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INTERNATIONAL CONFERENCE

AVESHANA 2026

INNOVATE, INTEGRATE, IMPACT

TECHNOLOGY & TRADE FOR THE BIGGER WORLD



SESHADRIPURAM RESEARCH FOUNDATION

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Preface

It gives us great pleasure to present the Conference Proceedings of *ANVESHANA 2026 – Innovate, Integrate, Impact: Technology & Trade for a Better World*, organized by Seshadripuram Degree College, Mysuru. This publication brings together a diverse collection of research contributions from academicians, scholars, and industry professionals, reflecting contemporary developments, innovative practices, and interdisciplinary approaches in the fields of technology, trade, and social sciences. The conference has served as a meaningful platform for intellectual exchange, encouraging dialogue that bridges theory and practice.

The editors place on record their sincere appreciation to all the authors for their valuable contributions and to the reviewers and editorial team for their meticulous efforts in maintaining academic rigor and quality standards throughout the publication process. The range of papers included in this volume highlights critical insights, emerging trends, and practical implications, making it a useful academic resource for researchers, students, and practitioners. The collaborative efforts of participants and organizers have significantly contributed to the success of this academic endeavor.

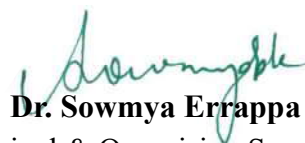
We also extend our gratitude to the organizing committee and all stakeholders for their continuous support and commitment. It is our earnest hope that this compilation will not only enrich academic discourse but also inspire future research, innovation, and collaboration. We trust that the proceedings will serve as a valuable reference for advancing knowledge and fostering sustainable and impactful solutions in a rapidly evolving global context.



Dr. S. N. Venkatesh

Director & Chief Editor

Seshadripuram Research Foundation (SRF)



Dr. Sowmya Errappa

Principal & Organising Secretary

Seshadripuram Degree College, Mysuru

About Seshadripuram Educational Trust (SET)

The Seshadripuram Educational Trust (SET) is one of Karnataka's oldest and most respected educational charitable trusts, with a legacy that began in 1930 and a formal establishment in 1980. SET today manages a comprehensive network of institutions offering education from pre-school to postgraduate and research levels. Guided by its vision of "*Service to Education*," the Trust is committed to providing equitable, high-quality learning opportunities to students from diverse backgrounds. With its emphasis on academic excellence, value-based education, and societal progress, SET has played a transformative role in shaping thousands of learners across Bengaluru and beyond. The Seshadripuram Research Foundation (SRF) and the Seshadripuram Journal of Social Sciences (SJSS) operate under the Trust's academic framework, embodying its mission to foster research, innovation, and the advancement of knowledge in the social sciences.

About Seshadripuram Research Foundation (SRF)

Seshadripuram Research Foundation (SRF) is the dedicated research arm of the **Seshadripuram Educational Trust (SET)**, established to nurture a strong culture of research among students, faculty, and research scholars. SRF facilitates and supports interdisciplinary research activities across various domains by coordinating research projects, workshops, conferences, publications, and scholarly collaborations. It provides essential resources, academic guidance, financial support for meritorious research proposals, and opportunities for intellectual engagement with experts at national and international levels. Through its initiatives, including the publication of peer-reviewed journals such as the *Seshadripuram Journal of Social Sciences (SJSS)*, SRF seeks to enhance research capabilities, address contemporary societal challenges, and contribute meaningfully to the creation and dissemination of knowledge.

About Seshadripuram Degree College (SDC) Mysuru

Seshadripuram Degree College, Mysuru, is a reputed institution of higher education known for its commitment to academic excellence, holistic development, and value-based learning. The college offers a wide range of undergraduate programs in commerce, management, and related disciplines, fostering a dynamic environment that integrates theoretical knowledge with practical exposure. Affiliated with the University of Mysore, it follows a structured and industry-relevant curriculum delivered by qualified and experienced faculty. The institution places strong emphasis on research, innovation, and academic engagement through seminars, conferences, and scholarly activities. It provides a well-rounded learning environment with equal focus on co-curricular and extracurricular activities, including NSS, NCC, and sports, promoting leadership and personality development. The college is equipped with modern infrastructure such as a well-stocked library, computer laboratories, and seminar halls to support effective learning. It actively promotes industry-academia collaboration through internships, workshops, and placement training programs. Through continuous quality enhancement and progressive academic practices, the college aims to empower students to meet the evolving demands of society and the global economy.

From the Desk of the Honorary General Secretary, SET



Nadoja Dr. Wooday P. Krishna

Honorary General Secretary of Seshadripuram Educational Trust

Dear Readers,

It is with great pleasure and a sense of academic pride that I present this volume of conference proceedings to our esteemed readers. *ANVESHANA 2026 – Innovate, Integrate, Impact: Technology & Trade for a Better World* represents a significant scholarly effort that brings together diverse research contributions from academicians, researchers, and professionals across disciplines, reflecting contemporary developments, innovative approaches, and critical perspectives in the fields of technology, trade, and social sciences. This publication is intended to serve as a comprehensive academic resource that not only disseminates knowledge but also encourages critical thinking, research engagement, and practical application of ideas. Each paper contributes to a deeper understanding of current issues while offering insights that can inform future research and practice. As aptly stated, “*Research is to see what everybody else has seen, and to think what nobody else has thought.*” This spirit of inquiry and originality is at the heart of this publication. I extend my sincere appreciation to the authors, editorial board, reviewers, and organizing committee for their dedicated efforts in ensuring the quality and integrity of this work, and I hope that this volume will inspire continued inquiry, collaboration, and academic excellence among its readers.

**Happy Reading,
Dr. Wooday P. Krishna**

Introduction To The Volume of Proceedings



Dr. S. N. Venkatesh

Principal, Seshadripuram First Grade College

Director, Seshadripuram Research Foundation (SRF)

Dear Reader,

This volume of proceedings of *ANVESHANA 2026 – Innovate, Integrate, Impact: Technology & Trade for a Better World* is presented as a valuable academic resource for our readers, bringing together a diverse collection of research contributions from scholars, academicians, and professionals. The papers included in this compilation reflect contemporary developments, critical insights, and innovative approaches across the domains of technology, trade, management, and social sciences. It is intended to provide readers with a deeper understanding of emerging trends and real-world challenges, while encouraging intellectual engagement and interdisciplinary learning.

For the readers, this volume serves not only as a source of knowledge but also as an inspiration for further research, innovation, and practical application of ideas. Each contribution has been carefully reviewed to ensure academic quality and relevance, offering meaningful perspectives that can support academic pursuits, policy formulation, and professional practice. It is hoped that this publication will stimulate critical thinking, foster collaboration, and contribute to the continuous advancement of research and knowledge in a dynamic global environment.

**Happy Reading,
Dr. S. N. Venkatesh**

Message from the Desk of Principal & Event organizing Director



Dr. Sowmya Errappa
Principal & Organising Director
Seshadripuram Degree College, Mysuru

Dear Readers

It is with great pleasure that I present this volume of conference proceedings of *ANVESHANA 2026 – Innovate, Integrate, Impact: Technology & Trade for a Better World* to our esteemed readers. This publication brings together a diverse range of scholarly contributions that reflect innovative thinking, contemporary insights, and interdisciplinary research across various domains. It is designed to serve as a valuable academic resource that enhances understanding, encourages critical analysis, and supports both academic and professional pursuits. As rightly said, “*Education is not the filling of a pail, but the lighting of a fire,*” and this volume seeks to ignite that spirit of inquiry and intellectual curiosity among its readers.

For our readers, this volume represents not only a collection of research papers but also a platform for inspiration and intellectual growth. The ideas and perspectives presented herein aim to stimulate further inquiry, foster collaboration, and contribute meaningfully to knowledge development in a rapidly evolving global context. I extend my sincere appreciation to the authors, reviewers, and organizing team for their dedicated efforts, and I hope that this publication will provide a rewarding and enriching experience to all its readers.

Dr. Sowmya Errappa
Principal & Organising Director
Seshadripuram Degree College, Mysuru

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“A Cognitive AI Chatbot for Mental Health Support Using CBT and NLP Techniques”

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Abstract:

The growing prevalence of mental health disorders and the limited availability of accessible, affordable psychological support systems have created an urgent need for scalable digital interventions. Conventional mental health services often face constraints such as high treatment costs, social stigma, geographical limitations, and shortages of trained professionals. Although conversational agents have emerged as supportive tools in digital health care, many existing systems lack structured therapeutic foundations, personalization capabilities, and clinically informed intervention strategies.

This research presents an AI-driven chatbot framework designed to enhance mental health support through the integration of Cognitive Behavioural Therapy (CBT) techniques within a secure web-based platform. The proposed system leverages natural language processing (NLP), sentiment analysis, and supervised machine learning algorithms to interpret user inputs, assess emotional states, and generate context-aware therapeutic responses. By analyzing linguistic patterns, mood indicators, and behavioral signals, the chatbot dynamically delivers personalized coping strategies, guided self-reflection exercises, and CBT-based cognitive restructuring techniques tailored to individual user needs.

The platform incorporates mood tracking functionalities and proactive conversational engagement to monitor emotional progression over time. When risk indicators are detected, the system provides appropriate crisis guidance and recommends professional mental health resources. Additionally, an integrated e-commerce module offers curated stress-relief and wellness products that complement the digital therapeutic experience. Multilingual support enhances accessibility across diverse user populations, while end-to-end encryption, secure authentication protocols, and compliance with international data protection standards ensure user confidentiality and data security.



System evaluation focuses on conversational relevance, response accuracy, sentiment classification performance, user engagement metrics, and scalability under concurrent usage conditions. Preliminary findings indicate improved user interaction quality and enhanced emotional self-awareness compared to static informational platforms.

The novelty of this research lies in the structured integration of CBT methodologies with machine learning–driven conversational intelligence and scalable digital architecture. The proposed framework contributes to the advancement of intelligent mental health technologies by offering a cost-effective, accessible, and data-driven approach to emotional well-being support. Future developments will incorporate teletherapy integration, advanced predictive analytics, and multimedia therapeutic resources to further strengthen digital mental health intervention capabilities.

