporating gamification elements into digital marketing strategies offers a promising avenue for businesses to enhance digital customer engagement and stimulate impulsive buying Behaviour. By using interactive elements and immersive experiences, companies can create captivating online environments that evoke a strong urge to buy, ultimately driving Impulsive Buying and boosting sales. Moreover, understanding the nuanced influences of demographic factors on consumer Behaviour allows for targeted and personalised approaches, maximising the effectiveness of marketing efforts across diverse audience segments.

Originality: This study fills a gap in impulsive buying research. Although extant works have examined impulsive buying, few have directly examined the relationship between gamification and impulsive buying.

Keywords: Gamification, Impulsive Buying Tendency, Impulsive Buying, Urge to Buy. Digital Customer Engagement.

Integrated Marketing Communication and Consumer Purchase Decisions

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Abstract

Integrated Marketing Communication (IMC) has emerged as a crucial communication trend embraced by advertising and business organizations over the past decade. This study aims to investigate the impact of IMC practices on consumers' purchasing decisions in Tamil Nadu. In today's globalized era, where technology has advanced significantly and customers are more informed than ever, it is imperative for the business market to enhance its efficiency and create a powerful impact on the target audience and market. In Tamil Nadu, the business market has embraced an integrated approach to enhance efficiency through synergy, making IMC a noteworthy development in the field of marketing. This research emphasizes the significance of IMC activities in influencing consumers' purchasing decisions. By gathering feedback from consumers, the study successfully identifies consumer preferences for IMC tools, activities, demographic profiles, and buying behavior. The research employs a descriptive research design and utilizes interviews and questionnaires as data collection methods. Ultimately, the study concludes that consumers are becoming increasingly demanding, as their demographic profiles and buying behavior are influenced by IMC activities, which play a crucial role in their final purchase decisions.

Keywords: Integrated marketing communications, consumer behavior, consumers purchase decisions, marketing communication tools and advanced technology, marketing mix

Investigating the Effect of a Marketing Mix on Non-Durable Goods Purchases Made Online

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Abstract

Purpose: This study aims to understand how the marketing mix, including product, price, place, and promotion, along with additional elements such as visual representation and aesthetics, influences consumer purchase intention in an online context. It is also the marketing mix and mediating factors that play the most significant role in shaping consumer behavior towards online purchases of non-durable goods.

Methodology: The design of the research framework was based on integrating the theory of the marketing mix. This study utilized a descriptive analysis approach on a sample of 250 respondents, selected through convenience sampling. Data analysis was conducted using IBM AMOS software, employing partial least squares structural equation modeling (PLS-SEM) to examine the relationships between the marketing mix component, visual representation, aesthetics, and purchase intention of non-durable goods.

Findings: The study established an attitude towards consumer behavior in online purchases. The findings indicate that visual representation and aesthetics have the most substantial impact on purchase intention among online consumers. Following these, the components of the marketing mix (4p's) also influence consumer decisions, albeit to a slightly greater extent. The study highlights the interconnectedness of these factors in shaping consumer behavior in online purchase scenarios.

Practical Implications: The study provides valuable insights for online marketers and producers regarding the critical factors influencing consumer purchase decisions. It provided adequate evidence to understand the marketing mix and other elements of visual representation and aesthetics that influence consumer behavior and online purchase intention. Moreover, understanding the relative importance of product, price, place, and promotion in the marketing mix helps marketers optimize strategies to attract and retain online consumers effectively.

Originality: The study contributes to the existing literature by focusing specifically on the role of visual representation and aesthetics as mediators in the relationship between marketing mix and purchase intention online.

Keywords: Marketing mix, mediating effects, visual representation, aesthetics, non-durable goods, online purchase.

How Perceived Content Quality Drives User Recommendations in OTT Services?

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Abstract

Purpose - Traditional content providers have been overtaken by over-the-top (OTT) services, which offer streaming video across all devices in an internet environment. However, it is unclear from the available data how user suggestions in OTT Services are influenced by the perceived quality of the material.

Objective - This study aims to investigate how perceived content quality drives user recommendations in OTT Services.