Keywords: *AI chatbot, mental health support, cognitive behavioural therapy (CBT), natural language processing, sentiment analysis, machine learning, digital therapeutics, conversational AI.*



“Designing A Multi-Level Security Framework for Secure QR Code Usage”

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Abstract:

As QR codes have transformed the mode of transferring the information, payments and authentication in the modern digital live form. However, the nature and security of this QR codes may likely to have more highly vulnerable to the attacks such as unauthorised access, tampering, cloning and phishing attacks. This project gives a solution to this attack by designing a multi-level security framework to enhance the security of the QR based systems

The framework integrates multiple layers of security frameworks combining it with deep learning machine learning and cryptographic techniques. Where it includes tamper detection using convolutional neural network, watermark verification for authenticity, URL/payload classification using feature-based machine learning models. Additionally, it is incorporated with contextual anomaly detection and identity-based trust verification to strengthen real-time security and lastly a decision fusion engine is used where it aggregates the output from all the layers and analysis or computes the risk score and bifurcates the output into tree type namely safe, suspicious and malicious

It implements the complete AI pipeline, integrate QR decoding, image-based threat classification, URL and risk-based output. To improve the detection rate, robustness and usability compared to traditional QR security approaches we have used experimental evaluation. Lastly the proposed framework includes the unified, scalable and practical solution for securing QR code usage in real-world application

Keywords: QR codes, URL/payload classification, image-based threat classification, AI pipeline integrate QR decoding, convolutional neural network, watermark verification



“Fusion of Multimodal Biometric Features for Early Lung Cancer identification by a Stacked Autoencoder mode”

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Abstract

Early detection of lung cancer is still key to improving patient survival rates, but it continues to be a major setback. The present study introduces an innovative method that draws upon the integration of multimodal biometric features— such as medical imaging, voice biomarkers, and clinical data—for identifying lung cancer at an initial stage. The introduced solution combines these different biometric inputs into one single system through feature-level fusion, which allows a fuller representation of patient health indicators. A stacked auto-encoder structure is brought into play here to gain deep, hierarchical feature representations that can identify both modality- specific and cross-modal patterns that are suggestive of early-stage tumors. The procedure also boosts the classification potential by getting rid of the noise and reducing the dimensions, thus fostering the diagnostic model's reliability. Practically, the multi-modal framework outperforms in the detection efficiency compared with the uni-modal counterparts, which means it could be an effective diagnostic aid in the clinical environment. The presented work side by side with deep learning opens a scalable and adaptive way for fusing heterogeneous biometric data for tackling the pressing problem of lung cancer prediction at the earliest stage.

Keywords— *Multimodal biometrics, lung cancer detection, stacked autoencoder, deep learning, feature fusion, early diagnosis, medical imaging, voice biomarkers, clinical data integration, diagnostic model.*



“Secure AI-Driven Medical Imaging for Precision Healthcare”

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Abstract

The integration of Artificial Intelligence in medical imaging has greatly contributed to the advancement and accuracy of disease detection, thus improving the efficiency and speed of disease detection. This has greatly contributed to the advancement and development of precision healthcare. Deep learning techniques have been employed to analyze medical images such as X-rays, MRI, and CT scans, thus improving the speed and accuracy of clinical decision-making. However, AI-based medical imaging systems have been found to be extremely vulnerable to adversarial attacks, where subtle and intentional changes to the data fed to the system may result in incorrect diagnosis and detection. This paper proposes an AI-based medical imaging system that is secure and robust, thus improving the system's ability to withstand adversarial attacks while improving the accuracy and speed of diagnosis. This is achieved by training deep learning models with various medical imaging datasets and then integrating adversarial defense techniques. Finally, the system is tested and evaluated to determine its performance and robustness. From the results obtained, it is evident that the system is resistant to adversarial attacks while improving the accuracy and speed of diagnosis. This paper is important since it highlights the importance of integrating security mechanisms with AI-based systems to ensure reliability and trust. In conclusion, the development of secure and dependable AI-based medical imaging systems is important and crucial to the advancement and development of precise and accurate healthcare solutions.

Keywords — *Artificial Intelligence, Medical Imaging, Adversarial Attacks, Deep Learning, Precision Healthcare*



“AuditPulse: A Smart Digital Assistant for Prompt-Engineered Financial Oversight”

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Abstract

In today's business world, corporate data is growing faster than traditional auditing can keep up with. Current methods face the "Sampling Paradox," where human limitations allow for manual testing of only a small portion of transactions, leaving about 95% of financial activity unchecked. AuditPulse is a smart digital framework aimed at closing this gap by changing the audit process from manual sampling to Prompt-Engineered Heuristics. The main challenge today's oversight is the nature of fraud. Key risks often hide in unstructured data like emails, legal contracts, and internal memos. Traditional audit tools, which focus on numbers, miss these details. This makes organizations susceptible to complex schemes that need more than just math to uncover. AuditPulse addresses this issue with a Cognitive Orchestration Layer that enables auditors to analyze 100% of their data using advanced AI. The system relies on three main components: Semantic Interrogation to find hidden clauses in documents, Full-Population Triangulation to connect structured records with unstructured evidence, and a Recursive Review Loop that requires the AI to supply verifiable document citations. By changing the auditor's role to a Prompt Architect, AuditPulse cuts audit cycles by up to 80%. It offers a real-time, ongoing view of financial integrity and corporate transparency.

Keywords: *Prompt Engineering, Forensic Accounting, Anomaly Detection, Semantic Data Interrogation, Financial Integrity.*



“Bridging the Formalisation Gap: A Survey of NLP and Formal Methods for Automated Privacy Policy Rule Synthesis”

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Abstract

Sequestration regulations similar to the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA) oblige organisations to publish detailed accounts of how they handle particular data. In practice, these accounts still take the form of lengthy natural- language documents that repel automated analysis. Over the past six times, the exploration community has responded with a wide range of computational approaches, from classical rule- based NLP and supervised classifiers to large language models and formal specification languages. Yet these beaches of work have largely evolved in isolation, each addressing only one piece of a much larger compliance mystification. This paper conducts a systematic review of the literature on NLP and formal methods for privacy policy analysis. Drawing on a five-category taxonomy—rule-based NLP, machine-learning and deep-learning approaches, LLM-based extraction, formal-methods techniques, and hybrid approaches—the review evaluates the strengths, datasets, evaluation metrics, and limitations of each line of research. Its central donation is to expose what we call the formalisation gap to date; no published work has delivered a complete end- to- end channel able to transubstantiate raw sequestration policy textbook into machine-executable constraints expressed in Datalog or Prolog. While individual studies have made genuine progress in clause bracketing, absoluteness checking, ontology construction, and static verification, none have yet bridged the final gap that joins natural-language understanding with empirical rule conflation and posterior runtime monitoring. The review also highlights five patient secondary challenges — LLM daydreaming in legal birth, narrow dataset content limited to single authorities, patient silos between emblematic and statistical styles, inadequate support from multi-regulatory environments, and the near-total absence of runtime compliance verification after formalisation. Taken together, these findings collude to create a concrete and critical exploration docket for scholars working at the crossroads of AI, formal styles, and non-supervisory technology.

Keywords: *Policy Formalisation, Natural Language Processing, GDPR Compliance, Runtime Verification, Rule Synthesis*



“Krushi Guide: An AI-Enabled Smart Farming Assistant for Sustainable Smallholder Agriculture”

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Abstract

Agriculture is a critical source of income for millions of people globally, especially in developing countries where the majority of farmers own and work on small plots of land. Despite its importance to these communities, smallholder farmers face numerous ongoing challenges, including crop diseases, unstable weather patterns, fluctuating market prices, and a lack of access to timely agricultural advice. All of these factors often lead to decreased productivity, financial uncertainty, and increased uncertainty about farming decisions. Additionally, many farmers do not have access to effective technology-based advisory services or modern agricultural tools, thus revealing an urgent need for simple, inclusive digital solutions that can enable sustainable agricultural development and food security. Krushi Guide is a smart digital farming assistant designed to help smallholder farmers with their daily farming activities. Krushi is a mobile and web-based platform that incorporates state-of-the-art technologies to deliver timely, practical assistance to farmers as they work on their farms. The platform's primary features include artificial intelligence-assisted detection of crop diseases via image capture, localized agricultural weather forecasts for optimal production planning, fertilizer and pesticide recommendations, and real-time market price comparisons for determining when and where to sell their produce. The platform provides voice interfaces in local languages so that farmers who are not literate or familiar with digital technologies can use the service easily.

Keywords: *Smallholder farmers, Crop disease detection, Artificial intelligence, Weather advisory, Market price monitoring, Smart farming, Sustainable agriculture, Voice interface.*



“Roadside Rescue: An Intelligent System for Automotive Breakdown and Emergency Response”

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Abstract

Car accidents are one of the frequent and unforeseeable problems motorists have to deal with when on the road. particularly in distant or foreign places where urgent help is not readily available. In such cases, the drivers will find it difficult to find good mechanics, organize. towing services, or receive much needed assistance like fuel delivery or other modes of transportation. There is a lack of a centralized and smart roadside assistance platform. Wastage of time, inconveniences, and can also put the lives of motorists at risk. To address these and the Roadside Rescue project offers an effective and smart approach to the challenges. Uses mobile technology together with Artificial Intelligence (AI) to offer reliable roadside assistance. The suggested system is a mobile application based on Android, which links registered users. Where it has a network of tested and certified mechanics and roadside service providers via a secure platform. This is achieved by the application that only authenticated mechanics are registered. in the system that makes the services reliable and safe to the user. When a vehicle breakdown happens, the users will be able to report the problem via the mobile application. The system then uses location-based services and the AI-powered decision-making mechanisms to find and suggest the most appropriate and closest service providers depending on the distance, etc. availability and service ratings. AI is helpful in increasing the efficiency and responsiveness. of the system. The AI element examines live location information and service provider. data to make an intelligent offer on the most suitable mechanic or service provider. By creating user requests and service provider information, the system is in such a way that users are provided. more efficient and quicker service. Also, there is the AI-based recommendation mechanism. is able to examine past ratings of the services and user reviews to recommend highly trusted mechanics, which would enhance the general quality of service provided via the platform. The application is built to offer a holistic service of mechanical repair, in addition to mechanical repair services. Support system includes roadside assistance by incorporating several features. These include towing vehicle rental services of vehicles which cannot be serviced at the breakdown point.



On-demand transportation to and fuel delivery to users who require temporary transportation to proceed with their trip. Motorist services that are offered to motorists who run out of fuel suddenly. The implementation of the services into One platform offers easy access to different types of assistance to users in some emergencies. The system has a feedback and rating to ensure transparency and accountability. system that enables customers to compare services that are offered by mechanics and other service providers. This feedback is examined to check the service performance and to enhance the same. reliability of the system. This feedback data can further be used by AI techniques to determine the. the most reliable service providers and refer to future users. Additionally, the system monitors service operations to minimize the possibility of billing or misusing. In general, the Roadside Rescue application is expected to provide a high-quality, smart, and user-friendly application which is helpful for roadside assistance platform. It integrates Android technology, location-based. The system enhances access to services, recommendations of service based on AI and road assistance services and makes the life of motorists safer and easier. The project makes the transportation support system smarter by ensuring that drivers are able to access information fast. get reliable support in case of unforeseen car malfunctions.

Keywords: *Roadside Assistance, Vehicle Breakdown, Android Application, Artificial Intelligence, Location-Based Services, Emergency Response System.*



“Deep Learning-Based Noise Reduction in ECG Signals Using Auto Encoders for Improved Signal Quality”

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Abstract

Electrocardiogram (ECG) signals are frequently corrupted by various noise sources including muscle movement artifacts, baseline wander, power line interference, and electrode motion noise. Traditional filtering methods often remove critical diagnostic features such as P-waves and QRS complexes during the denoising process. This paper presents a novel denoising approach using Convolutional Autoencoders (CAE) that preserves clinically significant waveform characteristics while effectively eliminating noise. The proposed method employs a symmetric encoder-decoder architecture with batch normalization and dropout layers to learn robust signal representations. Experimental evaluation on the MIT-BIH Arrhythmia Database demonstrates that the proposed CAE achieves significant noise reduction with an SNR improvement of 2.61 dB, correlation coefficient of 0.9636, and classification accuracy of 98.30%. Comparative analysis shows superior performance over conventional filtering techniques in preserving morphological features essential for accurate clinical diagnosis.

Keywords: *Electrocardiogram (ECG), Denoising Autoencoder, Convolutional Neural Networks, Signal Processing, Biomedical Signal Enhancement, Deep Learning.*



“Plant Leaf Disease Detection System”

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Abstract

The Plant Leaf Disease Detection System is an intelligent web-based application developed using Deep Learning and the Django framework to automatically identify diseases in plant leaves from digital images. The system employs a Convolutional Neural Network (CNN) model based on the ResNet50 architecture, which is capable of extracting complex features from leaf images and classifying them into multiple disease categories with high accuracy. The application provides a simple and interactive interface where users can upload images of plant leaves. Once the image is submitted, it undergoes preprocessing steps such as resizing, normalization, and transformation before being passed to the trained model for prediction. The system then outputs the predicted disease class along with a confidence score, plant name, disease name, and health status (healthy or diseased). In addition to prediction, the system offers comprehensive disease-related information, including description, symptoms, treatment methods, and preventive measures. It also maintains a structured database to store prediction history, enabling users to review past results and analyze trends over time. This system aims to bridge the gap between advanced artificial intelligence technologies and real-world agricultural applications. By enabling early detection and informed decision-making, the proposed solution contributes to reducing crop losses, improving productivity, and supporting sustainable farming practices.

Keywords: *Plant Leaf Disease Detection, Deep Learning, Convolutional Neural Network (CNN), ResNet50, Image Classification, Django Framework, Artificial Intelligence, Computer Vision, Smart Farming, Crop Health Monitoring, Precision Agriculture, Disease Prediction System*



“A Survey on Deepfake Detection: Methods, Benchmarks, and Future Directions: A Comprehensive Review of Multi-Modal AI-Generated Media Detection (2021–2025)”

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Abstract

The swift development of generative artificial intelligence and especially Generative Adversarial Networks (GANs) and diffusion-based models have made it possible to produce hyper-realistic synthetic media often termed as deepfakes. These lies are very serious and increasing dangers to digital trust, social information integrity, individual privacy and the way democracy is carried out in the world. The survey is a structured and full-fledged overview of the world of deepfake detection in 2021-2025 with a visual, video, and audio interface. We comprehensively review the taxonomy of deepfake generation methods, unimodal and multi-modal detection networks, benchmark datasets, evaluation procedures, and cross-domain generalization issues. The focus is on the Unified Multi-Modal Deepfake Detection (UMMDD) framework, which is one of the latest frameworks with the highest classification accuracy of 99.2 per cent and AUC-ROC of 0.999 using cross-modal transformer fusion and regularization of consistency. We also address open research issues such as adversarial strength of research, data scarcity, demographic fairness, and the changing regulatory environment.

Keywords: *Deepfake detection, Synthetic media forensics, GAN detection, Diffusion model detection, Multi-modal learning, Audio-visual fusion, Transformer, Adversarial robustness, Media authenticity*



“Quantum Computing: Principles, Technologies, and Future Perspectives”

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Abstract

Quantum computing is a new and exciting approach to computing that works very differently from the computers we use every day. Traditional computers rely on bits that can be either 0 or 1, but quantum computers use qubits, which can exist in multiple states at the same time. This unique ability, along with concepts like superposition and entanglement, allows quantum computers to process information in ways that were once thought impossible.

Because of this, quantum computing has the potential to solve certain complex problems much faster than classical computers. It could transform fields like cybersecurity, medicine, finance, and artificial intelligence. For example, powerful quantum algorithms such as Shor’s and Grover’s show how tasks like breaking encryption or searching large datasets could become much more efficient.

However, the technology is still in its early stages. Building and maintaining quantum systems is extremely challenging due to issues like noise and instability. Even so, researchers and companies around the world are making steady progress.

In simple terms, quantum computing isn’t here to replace classical computers, but to work alongside them and tackle problems that are currently too difficult to solve. As the technology continues to grow, it promises to open up entirely new possibilities for the future.



“Ransomware Detection and Prevention using Machine Learning Web Application”

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Abstract

Ransomware has emerged as one of the most devastating forms of cyberattack, encrypting victim files and demanding ransom payments — often in cryptocurrency. Traditional signature-based detection methods are increasingly ineffective against modern, obfuscated ransomware variants. This paper proposes a machine learning-based web application for realtime ransomware detection and prevention. By leveraging behavioural analysis, feature extraction from system logs, network traffic, and file metadata, the application employs algorithms such as Random Forest, SVM, and LSTM to classify malicious activity with high accuracy. The web-based interface enables users to upload files or monitor system activity and receive instant threat assessments, quarantine recommendations, and alerts — making advanced cybersecurity accessible without deep technical expertise.

Keyword: *Ransomware, Machine Learning, Behavioural Analysis, Web Application, LSTM, Random Forest, Cyber Security*



“A Survey on Deep Learning in Medical Image Analysis”

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Abstract

Deep learning has become an important technology in the field of medical image analysis. It is widely used for analyzing medical images such as X-rays, MRI, and CT scans to detect diseases accurately and efficiently. Traditional methods of image analysis are time-consuming and may lead to errors, which creates a need for automated systems. This paper presents a survey on the use of deep learning techniques in medical image analysis. It focuses on methods such as Convolutional Neural Networks (CNN), which are highly effective in image classification, detection, and segmentation. The study also highlights various applications, advantages, and challenges of deep learning in the medical field. The analysis is based on existing research papers and does not involve any experimental work. The aim of this paper is to provide a clear understanding of how deep learning improves medical image analysis and its future potential in healthcare.



“Hybrid Encryption Framework for Secure Cloud Web Application: A Survey”

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Abstract

Cloud-based web applications are increasingly used to store and process sensitive data, making security a critical concern. Traditional single-algorithm encryption approaches such as AES or RSA alone fail to balance strong security, performance, and scalability simultaneously. This survey examines hybrid encryption frameworks that combine symmetric and asymmetric encryption techniques to address these limitations. The framework integrates algorithms such as AES, RSA, ECC, and additional ciphers like DES, RC6, and Blowfish, along with hashing mechanisms (SHA-2/SHA-3) to ensure data confidentiality, integrity, and availability. We analyse methodologies, compare cryptographic frameworks, identify challenges, and suggest avenues for future research. Findings from reviewed studies consistently show that hybrid encryption delivers better confidentiality, integrity, and scalability compared to single-algorithm solutions, making it a practical approach for securing cloud environments.

Keywords: *Hybrid encryption, cloud security, AES, RSA, ECC, symmetric encryption, asymmetric encryption, data integrity.*



“Hyper-Local Semantic Intelligence: An Integrated AI Framework for Optimizing Micro-Trade Ecosystems in Emerging Markets”

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Abstract

The prevailing architecture of global trade is built upon the assumption of data transparency—an assumption that fails the billions of individuals operating within informal micro-trade ecosystems [1]. This paper introduces **EcoTrade-AI**, an integrated intelligence framework designed to rectify the systemic "digital invisibility" of these markets. By pivoting from traditional "Big Data" paradigms to a model of **Contextual Semantic Intelligence**, we demonstrate how Transformer-based Natural Language Processing can be fused with LSTM-driven temporal forecasting and Reinforcement Learning logistics. Our research addresses the critical information asymmetry that historically empowers intermediaries at the expense of producers. We made a computer program that shows how giving people access to information that can help us guess what will happen can cut down on wasted food by 22 percent. It also gives us a way to measure if we can trust this system, which's important for helping people get the money they need. This plan is, like a map that can help us make sure everyone has a chance to trade with each other around the world.

Keyword: *Semantic Intelligence, Micro-Trade, Predictive Analytics, NLP, Sustainable Trade, Eco Trade-AI, Digital Inclusion, Supply Chain Optimization, Reinforcement Learning.*



“A Survey on Privacy-Preserving Cross-Chain Blockchain Systems”

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Abstract

The rapid evolution of blockchain technology has introduced the need for secure, scalable, and privacy-preserving mechanisms to enable interoperability across multiple blockchain networks. Cross-chain communication plays a crucial role in facilitating asset transfers and data exchange between heterogeneous blockchain platforms; however, it also raises significant concerns related to user privacy, anonymity, and security. This survey provides a comprehensive review of privacy-preserving cross-chain blockchain systems, focusing on advanced cryptographic techniques such as ring signatures, group signatures, blind signatures, and zero-knowledge proofs. It examines various approaches, including atomic swaps, burn-to-claim protocols, and trustless bridge architectures like zk-based solutions, highlighting their strengths and limitations in ensuring anonymity and traceability. Furthermore, the paper explores recent developments in lattice-based and post-quantum cryptographic schemes for enhancing long-term security. Applications in domains such as digital forensics and secure data provenance are also discussed. Finally, the survey identifies key challenges, including scalability, interoperability, and regulatory compliance, and outlines future research directions for building robust and privacy-enhanced cross-chain blockchain ecosystems.

Keywords: *Blockchain, Cross-Chain Interoperability, Privacy Preservation, Ring Signatures, Zero-Knowledge Proofs, Blockchain Security*



“A Smart Mobile-Based Framework for Enhancing Women’s Safety Using Real-Time Location Tracking and Emergency Alerts”

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Abstract

Women’s safety has become one of the most significant social concerns in recent years. Despite increased awareness and legal frameworks, cases of harassment, violence, and insecurity continue to affect women in both public and private spaces. With the rapid advancement of smart phone technology, mobile applications have emerged as practical tools that can assist individuals during emergencies. This research paper presents a combined analysis of several studies on women safety applications and proposes a comprehensive Android-based safety framework. The system integrates real-time GPS tracking, SOS alerts, gesture-based triggers, and communication with trusted contacts to ensure immediate support during dangerous situations. The proposed solution focuses on simplicity, reliability, and accessibility so that users can activate emergency assistance quickly. The study also examines the limitations of existing safety applications and highlights opportunities for improvement through technologies such as artificial intelligence, voice activation, and hybrid internet–SMS communication systems. The proposed framework aims to empower women with accessible safety tools and contribute toward building a safer environment.



“RSSega Novel Region-Based Symbolic Approach for Enhanced Forensic Bone Age Estimation”

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Abstract

Bone age estimation is important for accurate medical diagnosis, appropriate treatment based on biological age, and fairness in legal decisions. In the Indian medicolegal context, age determination often requires analysis of multiple joints, but traditional methods are time consuming, subjective, and highly dependent on expert judgment, which can lead to bias.

Additionally, medical images such as radiographs often suffer from pixel-level variations, uneven contrast, and noise, making segmentation difficult and reducing model performance. To address these challenges, this study proposes a novel multifocal Region-Based Symbolic Segmentation (RSSeg) technique. The method effectively preserves soft-tissue regions that contain important ossification growth patterns, which are crucial for accurate age estimation. Experimental results on a multifocal dataset of Indian subjects show strong performance, achieving 84.5% Jaccard similarity, 81.4% Dice coefficient, 88.3% precision, 90.0% recall, and 91.5% pixel accuracy. The proposed method outperforms existing models such as U-Net, Attention U-Net, TransU-Net, DeepLabV3+, Adaptive Otsu, and Watershed, demonstrating better generalization across different joints. Furthermore, integrating RSSeg with a VGG16 classification model significantly improves accuracy from 86.4% (without segmentation) to 93.8%. This highlights that focused region-based processing not only reduces unnecessary computations but also enhances feature extraction and overall model reliability.