Methodology - The study uses a primary data collection methodology in which respondents who are frequent users of over-the-top (OTT) services are surveyed. We used statistical analysis to look at the connections between different constructs such as Perceived Content Quality (PCQ), Perceived Enjoyment (PE), Continuous Intention to Use (CIU) and Recommendation Behaviour (RB).

Findings - This study found that Perceived Content Quality, Perceived Enjoyment, and Continuous Intention to Use are positively associated with the Recommendation Behaviour of OTT Users.

Research Practical and Social Implications - The results further clarify that one of the most effective features of over-the-top (OTT) video streaming technology in gauging a user's persistent intention is content. It gives OTT content makers insightful feedback to help them concentrate more on the requirements and expectations of the user base.

Originality/Value - The study's findings offer a novel perspective for service providers to enhance the Content Quality and Recommendation Behaviour of OTT users.

Keywords - Perceived Content Quality, Perceived Enjoyment, Continuous Intention to Use, Recommendation Behaviour, OTT Services.

Paper Type – Research Paper

AI-Driven Forecasting: Precious Metals & Indian Equity Market Trends

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Abstract

Purpose - The use of computer algorithms for predictive analytics has gained traction in the financial markets in recent years, especially in the areas of equities and precious metals. This study focuses on the use of artificial intelligence (AI) to forecast platinum, gold, and silver prices, as well as their alignment with Indian equities market movements. The primary objective is to develop models that can accurately predict the future values of these metals by examining their past performance and discovering patterns that are linked to the movements of the equities market in India.

Design/Methodology/approach - The methodology employed involves collecting comprehensive historical data on gold, platinum, and silver prices, in addition to data from the Indian equities market, notably NSE Nifty and BSE Sensex indices. The dataset underwent pre-processing to address missing values and outliers, ensuring subsequent studies' reliability and precision. This study employed AI methodologies, including Support Vector Machines (SVM), Random Forest, and Long Short-Term Memory (LSTM) networks, to predict the future price based on the historical price. The predictive accuracy of these models was assessed using metrics such as Mean Absolute Error (MAE), Root Mean Squared Error (RMSE), and R-squared (R^2) values. Statistical techniques like Pearson correlation, Multiple Linear Regression, Granger Causality Test and Johnsen test are used to test the relationship between the prices of precious metals and equities market indexes.

Findings - The results of our study demonstrate that the AI models, specifically the LSTM networks, provide a high level of accuracy in predicting the prices of gold, platinum, and silver. The findings suggest a strong association between the fluctuations in prices of precious metals and the patterns observed in the Indian stock market.

Practical Implications - This study highlights the capacity of AI-powered models to offer practical and useful information to investors. These models allow investors to make well-informed decisions by predicting how precious metals will align with movements in the equities market.

Originality/Value - Focusing on the unique dynamics of the Indian financial landscape, it provides new insights into the relationship between precious metals and Indian equities patterns. This research not only improves our understanding of market correlations but also provides actionable advice for stakeholders such as investors and policymakers. The work advances the theoretical knowledge and practical applications of financial analytics by demonstrating the efficiency of AI models in predicting finances.

Keywords - Artificial Intelligence, LSTM, SVM, Gold, Silver, Nifty, Granger Causality test, Johnsen test

Customer Experience (CX) Assessment and Validation Framework for Indian Telecom Sector to Enhance Customer Valence (CV): A Systematic Review and Future Research Priorities

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Abstract

Purpose:

Customer experience (CX) is one of the important aspects of telecommunication organizations as it brings significant advantage for a brand or product in the competitive market, thereby improving Customer Valence (CV) of the brand. However, companies encounter difficulties in creating a strong CX and CV integration and validation framework because of the broad and complex nature of the influencing factors. Despite the significant impact of CX and CV in the organizational success, research in this field is minimal due to complexity and lack of integration assessment. This work focusses on the comprehensive analysis of the existing literature works on CX and CV that would result in understanding the fundamental concepts of connectivity between CX and CV, identifying underexplored research areas in the context of new age CX enablers like Artificial Intelligence (AI), Machine Learning (ML), etc., and business-specific distinctiveness that impact CX and CV.