Keywords: multifocal radiographs; region-based symbolic segmentation; age estimation; Indian medicolegal; SDG 16-justice



“Non-Invasive Approach for Detection of Lung Cancer Using Scleral Images: A Survey”

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Abstract

One of the leading causes of cancer-related mortality worldwide is still lung cancer. Improving survival rates requires prompt detection, but current diagnostic methods such as low-dose computed tomography (LDCT), X-ray, and biopsy are intrusive, expensive, and not widely accessible. Recent research shows that the human eye can provide useful information about one’s health status. Research has investigated scleral imaging as a non-invasive and affordable option for detecting lung cancer. The sclera, which is highly vascularized and easily observable, can indicate systemic physiological alterations, including those triggered by cancers. This study examines current research on scleral image evaluation, AI-driven diagnostic systems, and their promise for lung cancer detection. We analyse methodologies, compare AI frameworks, pinpoint challenges, and suggest avenues for subsequent research. Findings suggest that scleral imaging paired with deep learning can reach diagnostic performance similar to conventional techniques, positioning it as a valuable supplementary resource for the early identification of lung cancer.

Keywords: Lung cancer, scleral imaging, non-invasive detection, artificial intelligence, deep learning, medical imaging.



“Blockchain Technology: The Future of Secure Transactions”

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Abstract

Blockchain technology has gained attention in recent times owing to its ability to revolutionize traditional trade through its distributed ledger attribute. The prompt advancement of blockchain demands new systematic studies to investigate and analyze the existing knowledge in this domain. In the current work, the present standing and emerging trends of blockchain have been analyzed to direct both new and experienced researchers in establishing a baseline for future research projects. Likewise, the research advancement of consensus protocol was reviewed with a particular emphasis on their security perspective. Accordingly, the attributes, appropriate scenarios, and probable weaknesses of different consensus protocols and their future trends were reviewed. This helps in scrutinizing how blockchain technology can be applied to a variety of emerging fields, including economics, healthcare, information systems, wireless networks, and smart grids. Additionally, the current evaluation provides a throughout discussion of blockchain applications in various fields. Finally, the paper offers a brief insight into limitations and prospective future development in this domain. Overall, the aim is to aid newbies in investigating and scheming new solutions while considering the present demands and issues.



“A Unified Hybrid Data Processing Model for Structured and Semi-Structured Big Data Analytics”

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Abstract

The increasing coexistence of structured and semi-structured data in big data environments has exposed limitations in existing analytics systems, which lack a unified processing model, end-to-end hybrid architectures, and cross-format query optimization capabilities. Most current approaches address isolated stages of the analytics pipeline or rely on format-specific or AI-driven solutions without sufficient consideration of scalability, interpretability, and reproducibility. This research proposes a unified hybrid data processing model and an end-to-end analytics architecture that integrates relational DBMS with big data frameworks to support efficient analytics over heterogeneous data formats. The study introduces workload-aware and cross-format query optimization techniques tailored for hybrid analytics workloads and evaluates the proposed model through comprehensive performance and scalability analysis using realworld heterogeneous datasets. The expected outcome is a scalable, interoperable, and reproducible hybrid analytics framework that addresses key limitations in current big data processing systems.

Keywords: *Hybrid Data Processing, Big Data Analytics, Cross-Format Query Optimization, Heterogeneous Data.*



“Lost in Translation: Making XAI Multilingual: A Multilingual Natural Language Explanation Layer for Explainable AI in Indian Regional Languages”

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Abstract

Artificial Intelligence systems are increasingly deployed in high-stakes domains such as healthcare, banking, education, and government services, where decisions directly affect human lives. Explainable AI (XAI) tools such as LIME and SHAP attempt to provide transparency into model decisions; however, their outputs are inherently technical and English-centric, creating a significant accessibility gap for India's diverse, multilingual population. This paper proposes LinguaXAI, a lightweight multilingual natural language explanation layer that sits on top of existing XAI tools. LinguaXAI converts technical feature importance scores into simple, contextually appropriate sentences in ten major Indian regional languages, including Hindi, Tamil, Kannada, Telugu, Malayalam, Bengali, Marathi, Gujarati, Punjabi, and Odia. The system is modular by design and does not alter underlying AI models. By bridging the gap between AI reasoning and common users, LinguaXAI aims to make AI explanations accessible, inclusive, and trustworthy for every Indian citizen.

Keywords: *Explainable AI, XAI, Multilingual AI, Indian Regional Languages, Natural Language Processing, AI Transparency, LIME, SHAP*



“A Blockchain-Based Framework for Secure Data Sharing in Computer Networks”

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Abstract

Secure data sharing in computer networks has become increasingly important due to the rise in cyber threats, data breaches, and unauthorized access. Traditional centralized systems suffer from single points of failure and lack transparency. This paper proposes a blockchain-based decentralized framework to enhance secure data sharing across distributed networks. The proposed system integrates cryptographic encryption, hashing mechanisms, and smart contracts to ensure data confidentiality, integrity, and access control. Data is stored in an encrypted form, while blockchain maintains immutable transaction records. The framework reduces dependency on central authorities and improves trust among participants. Experimental analysis shows that the proposed model provides better security and reliability compared to conventional approaches.



“CardioAI: Smart ECG-Based Diagnosis using Deep Learning”

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Abstract

Cardiovascular diseases (CVDs) remain one of the leading causes of death globally, demanding early and accurate diagnostic solutions. The electrocardiogram (ECG) is a widely used, noninvasive, and cost-effective diagnostic tool that provides functional information about the heart. However, its limitations in spatial localization and structural interpretation restrict its effectiveness in comprehensive diagnosis. In contrast, Cardiac Magnetic Resonance Imaging (CMR) offers detailed structural and morphological insights but is expensive, time-consuming, and not widely accessible.

This research proposes a novel deep learning-based multimodal framework that transfers diagnostic knowledge from CMR imaging to ECG signals. The system utilizes self-supervised learning techniques, including masked data modeling and multimodal contrastive learning, to enhance ECG representations. The trained model enables accurate prediction of cardiovascular diseases using only ECG data during inference, thereby reducing dependence on costly imaging techniques.

Experimental results demonstrate improved diagnostic accuracy, better generalization across multiple cardiac conditions, and potential for scalable deployment in healthcare systems. This approach provides a cost-effective and efficient solution for early cardiac disease detection and risk prediction.



“How Artificial Intelligence is Reshaping Investment Behavior of Salaried Employees: An Empirical Study”

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Abstract:-

Artificial Intelligence (AI) has significantly transformed the global financial landscape by enhancing data accessibility, risk assessment, and investment decision-making processes. Among individual investors, salaried employees represent a crucial segment whose financial decisions are increasingly influenced by AI-driven tools such as robo-advisors, predictive analytics platforms, and automated portfolio management systems. Despite the rapid adoption of AI-based financial technologies, limited research has examined their impact on the investment behaviour of salaried employees in a digital economy.

This study investigates the influence of AI-powered financial tools on the investment behaviour of salaried employees. Drawing upon behavioural finance theories, technology acceptance models, and human-machine interaction frameworks, the research explores cognitive, psychological, and behavioural dimensions associated with AI-assisted investing. A quantitative research design was adopted, and primary data was collected through a structured survey of 82 salaried employees. Statistical tools were employed to identify patterns and relationships between AI usage and investment decision-making behaviour.

The findings position Artificial Intelligence as a behavioural catalyst in financial markets, influencing risk perception, decision-making confidence, and long-term financial planning. The study further examines whether AI tools promote rational investment decisions or contribute to behavioural biases and decision dependency among salaried investors. This research contributes to the emerging field of AI-driven behavioural finance and provides insights into the evolving dynamics of technology-enabled investment behaviour.

Keywords: *Artificial Intelligence, Investment Behaviour, Salaried Employees, Behavioural Finance, Robo-Advisors, FinTech, Digital Investing.*



“High-Value Consumer Segments and Their Impact on Emerging Market Trends”

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Abstract:-

Consumer behaviour changes a lot between people. Different groups have their own ways of buying things, what they like, and how they see value. This comes from Ross Honey will's ideas, and it looks at high-value consumers mostly. They help businesses make more money and grow the market. Not always the super-rich ones but also the middle-class peoples. It's more about how they shop, choose brands, and spend on good quality things.

Businesses figure out who these people are using data and market research, like analysing patterns. These consumers go for premium experiences, personal touches in service, and brands they trust. Their decisions push the whole market, like new product ideas, how prices are set, and ways to market things. I think it seems important because not everyone drives trends the same.

The study also talks about how digital transformation, social media, and being exposed to the world have changed what these customers expect. Now, businesses care more about how their customers feel than just the features of their products. Businesses can make better plans and get ahead of their competitors in the market by understanding these patterns of behaviour.

Keywords: *Consumer Behaviour, Market Trends, High-Value Consumers, Customer Segmentation, Brand Loyalty, Digital Marketing, Consumer Preferences.*



“Impact of Artificial Intelligence Adoption on Operational Efficiency and Supply Chain Performance”

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Abstract:-

The rise of Artificial Intelligence (AI) is considered to be one of the major technological advancements that have transformed the nature of organizational functioning and supply chain management. Given today's highly competitive landscape in terms of data usage in decision-making processes, the use of AI technologies can help increase efficiency and effectiveness in organizational functioning, therefore, making empirical analysis necessary. This paper aims at exploring the influence of AI on operational efficiency and supply chain performance.

To achieve this goal, a quantitative methodology was employed to test the hypothesis. Data for this research were obtained from a sample size of 77 respondents in industries such as manufacturing, retail, e-commerce, and logistics via an online survey on a five-point Likert scale. Descriptive statistics, correlation, and regression were used in order to analyze results.

It has been found out that there is a positive correlation between AI adoption and operational efficiency but the level of correlation is higher for supply chain performance. The regression analysis indicates that AI adoption affects both the mentioned variables, but its effect on the latter one is more profound.

The research shows that AI adoption increases productivity, lowers the chances of operational mistakes, increases forecast precision, and fosters supply chain coordination. These conclusions indicate the relevance of the use of AI to achieve high performance.

Keywords: *Artificial Intelligence, Operational Efficiency, Supply Chain Performance, Digital Transformation, Regression Analysis, Supply Chain Management, Organizational Performance, Data Analytics.*



“Markets under Fire: Nifty 50's Reaction To Indo-Pak Tensions”

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Abstract:-

This study investigates the impact of the April 22, 2025 terrorist attack in Pahalgam on the stock markets of India and Pakistan using the event study methodology. Focusing on the NIFTY50 and KSE100 indices, the research evaluates market reactions to geopolitical tension through short-term and long-term event windows: (-10, -1) and (+1, +10) for short-term, and (-41, -1) and (+1, +41) for long-term analysis by analysing Average Abnormal Returns (AARs), and Cumulative Abnormal Returns (CAARs), the study explores whether these markets exhibit semi-strong form efficiency in absorbing conflict-related information. The findings aim to assess how quickly and significantly investor sentiment is influenced by geopolitical shocks, contributing to the understanding of market behaviour under crisis and the economic implications of Indo-Pak tensions.

Keywords: *Indo-Pak, Nifty 50, KSE100, Event study, Abnormal Returns*



“From Classroom to Start-up: Fostering Social Entrepreneurship among Students”

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Abstract:-

This study investigates the impact of instructional approaches on promoting social entrepreneurship abilities in students, using primary data from students across multiple courses within an institution. The study used surveys, focus groups, and in-depth interviews to get significant insights into the effectiveness of curriculum design, experiential learning methods, and incubation support in fostering students' abilities to establish socially-oriented enterprises.

The key findings show that hands-on projects and mentorship play an important role in improving students' ability to brainstorm, prototype, and launch companies that solve social issues. Students that participated in experiential learning opportunities displayed greater creativity, problem-solving abilities, and a dedication to social impact. The study emphasises the necessity of incorporating real-world difficulties and community participation into academic courses, which allows students to gain practical skills and a better knowledge of social entrepreneurship.

The study suggests a framework for educators to include social entrepreneurship into their curriculum, emphasising multidisciplinary collaboration, industrial relationships, and access to incubation resources. Institutions can empower young people to establish creative, socially acceptable business models, thereby contributing to societal growth. The study adds to the expanding discussion on social entrepreneurship education, providing actionable insights for schools looking to cultivate the next generation of change makers. By connecting academic learning to real-world impact, educators may provide students with the skills, mind set, and networks they need to drive good change.

Keywords: *social entrepreneurship, experiential learning, incubation, curriculum design and mentoring.*



“Innovating Finance and Empowering Trade: The Role of FinTech in Global Economic Progress”

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ABSTRACT:-

The convergence of finance and technology has given rise to Financial Technology (FinTech), a transformative force reshaping global economic systems. This paper explores how FinTech innovations empower trade, enhance financial inclusion, and drive sustainable progress. By integrating digital tools such as blockchain, artificial intelligence, mobile banking, and peer-to-peer platforms, FinTech reduces transaction costs, increases transparency, and expands access to capital for individuals and businesses worldwide. The study highlights FinTech’s evolution from digital payments to advanced ecosystems, its benefits in efficiency and empowerment, and its challenges in regulation, cybersecurity, and equitable adoption. Through a review of industry reports and academic literature, the paper underscores FinTech’s dual role: innovating financial practices and enabling cross-border commerce. Looking ahead, the future prospects of FinTech lie in responsible innovation, regulatory harmonization, and deeper collaboration with traditional institutions. Ultimately, FinTech emerges not merely as a financial tool but as a catalyst for global progress, fostering inclusive growth and redefining the dynamics of international trade. This paper explores how FinTech is driving global progress by innovating financial practices, integrating technology with trade, and creating sustainable impact. It highlights the transformative role of FinTech in building a better world — one where finance is not just a service but a tool for empowerment, resilience, and shared prosperity.

The present paper highlights a detailed discussion on evolution on FinTech, benefits of FinTech, challenges of FinTech, impact of FinTech and future prospects of FinTech.

Keywords: *Fintech, Artificial Intelligence, Cyber security, Innovation and Empowerment.*



“Sustainability and Green Management”

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Abstract:-

As environmental crises increasingly influence economic development and corporate strategy, businesses face mounting pressure to integrate ecological considerations into their core operations while maintaining competitive advantage. This study addresses the critical question of how organizations can effectively achieve sustainability through the implementation of green management practices and environmental strategies. The research synthesizes findings from recent empirical studies and systematic reviews examining the nexus between green management and sustainable development. Drawing on multiple theoretical frameworks including the resource-based view, ecological modernization theory, and dynamic capabilities theory the paper investigates the mechanisms through which green management innovation, environmental strategy, and sustainable practices contribute to organizational performance and environmental outcomes.

The findings reveal that successful sustainability integration depends on several critical factors. First, the alignment between environmental strategy and green management style emerges as a fundamental driver of sustainability performance, with employee engagement and environmental awareness serving as essential mediating mechanisms. Second, green management innovation demonstrates significant positive effects on resource conservation, operational efficiency, and corporate environmental performance through enhanced ESG outcomes and improved internal governance capabilities. Third, the distinction between reactive and proactive green strategies carries important implications: while proactive strategies yield stronger performance benefits, particularly in international venturing contexts, reactive strategies remain prevalent among organizations primarily focused on regulatory compliance.

The research further identifies those green practices—including sustainable supply chain management, green product innovation, and zero waste management—positively impact operational efficiency, cost reduction, and corporate reputation when systematically implemented. However, the effectiveness of these practices varies considerably across developed and developing economy contexts, with institutional capacity, regulatory pressure, and stakeholder engagement shaping implementation outcomes. This paper contributes to sustainability scholarship by providing an



integrated framework that connects managerial and behavioural dimensions of green management with technical and strategic environmental initiatives. The findings hold practical implications for business leaders, policymakers, and practitioners seeking to advance organizational sustainability while navigating the complex transition toward a green economy.

Keywords: *Green Management; Environmental Strategy; Sustainability; Green Innovation; Organizational Performance; Resource-Based View; ESG (Environmental, Social, and Governance); Sustainable Practices; Dynamic Capabilities; Proactive Strategy.*



“Short-Term Trading Vs Long-Term Investment Strategies in The Current Market Scenario: Evidence From Mysuru Investors”

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Abstract:-

The stock market has recently experienced a significant shift, driven by a surge in trading activity, whether online or in person. Research indicates that roughly 60–70% of new investors are now leaning towards short-term trading approaches. This pattern is often fuelled by market fluctuations, the appeal of rapid profits, and the impact of cognitive biases. In contrast, about thirty to forty percent of people prefer long-term investment strategies, which focus on building wealth and financial stability. Studies show that long-term investments tend to provide stable risk-adjusted returns, with an average of 10–12% per year. Short-term trading, on the other hand, can be profitable but is riskier and has results that are hard to anticipate.

The rise of FinTech platforms and the availability of information through social media have also impacted how investors in India make decisions. There's a significant lack of research on regional differences, particularly in growing cities like Mysuru. This is especially true when it comes to understanding how investors make decisions in today's market. This study aims to conduct a comparative analysis of short-term and long-term investing strategies among investors in Mysuru, focusing on risk perception, return expectations, and digital influence, thereby contributing to the literature on behavioural finance and investment decision-making.

Keywords: *Short-Term Trading, Long-Term Investment, Market Volatility, Investor Behavior.*



“Employee Well-Being, Technology, and Human Connection”

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Abstract:-

Organizations experience transformation through their implementation of digital technologies which affects both their work processes and their human resource management methods. Organizations use artificial intelligence and digital communication tools and automated performance systems to achieve better operational efficiency and higher output levels and increased organizational flexibility. The rising need for technological solutions has created two main problems which affect employee health and decrease workplace social interactions.

This study aims to examine the relationship between the use of technology and employee well-being in digital workplaces. The study investigates people relationships as they serve key functions for organizational success especially in environments controlled by technology. When organizations rely on digital systems for their operations employees experience digital fatigue and increased work demands which result in decreased face-to-face interaction and social disconnection. Employee satisfaction and engagement and mental health status face negative impacts from these problems.

The study employs a research design that describes existing conditions. The researchers gather primary data through structured questionnaires which they administer to employees who work in digitally enabled organizations. The research utilizes secondary data which it obtains from journals and research articles and industry reports to back up its findings. The study employs basic statistical tools which include percentage analysis and correlation analysis to examine how technology usage and human connections affect employee well-being.

The results show that technology helps organizations achieve better performance and increased flexibility but organizations need to find equilibrium between technological progress and human interaction. Organizations need to implement human-centered HR methods which



promote communication and teamwork and provide supportive leadership to assist employees who work in digital environments.

Keywords: *Workplace Technology, Employee Engagement, Digital Transformation in HR, Organizational Innovation, Technology and Human Interaction.*



“Digitalization and Extensible Business Reporting Language (XBRL) Adoption: An Empirical Study of Indian Small and Medium Enterprises”

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Abstract:-

Small and Medium Enterprises (SMEs) are the foundation of Indian economic growth, as they generate employment, promote innovation, and support industrial development. However, a major challenge faced by SMEs is limited access to capital; financial institutions and investors require accurate, reliable, and transparent financial information before providing support. In this digital era, the adoption of modern accounting and reporting technologies is essential for improving financial credibility and business performance. Extensible Business Reporting Language (XBRL) has emerged as an international digital reporting standard that enables the efficient collection, exchange, and analysis of financial data. Despite its advantages, the adoption of XBRL-based accounting systems among Indian SMEs remains limited due to factors such as a lack of awareness, technical difficulties, and high implementation costs. This article investigates the role of XBRL-based accounting systems in accelerating the digital transformation of Indian SMEs. Using secondary sources, including industry reports and scholarly studies, the research highlights and benefits such as improved reporting accuracy, real-time data accessibility, and enhanced regulatory compliance. It also identifies barriers to XBRL adoption, including low awareness and technical complexity, and recommends targeted interventions to support wider implementation.

Keywords: XBRL, Digital Transformation, SMEs, Accounting Systems, Financial Reporting, Technology Adoption.



“Behavioral Financial Analysis of Investment Patterns among Millennials and Gen Z Investors in Bengaluru”

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Abstract:-

This study examines the evolving paradigms of retail investing in Bengaluru, India’s technological hub. With the rise of fintech and social-media-driven financial advice, the psychological landscape of investing has shifted. The research investigates behavioral biases, financial literacy levels, and fintech adoption rates among Millennials (1981–1996) and Gen Z (1997–2012). A sample of 239 respondents was analyzed using a quantitative research design with Python for data visualization and SPSS for statistical testing. Findings indicate that Millennials prioritize long-term stability through Mutual Funds and SIPs, while Gen Z demonstrates a higher propensity for high-risk digital assets and speculative trading. Statistical results confirm that fintech convenience significantly increases impulsive behavior, whereas financial literacy acts as a critical mitigator of irrational biases.

Keywords: Behavioral Finance, Fintech, Millennials, Gen Z, Investment Patterns.



“Social Media Marketing for Digital Transformation of Local Businesses in Mysore: Opportunities and Challenges”

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Abstract:-

Social media marketing has developed into a disruptive technology that has enabled local businesses to overcome geographical constraints, reach socially connected consumers, and join the digital economy. This study aims to identify the opportunities and challenges offered by social media marketing for local businesses in Mysore, India, with a focus on understanding its adoption, benefits, and challenges. This study used a descriptive and analytical research approach in which primary data was collected from 217 local business owners in Mysore, India, using a structured questionnaire with a five-point Likert scale. This study used various statistical tests like one-sample t-test, χ^2 tests of independence, and Cronbach's alpha model for analyzing the collected data. This study found that social media marketing has offered significant benefits for local businesses in Mysore, India, in terms of its potential for improving competitive advantage, revenue growth, customer retention, and brand recognition, with a significant grand opportunity score of 3.62 (SD = 1.18). This study also found that local businesses in Mysore, India, have faced significant challenges like algorithmic changes, high cost of professional help, skill gaps, and linguistic issues, with a significant grand challenge score of 3.66 (SD = 1.12). This study found a significant relationship between the monthly revenue level of local businesses in Mysore, India, and the adoption of paid advertising on social media, $\chi^2 = 21.52$, $p = 0.043$. The study concludes with recommendations for policymakers, digital marketing professionals, and academicians for the sustainable development of micro and small enterprises in Tier 2 cities in India.