Design/Methodology/approach – To achieve stated objectives, an extensive review of literature is done for CX & CV related articles for telecom and other related industries. The review of research papers is done for selected modules like Network & Technology Infrastructure, Product Features, Product Visibility and Availability, Customer Access, Risk Management & Operational Transformation that organization focusses to improve CX.

Findings – The observations from the detailed analysis indicate that lot of research is carried out on CX and CV independently, and an integrated view of CX and CV is not discussed comprehensively in many literatures. Furthermore, while existing research on CX modules like Network & Technology Infrastructure, Product Features, Product Visibility and Availability, Customer Access, Risk Management & Operational Transformation are covered independently, there is a lack of holistic analysis that considers all modules cohesively and measures their relationship with CV. Furthermore, the telecommunications business is highly dynamic, with a shorter lifespan for its products and intense competition actions. Hence, it's imperative to have sector-specific research in terms of CX and CV assessment.

Practical Implications - This review work will open new possibilities for examining CX and CVs in a new perspective considering digital customers, industry-specific customer life cycles & CX enablers and evolution of high-tech AI and ML-enabled touch points.

Originality/Value - Telecommunication stands out as a crucial sector that helps to communicate seamlessly and has a crucial impact on promotion of technical innovation in all other businesses. Hence exploring the factors that influence CX and CV in a synchronized manner with respect to Indian telecom business will help related stakeholders to further transform the business delivery models. It has direct correlation to quality of service, cost of operations and revenue generation.

Keywords - Customer Experience, Customer Valence, Customer Satisfaction, Telecommunication, CX Metrics

Driving Purchase Intention in Live Streaming Commerce: The S-O-R Framework Perspective on Customer Engagement and Trust

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Abstract

Purpose: Influencers can now communicate with prospective buyers on e-commerce sites via e-commerce live streaming. While influencer streaming on social networks has been shown to enhance purchase intent, limited research has studied how this comparable but new advertising approach on e-commerce platforms may affect purchasers. This study examines how source credibility, platform interactivity, perceived usefulness, trust, and customer engagement affect purchasing intents and actual purchases.

Design/Methodology: Questionnaires with seven constructs were prepared and sent to recipients using a convenient sampling method. After making necessary adjustments based on the study's aim, the components were measured using items from the literature that have been verified. The survey yielded 247 usable answers, which were then analysed. In order to estimate parameters and validate models, a PLS (SEM) method was applied.

Findings: This research analyses the purchasing behaviour of consumers participating in livestreaming and suggests a model that consists of a stimulus, organism, and response. Findings indicate that stimulus variables (source credibility, platform interaction, and perceived usefulness) substantially influence organism variables (customer engagement, trust), which create impacts (purchase intents, actual purchase). Engaging and trusting customers are powerful model mediators. Our unique results on live stream commerce customer behaviours may guide subsequent research to improve businesses and products in challenging settings.

Originality/Value: When applied to social commerce, the investigation has the potential to help professionals enhance their web-based appeal strategy, leading to profound connections, more engagements, and the promotion of productive co-creation among their business community.

Keywords: Live Streaming, Purchase intention, Social Commerce, Engagement, Trust

An Examination of Passenger Perceptions Towards Public Transit Express Buses

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Abstract

This study investigates passenger perceptions towards a public transit express bus service, aiming to understand satisfaction levels and identify areas for service improvement. The research surveyed 285 respondents using a convenient sampling method to collect data on their experiences with the express bus service.

To analyse the data, the Mann–Whitney U test and Kruskal–Wallis test were employed to examine differences in passenger satisfaction with service quality across independent groups based on gender and age. These non-parametric tests were chosen due to the ordinal nature of the satisfaction data and to account for any non-normality in the distribution of responses.

Additionally, an ordered logit model was utilized to investigate the relationship between passenger demographics (gender and age) and perceived service quality. This model helps to understand how these demographic factors influence overall satisfaction with the express bus service.