Keywords: Social media marketing, digital transformation, local businesses, Mysore, SMEs, Karnataka, opportunities, challenges, India.



“Artificial Intelligence Adoption and Strategic Decision-Making Effectiveness In Educational Institutions”

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Abstract:-

The world is witnessing rapid technological changes in all aspects of life. One such aspect that draws everyone’s attention is Artificial Intelligence. Industries like finance and healthcare quickly set AI into strategic processes. The usage of AI in educational institutions for decision making is limited and requires exploration in academic research. As education institutions sail through competition, burden of responsibility and data complexity, merging of AI has become crucial in terms of both technological and leadership. This paper focuses on examining the extent of AI adoption in educational institutions and to research the significance on strategic decision making process using AI. The study follows a quantitative descriptive design by choosing administrators, academic leaders, faculties and IT managers in education sector. Information is gathered utilizing a questionnaire framed to gauge technological readiness, culture in organizations and to understand the advantage of AI powered decision systems. The research looks forward to give observed knowledge into the elements of AI adoption and also to suggest a foundation for using AI in education sector. The results help in increasing discussion on digital transformation in education and advisory plans and management control.

Keywords: Artificial Intelligence, Strategic Decision-Making, EIs, Digital Transformation, Educational Management.



“Barriers, Enablers and Digital Opportunities for Women Entrepreneurs in Mandya District”

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Abstract:-

This research aims to explore the challenges & enablers and the chances presented by digitalization for women-entrepreneurs in the Mandya district, Karnataka state in India, a largely agrarian area in the process of digitalization. By using a structured questionnaire survey method, primary research was conducted on 204 women entrepreneurs operating in different sectors such as food and catering, agriculture-based businesses, retail businesses, digital businesses, beauty and wellness, and tailoring and handicrafts. Five-point Likert scales were used to assess the entrepreneurs' perception of the challenges, digital enablement, and the effectiveness of government schemes. Descriptive statistics, Cronbach's alpha method, one-way ANOVA, and correlation were the tools used to analyze the collected data. Findings indicate that the absence of a workspace and the management of household responsibilities were the most pressing challenges for the entrepreneurs (mean = 3.16). Digital connectivity was also a challenge (mean = 3.15). Most importantly, a high productive correlation was established ($r=0.877$, $p< 0.001$) between the entrepreneurs' perception of the challenges and the digital adoption score. This indicated a positive and strong correlation where entrepreneurs facing more challenges also showed a higher desire to adopt digitalization tools. WhatsApp business was the most popular digital adoption (84.4%), followed by e-commerce adoption. Government schemes were also found to be effective to a certain extent, where 40.7% found the process to be effective, but 15.7% also reported failure. Family and SHG were proven to be the most important factor in supporting women-entrepreneurs.

Keywords: *Women Entrepreneurship; Digital Inclusion; Barriers; Enablers; Mandya District; Karnataka; Likert Scale; ANOVA.*



“Evaluating FinTech-Driven Financial Inclusion for MSMEs in Hassan District”

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Abstract:-

Micro, Small, and Medium Enterprises (MSMEs) are essential to local economic development, employment generation, and income distribution in districts like Hassan, Karnataka. Despite their significance, many MSMEs continue to face difficulties in accessing formal financial services, including credit, savings, and insurance. The emergence of Financial Technology (FinTech) has introduced innovative, technology-driven solutions aimed at addressing these gaps and promoting financial inclusion.

This study evaluates the effectiveness of FinTech-driven financial inclusion for MSMEs in Hassan District. It examines the adoption and usage of digital financial services such as mobile banking, Unified Payments Interface (UPI), digital wallets, and online lending platforms. The research focuses on how these platforms have improved access to finance, reduced transaction costs, enhanced operational efficiency, and increased financial transparency among MSMEs.

The study is based on a combination of primary data collected from MSME owners and secondary sources, analyzing factors influencing FinTech adoption, including digital literacy, awareness, infrastructure, and trust in digital systems. The findings suggest that FinTech platforms have significantly improved accessibility to financial services and enabled faster credit delivery. However, challenges such as limited digital skills, cybersecurity concerns, and inadequate awareness continue to restrict widespread adoption.

The paper concludes that while FinTech has considerable potential to drive financial inclusion among MSMEs in Hassan District, its success depends on strengthening digital infrastructure, enhancing financial literacy, and ensuring supportive policy and regulatory frameworks. Targeted interventions are necessary to bridge the digital divide and ensure inclusive and sustainable growth.

Keywords: *FinTech, MSMEs, Financial Inclusion, Digital Payments, Hassan District.*



“Exploring the Effectiveness Of Social Media Retargeting On Customer Conversion And Loyalty In Small Textile Businesses”

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Abstract:-

The study examines how social media retargeting tactics affect small textile businesses customer conversion, engagement, and loyalty. The study assesses retargeting, and behavioral segmentation using digital marketing and consumer behaviour theory. The study investigates perceived personalisation, ad relevance, trust, and purchase intention among consumers of small textile businesses. The results are intended to provide small textile businesses seeking affordable digital marketing optimisation with strategic insights.

Keywords: *Social Media Retargeting, Customer Conversion, Loyalty, Purchase Intention.*



“Customer Satisfaction and Retail Experience in Organized Supermarkets: A Study in Mandya City”

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Abstract:-

The rapid growth of the Organized retail development in Tier II and Tier III cities India has significantly changed the shopping behaviour of consumers. The present study attempts to understand customer satisfaction with, and experience of, organised retail supermarkets in Mandya City, Karnataka. Primary data was collected through structured questions from 206 consumers. There is a use of Descriptive statistics, One sample t-test, chi-square tests, & one-way ANOVA- were employed for data analysis. The 15-point five-point Likert scale ($\alpha = 0.969$) was utilised to measure customer satisfaction with organized retail supermarkets in terms of various parameters such as product variety, price, ambiance, behaviour of staff, checkout process, quality of products, parking, offers, handling of complaints, recommendation, loyalty, and willingness to expand. The composite mean satisfaction with organised retail supermarkets was 3.273 (SD 1.179), which is significantly high compared to the mid-point 3.0 ($t = 3.328, p < 0.001$). The results show that brand loyalty ($M = 3.466$) and increased visit frequency ($M = 3.417$) were ranked highest, whereas product variety and availability ($M = 3.044$) and pricing ($M = 3.078$) were ranked lowest. The results also revealed that age was an influencing factor for customer satisfaction ($F = 4.234, p < 0.006$), whereas income and gender were found to be non-significant. The preferred supermarket was DMart (35.9%), and UPI-based digital payment was found to be the most preferred mode of payment (43.2%).

Keywords: *Customer Satisfaction, Retail Experience, Organised Supermarkets, Mandya City, Karnataka, Likert Scale, Retail Management, Consumer Behaviour.*



“Retail as a Driver of Circular Consumption: Influencing Consumer Behaviour towards Circular Economy”

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Abstract :-

Rapid environmental degradation, emission of greenhouse gases and other harmful ill-effects of industrialization, modernization has led to rethink the process of development across the world. Sustainable Development Goals are intervened for an organized growth with a view of retaining the resources for the future generation and their advancement. The concept of Circular Economy (CE) is one such framework for sustainable development with a focus on optimum utilization and minimum wastage of the available resources. The strategies adopted here reuse, recycle, repair and regeneration of the resources. Owing to scarcity of resources, these concepts were in use from the age-old days, but recently gained focus with new terminologies.

The integration of circular ideas into production and manufacturing processes has advanced significantly, but the role of retail in facilitating this shift has received less attention. According to this study, retail plays a crucial role in bridging the gap between sustainable consumption and circular production. The paper explores how retail firms can influence consumer behavior towards circular consumption through with its innovative business models such as resale, rental, and product-as-a-service, and facilitate reverse logistics systems. By synthesizing existing literature and analyzing emerging industry practices, the study highlights the strategic role of retail in scaling CE adoption. The findings suggest that retail is not merely a distribution channel but a transformative actor capable of accelerating the shift toward circular consumption systems. The paper concludes by outlining key challenges and opportunities for retailers in advancing CE practices.

Keywords: *Circular Economy, Consumer Behaviour, Circular Consumption, Retail Sector, Opportunities and Barriers.*



“Indigenous Experiences in Digital Financial Inclusion: An Empirical Evidence”

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Abstract :-

This paper aims to explore the challenges to digital financial inclusion among indigenous populations in Karnataka, drawing on a comprehensive survey conducted on 80 plus population groups in rural, semi-urban, and urban indigenous areas. The findings suggest that a majority of the population comprise youth with secondary to graduate educational qualifications, low to moderate household incomes, and a range of occupations, including unskilled work and unemployment, with limited access to smartphones. They also face challenges in terms of digital literacy, such as language, infrastructure, lack of trust in fintech platforms, issues of privacy, and cultural insensitivity. In spite of favourable attitudes towards training, native languages, and advantages to indigenous groups, awareness and usage of fintech tools such as UPI, mobile banking, and wallets remain low, as indicated in the findings of various statistical tests, such as chi-square tests to identify the associations, t-tests to compare differences between genders, and reliability tests. The findings suggest a prominent digital finance divide, with a potential adoption rate of 40 to 50 % in rural areas, as indicated in the results of various tests conducted on the survey data. This paper also provides policy implications to empower and sustain indigenous groups, connecting them to the fintech frontier.

Keywords: *Digital Finance, Indigenous communities, fintech, mobile banking, digital literacy.*



“Financing the Planet: A Survey-Based Study on the Role of Green Investments in Driving Sustainable Economic Growth”

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Abstract :-

Green investments have emerged as an important financial strategy for addressing global environmental challenges while promoting sustainable economic development. The present study titled “Financing the Planet: A Survey-Based Study on the Role of Green Investments in Driving Sustainable Economic Growth” examines the influence of green investment practices on environmental sustainability, organizational economic performance, and sustainable development outcomes. The study adopts a descriptive and analytical research design and is based on primary data collected through a structured questionnaire from 155 respondents in Bangalore city, including business entrepreneurs, corporate employees, and financial or investment professionals. Statistical analysis was carried out using SPSS software, and tools such as Cronbach’s Alpha reliability test, Pearson correlation analysis, and regression analysis were employed to examine the relationships among the variables. The findings reveal that green investment practices have a significant positive impact on environmental sustainability and resource efficiency. The results also indicate a strong relationship between green investment adoption and sustainable economic growth, as well as improved organizational economic performance. Furthermore, awareness and adoption of green investments significantly contribute to long-term economic and environmental benefits. The study highlights the importance of promoting green finance initiatives and encouraging organizations and investors to adopt sustainable investment practices for achieving long-term economic development and environmental sustainability.