The findings of this study provide valuable insights into passenger satisfaction levels and highlight areas for improvement in the service quality of public transit express buses. Understanding these perceptions is crucial for transit authorities to enhance their services, ensuring better customer satisfaction and more efficient long-distance transport operations. This research contributes to the broader field of public transportation studies by offering a focused analysis of a specific service provider, employing robust statistical methods to ensure the reliability and validity of the results.

Keywords: *Public transportation, passenger satisfaction, express bus service, service quality, demographic analysis.*

Strategic Synergy: The Role of Marketing Channels in Modern Business

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Abstract

Marketing channels play an important role in the distribution and promotion of modern marketing strategies. It acts as a bridge between manufacturers and customers. This article focuses on the importance of various factors and the impact of these strategies on today's business world. This business strategy does not use advertising and marketing to promote products in the market; It is a strategy that will meet many partners with many independent partners focused on selling the same product. These channels include stores, retailers, distributors and online websites that can facilitate effective distribution of products. Therefore, through the marketing channel, partners often help each other achieve the same sales goal. Finding the right partners is also an important part of running a business. Digital transformation has begun to change culture, social media, e-commerce, and direct-to-consumer sales models, which means how to use the right products and services. The approach is a good strategy for seizing new opportunities when dealing with difficult situations such as conflict and competition. The marketing channel attaches importance to collaboration and joint marketing. Through these strategies, companies become transparent about public interest, purchasing patterns, and performance measurements. The knowledge returns to improve businessmen's abilities, help them develop distribution strategies, improve the integration of cooperation and increase customers' personal knowledge, thus gradually achieving full market competitiveness and profitability. Marketing channel strategies will evolve with the market and comprehensive customer marketing strategies will be created to ensure sustainable growth and competitive advantage.

Keywords: Marketing Channels, Digital Transformation, Omnichannel, AI (Artificial Intelligence), Blockchain, AR (Augmented Reality), VR (Virtual Reality), Subscription-Based Models, Influencer Marketing, User-Generated Content (UGC), Regulatory Compliance, Ethical Marketing Practices, Data Privacy, Personalization, Customer Experience, Competitive Advantage, Sustainability, Customer Engagement, Predictive Analytics, Consumer Behavior

Consumer Intentions to Buy Electric Vehicles in the Context of Climate Change Policies

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Abstract

Introduction: Over the past 15 years, India has become the largest car market in the world, with annual growth rates of 17.5 per cent from 2000. This growth is due to robust economic progress and rapid urbanisation. While the automobile industry's expansion has improved living standards, it has also strained ecosystems. The number of private car owners surged from 800,000 in 1990 to 32 million in 2017. This boom has exacerbated pollution and traffic congestion. Most cars in India still rely on fossil fuels, consuming one-third of the nation's annual oil, with over 65 per cent of oil imported, highlighting India's heavy oil dependence.

Materials and Methods: The consumer adoption process includes several stages, with purchase intention being crucial. When aware of a new product, consumers decide whether to purchase it. Organisations must understand factors influencing these decisions for successful product launches. These factors include potential roadblocks and drivers. Product advantages and price influence consumer choice. The more benefits a product offers, the higher its purchase likelihood. Ease of use and widespread availability also enhance commercial success.

Results: Companies in the automobile industry market the numerous benefits that may be gained from purchasing their wares and strive to keep their costs competitive in order to attract customers. In addition, in order to make the process of cost acquisition easier, merchants provide financing strategies.

Keywords: Electric Vehicles, Purchase intentions, Consumer Adoption, Automobile Market, Economic Growth

Is Modern Marketing A Major Reason to Implement the Social Credit System To Regulate Gen Alpha? A Theoretical Underpinning

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Abstract

Millennial parents being busy at work cannot spend ample time with their children. Instead, it is inevitable for Millennial parents to encourage their Alpha kids to spend time on social media platforms. Gen Alpha welcomes digital usage because of the engaging content that keeps them occupied throughout the day. The highlight of this article is to understand the role of technology and its viable negative impacts on Gen Alpha's life. Documentation Analysis method is adopted to analyze the secondary data available on the issue and highlight the factors to be considered critically by further researchers dealing with this issue. The social credit system can be adopted to streamline the modern marketing activities that exploit Generation Alpha. The technology revolution has become aggressive due to human obsession formed out of greed and need. This addiction cannot be gridlocked but channeled in the right direction by framing a solid policy framework. Gen Alpha being close to technology from childhood could be the focus group and accelerated to positive technology use.