Keywords: *Green Investments, Sustainable Economic Growth, Environmental Sustainability, Green Finance, Sustainable Development, Organizational Economic Performance.*



“Intraday Trading Strategies, Behavioural Factors and their Impact on Profitability: A Study of NSE and BSE Traders”

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Abstract :-

Intraday trading has gained significant attention among retail investors due to the potential for quick returns and increased accessibility through digital platforms. This study examines the impact of intraday trading strategies, behavioural factors and risk management practices on traders' profitability in National Stock Exchange of India and Bombay Stock Exchange. The study adopts a descriptive and analytical research design and is based on primary data collected from 210 intraday traders through a structured questionnaire. Statistical tools such as descriptive analysis, multiple regression, and ANOVA were employed using SPSS to test the formulated hypotheses. The findings reveal that intraday trading strategies, particularly technical analysis, have a significant positive impact on profitability. Behavioural factors such as overconfidence, herding behaviour and emotional bias also significantly influence trading decisions and outcomes. Additionally, risk management practices were found to play a crucial role in enhancing trading performance. The combined analysis indicated that both strategic and behavioural factors jointly contribute to profitability. The study concludes that a balanced approach integrating effective trading strategies, disciplined behaviour, and proper risk management is essential for achieving consistent profitability in intraday trading.

Keywords: *Intraday Trading, Trading Strategies, Behavioural Factors, Profitability, Risk Management, Technical Analysis, Overconfidence Bias, Herding Behaviour, Emotional Bias, Stock Market, NSE, BSE.*



“Assessing the Impact of Human Resource Management Practices on Organizational Performance: Evidence from an IT Company in Bangalore”

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Abstract :-

Human Resource Management (HRM) practices have become a key business strategy for the significant organizations therefore this study focused HR practices in Wipro Limited Bangalore. The main aim of the study is examining the demographic profile of employees and to analyze the recruitment and selection, training and development practices in the organization and assess performance appraisal practice in the organization. This research is basically primary sources of data has been collected and descriptive statistics also applied for analysis of the results. The main findings of most of the employees are youth and software engineers and they are opinioned that job description and proper utilization of internal mobility this HR practice is good experience in the organization. Lastly this study concludes with there is no significant relationship between training programs to meets up the mark, stress management workshops, and organizational commitment towards HR practices in the organization.

Keywords: *Performance Appraisal, Organization Culture, Recruitment & Selection etc.*



“When Politics Shakes Markets: An Empirical Study on Instability And Investment Strategies”

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Abstract :-

Political instability is a major impact on stock markets, especially in developing countries, where it changes how they perform. This study examines the influence of unpredictable political events on market volatility, investor confidence, and the formulation of stock market strategies. Changes in government, elections, unclear policies, conflicts, and social unrest can all lead to political instability, which makes it harder to guess what will happen to the economy.

Brexit and the Russia-Ukraine conflict are two examples of how quickly political events can affect stock prices. They also show how investors often respond by changing their portfolios or taking money out.

The primary objective of this study is to assess the impact of political instability on stock market trends and to ascertain effective investment strategies during such periods. It reviews the research papers, financial reports, and online sources to identify how the market works during the course of political events. The results show that political instability usually makes the market more volatile and makes investors less confident in the short term. Markets get back to normal when politics becomes stable and the economy is good.

Investors use defensive plans and think about the long term trend to be good at dealing with risks and finding chances. Political instability can be hard to deal with, but it can also give smart investors a chance to buy stocks that are undervalued and make more money later.

Knowledge and understanding on the risks in political sector helps to make better investment plans. It's not easy to figure out how political instability affects stock market strategies, so investors need to carefully think about the risks and rewards. The goal of this study is to help investors deal with political events as they try to grow their wealth over time.

Keywords: *Political instability, Volatile, Brexit and Russia-Ukraine*



“CSR: An Avenue for Sustainable Growth of the Organization”

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Abstract:-

Corporate Social Responsibility as a crucial driver for corporate sustainability by integrating environmental, social and ethical goals into core business. The term sustainability is directly associated with the practices of CSR activities by the organizations. CSR focuses on company's ethical responsibilities to stakeholders, whereas sustainability entails integrating these actions into core business strategies for long-term viability. CSR helps in reaching the goal of sustainability of the business by protecting environment. CSR initiatives helps in having long-term sustainability of the business by protecting environment. CSR practices also reduces in emissions, engaging in ethical sourcing which are essential components that drive a company towards more sustainable, responsible business model. The present study aims at evaluating the CSR practices by the selected companies. Infosys invested 628 crores on CSR activities in the financial year 2024-25 this is also an example where the analysis of the study found that CSR is an avenue for their sustainability. The Ministry of Corporate Affairs released a report that The Annual filings by companies on development CSR expenditure totals over 1,44,159 crores in last five FYs (2019-20 to 2023-24).

Keywords: CSR, Governance, Sustainability, SDG Goals and Stakeholders.



“Transforming Employee Services through HR Chatbots: A Conversational AI Perspective”

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Abstract :-

The emergence of conversational Artificial Intelligence (AI) has significantly transformed organizational processes, particularly within Human Resource Management (HRM). HR chatbots—AI-driven conversational agents—are increasingly being adopted as strategic tools for delivering employee services, fundamentally reshaping how employees interact with HR functions in real time. This study examines the impact of HR chatbots on the Digital Employee Experience (DEX), with particular emphasis on their capacity to streamline routine HR inquiries, automate administrative processes, and provide personalized support. By enhancing accessibility and responsiveness, these systems contribute to improved employee engagement and productivity. Through an extensive review of existing literature and analysis of case studies from leading organizations, the paper explores key applications of HR chatbots, including onboarding support, leave management, benefits administration, and learning and development assistance. The study further identifies critical challenges associated with chatbot implementation, such as data privacy risks, algorithmic bias, employee trust concerns, and barriers to technology adoption. To address these issues, a conceptual framework is proposed that integrates technological capabilities, organizational culture, and ethical considerations to guide the effective design and deployment of HR chatbots in employee services. The findings suggest that, when strategically implemented, HR chatbots not only enhance operational efficiency but also promote a more agile, responsive, and employee-centric HR function—an essential component of success in an increasingly digital workplace. The paper concludes by outlining future research directions and practical implications, emphasizing the importance of continuous AI advancement and human oversight to achieve an optimal balance between automation and the human touch in employee service delivery.

Keywords: *HR chatbots, conversational AI, digital employee experience, employee services, human resource practices.*



“Determinants of Investment Behaviour in Thematic Mutual Funds: Role of Digital Platforms in Mysuru City”

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Abstract:-

The rapid growth of digital financial technologies has significantly transformed investment behaviour, particularly in mutual fund investments. This study examines the determinants of investment behaviour in thematic mutual funds with a specific focus on the role of digital platforms among investors in Mysuru city. Specifically, it explores how financial literacy, risk perception, trust in digital systems, and demographic variables influence the adoption of online platforms for thematic mutual fund investments ([J.P & S, 2025](#); [Sahana & Sukanya, 2024](#)). This research utilizes a quantitative approach, drawing on established models of technology acceptance and behavioral finance, to analyze the interplay of these factors and their impact on investment choices within this specific geographical and thematic context ([Yashaswini. & Mary, 2025](#)). The rapid proliferation of FinTech solutions has significantly transformed the investment landscape, making mutual funds more accessible and influencing investor behavior through enhanced digital interfaces ([Yashaswini. & Mary, 2025](#)). This transformation facilitates real-time information access, sophisticated analytical tools, and personalized investment options, thereby empowering investors to make more informed decisions ([J.P & S, 2025](#)). The research integrates behavioural finance theory with technology adoption frameworks to analyse how factors such as financial literacy, risk perception, digital trust, and accessibility influence investment decisions. A conceptual and secondary-data-driven approach is adopted due to constraints in primary data availability, supported by empirical findings from prior studies. The study identifies that digital platforms play a critical role in enhancing accessibility, improving investor awareness, and facilitating informed decision-making. However, behavioural biases and perceived risk continue to influence investment choices significantly. The findings contribute to the literature on FinTech-driven investment behaviour and provide insights for policymakers, financial institutions, and investors. The study concludes that integrating digital platforms with investor education initiatives can enhance participation in thematic mutual funds, especially in emerging markets like India.

Keywords: *Investor Behaviour, Thematic Mutual Funds, Digital Platforms, FinTech, Financial Literacy, Mysuru*



“From Adoption to Habit: How Prior Experience, Perceived Value, And Digital Self-Efficacy Drive Continued Digital Banking Use Among Bank Customers”

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Abstract:-

While India processes over 8 billion UPI transactions monthly, research on digital banking has overwhelmingly focused on initial adoption rather than what sustains continued, habitual use. This study examines the post-adoption phase of digital banking behaviour among Indian bank customers, asking: how do Prior Digital Banking Experience, Perceived Value, Digital Self-Efficacy, and Habit Formation drive Customer Satisfaction and Continued Use Intention?. An integrated theoretical model is developed by extending the Technology Acceptance Model (Davis, 1989) with Limayem et al.'s (2007) Habit-Continuance Model and Bandura's (1986) Social Cognitive Theory. Eight hypothesised paths and one reciprocal relationship between Perceived Value and Digital Self-Efficacy are proposed. The study's primary theoretical contribution is a direct path from Habit Formation to Continued Use Intention, independent of satisfaction grounded in dual-process theory and untested in the Indian digital banking literature. A cross-sectional survey will be administered to a minimum of 500 Indian bank customers with at least six months of digital banking experience. A 32-item, five-point Likert-scale instrument, adapted from validated scales in Scopus-indexed literature, will be analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with bootstrapped path estimation. Findings are expected to extend post-adoption IS theory by validating the habit-continuance pathway in a high-frequency digital payments context, with direct implications for Indian banks and policymakers designing interventions to deepen digital banking engagement beyond first-time adoption.

Keywords: *Digital Banking Continuance, Habit Formation, Digital Self-Efficacy, Perceived Value, Post-Adoption Behaviour, FinTech.*



“The Impact of Fintech Innovation on Digital Payment System In India”

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Abstract:-

Fintech innovations have grown rapidly in India, thus significantly altering the digital payments industry in the country. This study aims to analyse the impact of fintech innovations on digital payments in India. The analysis is based on various trends and growth in digital payments in India. The analysis shows that digital payments in India have grown significantly due to the increase in the adoption of UPI and digital wallets. Digital payments in India have grown exponentially.

The growth in digital payments due to UPI has been tremendous; in 2022, the number of transactions using UPI has reached 8 billion. Digital wallets like Paytm, PhonePe, and Google Pay have significantly contributed to the growth in digital payments in India.

However, there are several challenges facing digital payments in India due to cybersecurity risks and regulatory compliance requirements. Despite these challenges, there are opportunities in digital payments in India. The government has been promoting a cashless economy in India; therefore, digital payments in India have grown significantly due to government initiatives like Digital India. This study has also analysed the role of regulatory frameworks in fintech innovation in India.

Keywords: *Fintech, Digital Payments, UPI, Digital Wallets, Regulatory Framework.*



“Strategic Allocation of CSR Funds towards Human Capital and Rural Development: Evidence from Companies Headquartered in Karnataka (2019-2024)”

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Abstract:-

The study examines the strategic allocation of CSR investments toward Human Capital enhancement comprising Education, Vocational Skills, Livelihood development and Rural Development initiatives by major companies headquartered in Karnataka from 2019 to 2024. The analysis is based on secondary data compiled from CSR disclosures of major firms across information technology, manufacturing, public sector undertakings and energy sectors which are operating and CSR presence in the state. The study concludes that CSR in Karnataka Despite fluctuations in CSR allocation, the companies allocated a steady funds ranging between 43.20% to 54.44%, towards Human capital and Rural Development.