Keywords : Gen Alpha, Social Credit System, OTT applications, Technology Addiction, Millennial parents, Modern Marketing, Digital Marketing, social media

Socio-Demographic Profiles and Consumer Dispositions Pertaining to the Acceptability of Organic Food Products

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Abstract

Introduction: Organic foods, free from synthetic pesticides and GMOs, promote health and sustainability (Smith & Robinson, 2023; Down to Earth, 2020). With rising consumer awareness, understanding how socio-demographic factors influence organic food acceptability is essential. This study aims to explore the impact of personal factors like age, education, and income on organic food adoption and provide insights for effective marketing strategies and policy recommendations (Patel & Desai, 2022; Park & Choi, 2023).

Materials and Methods: A descriptive study utilized a questionnaire (Blaikie, 2018) to collect data from 746 respondents in Coimbatore through random sampling. ANOVA was used to analyze variations in acceptability based on socio-demographic factors. Reliability was confirmed with Cronbach's Alpha (Cronbach, 1951), and gaps between perceived and expected attributes were assessed using the average gap score (Parasuraman et al., 1985).

Results: ANOVA analysis revealed significant variations in organic food acceptability across socio-demographic factors. Key findings include variations by age, education, occupation, family size, earning members, income, frequency of use, and information sources. Each factor influenced consumer perceptions and behaviors, highlighting the need for targeted marketing strategies based on these variables.

Conclusion: Socio-demographic factors significantly affect organic food acceptability, with education, occupation, family size, and income playing major roles. Tailoring marketing strategies to these factors, such as educational campaigns and income-based pricing, can enhance consumer engagement. Reliable information sources and aligning products with consumer needs will further promote organic food adoption.

Keywords: Organic Food Acceptability, Socio-Demographic Factors, Consumer Behaviour, Marketing Strategies, ANOVA Analysis

Perils and Fiscal Liabilities in E-Commerce: Implications for Consumer Motivational Dynamics

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Abstract

Introduction: The explosive growth of e-commerce has transformed consumer engagement, offering unmatched convenience and global reach. However, this expansion also introduces significant risks such as data breaches, fraud, and privacy violations, impacting consumer trust and decision-making. Understanding these risks and their influence on consumer behaviours is crucial for improving e-commerce practices and regulatory frameworks. This study investigates the effects of various e-commerce risks on consumer motivation and purchasing behaviours, aiming to uncover factors that influence consumer trust and satisfaction in online shopping.

Materials and Methods: The research employs a mixed-methods approach combining qualitative and quantitative techniques. Data were collected through a structured questionnaire, validated with a reliability score of 0.893, and administered to 810 respondents in Bangalore using simple random sampling. The questionnaire covered variables including security risks, privacy concerns, product misrepresentation, hidden fees, shipping costs, and return policies. Data were analyzed using statistical methods such as mean, standard deviation, and regression analysis to assess the impact of these variables on consumer motivation and behaviours.

Discussion: The study reveals that security risks and privacy concerns are significant deterrents to online shopping, affecting consumer trust and motivation. Product misrepresentation and hidden fees also rank high among concerns, impacting overall satisfaction and purchase intentions. Despite these challenges, consumers remain inclined to shop online, driven by perceived value and financial incentives. The findings underscore the need for enhanced security measures and transparent practices to mitigate risks and improve consumer trust.

Results: Statistical analyses indicate that security risks and hidden fees are major factors influencing consumer behaviours, with high mean scores reflecting significant concerns. Regression analysis highlights the predictive power of these risks on purchase intentions and overall satisfaction. The study concludes that addressing these risks through improved practices and robust consumer protection mechanisms can enhance trust and motivation in e-commerce.

Keywords: E-commerce Risks, Consumer Motivation, Data Security, Privacy Concerns, Purchase Intentions

Unveiling Customer Relationship Management Dynamics in the Banking Sector

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Abstract

Introduction: In the dynamic landscape of the banking sector, this research explores Customer Relationship Management (CRM) in Kallakurichi District, Tamil Nadu. It aims to unravel CRM dynamics, analyze its impact on customer experience, and understand the correlation between CRM effectiveness, Customer Loyalty (CL), and Customer Retention Rate (CRR).

Material: The study comprehensively explores CRM dynamics in Kallakurichi's banking sector, identifying key dimensions and assessing their impact on customer loyalty and retention. It addresses the need for a nuanced understanding in the local context, contributing to both academic discourse and practical strategies.

Methods: Following a phased approach, the study analyzes CRM in public sector banks in Kallakurichi based on customer opinions. With a sample size of 599, the study employs descriptive statistics and analytical tools to evaluate CRM implementation and its influence on customer satisfaction and loyalty.

Results: The results indicate varying levels of satisfaction across dimensions, with notable areas for improvement. While operational efficiency and service quality show moderate satisfaction, customer experience and relationship building need significant enhancement.

Key Words: Banking Sector Dynamics, CRM Impact Analysis, Customer Loyalty in Kallakurichi, Nuanced CRM Understanding, Operational Efficiency in Banking

Evaluating the Influence of Celebrity Characteristics On Advertisement Effectiveness Among Children

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Abstract

Introduction: Celebrity endorsements in advertising, especially aimed at children, influence perceptions and behaviours. This study explores how traits like fame, attractiveness, and credibility affect ad impact. Understanding these dynamics helps marketers tailor ads to enhance effectiveness and highlights the need for responsible advertising practices.

Material and Methods: The study uses a descriptive design and stratified random sampling with a sample size of 384 children. Data was gathered via a structured questionnaire measuring celebrity influence, market characteristics, and ad content. Analysis included regression and statistical tools to assess the impact of various factors on ad effectiveness.

Results: Results show that Celebrity Characteristics and Endorsement positively influence ad effectiveness, while Relationship with Products and Market Impact have negative effects. Celebrity Influence has the highest positive impact, while Celebrity Endorsement also shows strong positive influence. Statistical significance is confirmed for all variables, guiding effective advertising strategies.

Conclusion: The study concludes that Celebrity Characteristics significantly enhance ad effectiveness among children. Advertisers should focus on selecting celebrities who align with product attributes and market trends to maximize impact. Findings emphasize the importance of thoughtful endorsement strategies in creating successful and responsible advertisements.

Keywords: Celebrity Endorsement, Advertising Effectiveness, Children, Celebrity Characteristics, Consumer Behaviour

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

Sustainable Transition in Public Transport: Assessing Drivers' Switching and Continued Usage Intentions for Electric Autorickshaws in Kerala, India

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Abstract

Purpose- This study explores the determinants of electric autorickshaw adoption and continued usage intention among potential drivers in Kerala, India, utilizing the Push-Pull-Mooring (PPM) framework combined with the Extended Expectancy Confirmation Theory (ECT).

Design/methodology/approach- A survey of 457 potential electric autorickshaw drivers was conducted. The data was analyzed using structural equation modeling (SEM) to examine the impact of various factors, including operating costs, environment concern, permit benefits, government incentives, availability of charging infrastructure, perceived enjoyment, and range anxiety on drivers' intentions to switch to and continue using electric vehicles.

Findings- The findings reveal that factors such as operating costs, permit benefits, availability of charging infrastructure, perceived enjoyment, and addressing range anxiety significantly influence drivers' intentions to switch to electric vehicles. Additionally, the study finds that drivers demonstrate a strong intention to continue using electric autorickshaws post-adoption. Interestingly, environmental concerns and government incentives were not found to significantly impact switching intentions.

Originality/value- This study offers novel insights into the adoption of electric autorickshaws in a developing country context, particularly within Kerala's unique public transport landscape. The findings provide valuable guidance for policymakers aiming to promote the adoption of electric vehicles and outline areas for future research in sustainable transport.

Keywords- Government incentives, electric autorickshaws, switching intention, PPM framework, continued usage intention, public transport, sustainability.