Keywords: *CSR, Human Capital, SDG, Karnataka, Rural Development.*



“The Role and Importance Of Technological Environment In International Business - An Empirical Study With Reference To Global Competition”

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Abstract:-

The technological environment has emerged as one of the most dynamic and influential components of the international business environment. Rapid technological advancements, digital transformation, automation, artificial intelligence, and innovation-driven competitiveness have significantly reshaped global markets. This paper examines the role and importance of the technological environment in international business and analyzes its empirical impact on global competition. The study explores how technological infrastructure, R&D intensity, digital adoption, and innovation ecosystems influence competitive advantage in international markets. The findings suggest that technological capability is a decisive determinant of global competitiveness, productivity growth, and sustainable international expansion.

Keywords: *Technological environment, International Business, Global competition, Innovation, Digital transformation, Competitive advantage.*



“Financial Technology Adoption Among Youth: UPI And Digital Banking Among College Students In Mandya District, Karnataka, India”

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Abstract:-

The Unified Payments Interface (UPI) has brought the considerable changes in India via rapid growth of financial technology. The purpose of this study was to examine acceptance of- UPI and digital-banking technologies by college students in the Mandya district of Karnataka state in India. The district is considered a semi-urban agricultural district and has not seen considerable research done on the use of financial technologies. The purpose of the research was to validate the Technology-Acceptance-Model (TAM) and the Unified-Theory of Acceptance (UTA) and Use of the Technology. The study was done through conducting a structured survey of 234 students. The sample collected was analysed using various statistical tools. The results showed that approximately 89.7% of the students use UPI. The most popular application used was PhonePe. The main reasons for using UPI and digital banking technologies were the convenience factor, peer group influences, and the lack of transaction fees. The main reasons for not using UPI were the concerns about privacy and the chances of fraud. The results showed that the use of Unified Payments Interface was more predominant in man compared to women. The use of Unified Payments Interface was more frequent in men compared to women. The chi - square test showcased significant differences in the use of UPI due to the gender of the students ($\chi^2=17.202, p=0.004$). The income level of the students was significant in moderating the perception of the students about the convenience factor ($F=6.173, p < 0.001$). The outcome of the Cronbach's alpha test showed high consistency in the three constructs. The results showed that financial technology policies would be required to be formulated for the semi-urban areas in India.

Keywords: *FinTech Adoption, UPI, Digital Banking, College Students, Mandya District, Technology Acceptance Model, Financial Literacy, Cybersecurity.*



“A Study on Factors Influencing The Choice Of Mutual Funds Investment Amongst Investors In Bangalore”

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Abstract:-

Mutual Fund is one of the most important financial products opted in the market today despite having other major options like Banking, insurance and stocks. Mutual fund is believed to yield higher returns with right choice and strategy when compared to other type of investments. The main objective of the study is to find the mutual fund awareness level among the investors and also focuses on the major factors impacting the investors in the adoption of mutual fund. Data was collected through convenience sampling having a structured questionnaire having 19 variables and sample size of 100 investors from Bangalore city. Descriptive analysis is applied to know the major influencing factor for the choice of the mutual fund over other investments.

Inferential statistical analysis is done to know the relationships between various variables. The study analyses the investors attitude and their satisfaction level towards the choice of their mutual fund with various factors like returns, risk factor, credit ratings, inflation etc. Returns play a major role in the choice of mutual fund as an investment and systematic risk is the major type which affect their investment choice. The study concludes that though the investors are returns driven, risk management is essential to convert investors into long term mutual fund participants.

Keywords: *Mutual fund, awareness level, risk, returns.*



“Digital Transformation and Sustainability in Electoral Systems: Building Trust and Ensuring Democratic Progression. A Case of Zimbabwe”

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Abstract:-

Governance in African counties has been seen to be marred with great distrust, chaos, violence, manipulation, rigging, low voter turnout, and bloodshed by rulers that refuse to relinquish power as per their constitutional mandate. As such, it is the purpose of this paper to analyze the case of Zimbabwe with reference to past elections and current affairs to propose full digital transformation to the country's electoral system as a more productive way forward in the upcoming elections of 2028 onwards to ensure trust and democratic progression. Digital transformation to electoral systems has proven to provide transparent, inclusive and resilient results in cases of Estonia, India, Sierra Leone, Brazil and other countries. In that regard, Europe has been recorded by the United Nations (E-governance survey 2024) to have the highest E-Governance Development Index (EGDI) of 0.8025 while Africa lags behind with and EGDI of 0.4528 which shows that e-governance is the strategic lens for reimagining democratic elections and governance. This study explores how digital transformation can enhance, radicalize and stabilize the electoral system of Zimbabwe to ensure that elections can be free and fair for all. It will look at the current state of the country's political and governance system and the drawbacks that will likely present themselves against the initiative such as manipulation of the constitution by state leaders to restrict/limit citizen participation, digital divide where only about 52% of the Zimbabwean population use smart phones, technical failures and barriers as experienced in the 2018 and 2023 elections, manipulation of the voter's roll, cyber security concerns, the expense incurred in implementation where government already mismanages state funds. Influence of the ruling party in the electoral committee also presence a great threat to the successful implementation of this initiative with voter intimidation, use of force and result manipulation. Inspiration is therefore derived from countries that have successfully implemented the system and are upholding democracy in its highest regard. Digitalization of electoral systems encourages civic engagement as there is some form of guarantee that there are transparency, order and peace. Zimbabwe's 2018, 2023



elections were the beginning of the movement to e-governance with electoral campaigns being done on social media, biometric voter registration and electronic voter's roll so, this paper therefore seeks to use this past experience as a stepping stone for the country to keep improving on the initiative through a hybrid system that will eventually see all citizens and the nation fully run by e-governance in order to ensure that democracy is upheld and sustained.

Key words: *digital transformation, e-governance, democracy.*



“Financial Flow and Material Flow Integration: Impact of Working Capital on Supply Chain Performance”

DR S MANIKANDAN¹

¹Manyatha K L, Chimata Daydeepya Chowdary

Abstract :-

In today’s dynamic business environment, the integration of financial and operational activities plays a crucial role in enhancing supply chain efficiency. This research aims to analyze how well-managed working capital and supply chain performance are related through the study of selected Fast Moving Consumer Goods (FMCG) companies from 2021–2025 by using a variety of data collection techniques. The primary components of this research include cash conversion cycles (CCC), inventory turnover, receivable and payable balances and working together to affect supply chain responsiveness. The study utilized several data analysis methods, including comparison analysis, measurement of efficiency/total supply chain efficiency scores, component analysis, correlation analysis and trend-based forecasting. The study findings found that there is an inverse moderate relationship between CCC and supply chain performance, meaning that firms with lower overall CCC tend to achieve higher inventory turnover. The findings of this study demonstrate how effective synchronization of financial and material flows improves supply chain performance and emphasize the importance of an integrated approach to the management of working capital and the management of supply chains.

Keywords: Working Capital Management, Supply Chain Performance, Cash Conversion Cycle, Inventory Turnover, FMCG Sector.



“Institutional Support for Digital Transformation: Impact On Sustainable Technology Integration And Work-Life Balance Among Women Faculty In Self-Financing Arts And Science Colleges In Dindigul District, Tamilnadu”

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Abstract:-

Purpose: This study investigates the impact of institutional support on the adoption of sustainable technology and how these elements collectively affect the work-life balance of women teachers in self-financing arts and science colleges. It further examines whether sustainable technology adoption acts as a mediating mechanism linking institutional support and work-life balance.

Design/Methodology: Drawing on an integrated theoretical frame work combining the unified Theory of Acceptance and Use of Technology (UTAUT), Conservation of Resources (COR) theory and the Job Demands-resources (JD-R) model, the study adopts a quantitative research design. Primary data were collected from 112 women teachers using a structured questionnaire. The analysis includes reliability testing, correlation, multiple regression, and bootstrapped mediation techniques to the proposed hypothesis

Findings: The findings revealed that institutional support plays a strong and significant role in improving work-life balance. Although institutional support shows only a marginal effect on sustainable technology adoption, it contributes positively to work-life balance when considered alongside institutional support. However, sustainable technology adoption did not have a significant direct impact on stress reduction and well being. The mediation results indicate a modest yet statistically supported indirect effect, suggesting partial mediation

Practical implications: The study underscores the importance of strengthening institutional support. Technology alone does not guarantee improved well-being; rather, their benefits are realized when embedded within supportive organizational practices.

Originality /value: By focusing on women teachers in self financing colleges within the Indian context, this study provides context –specific empirical evidence and integrates technology adoption and occupational well-being frameworks through a mediation model.

Keywords: *sustainable Technology Adoption, work-life balance, women Teachers, institutional support, self-financing colleges*



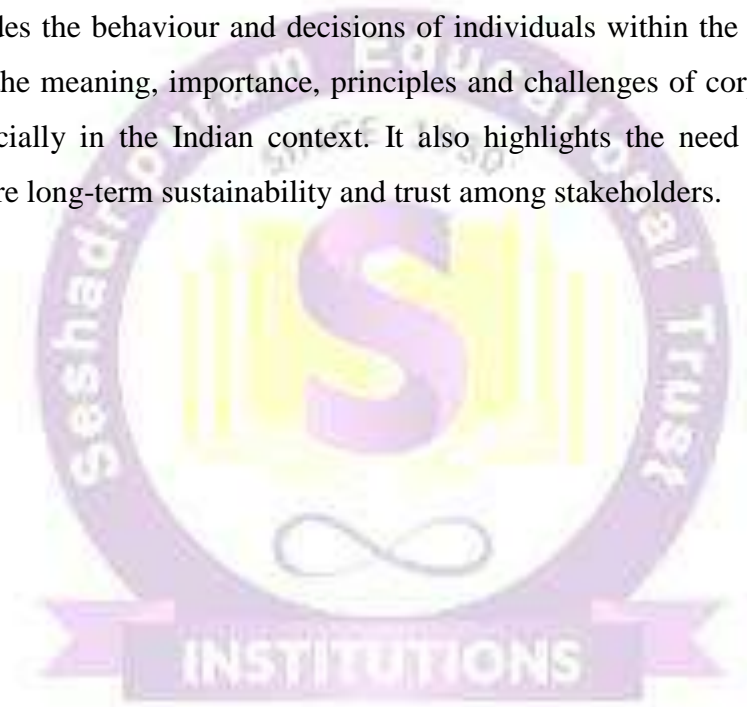
“Corporate Governance and Ethics: Building Responsible and Sustainable Businesses”

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Abstract:-

In today’s rapidly changing business world, companies are expected not only to earn profits but also to act responsibly and ethically. Corporate governance and business ethics have become very important in ensuring that organizations function in a transparent and accountable manner. Corporate governance provides the structure through which companies are directed, while ethics guides the behaviour and decisions of individuals within the organization. This paper discusses the meaning, importance, principles and challenges of corporate governance and ethics, especially in the Indian context. It also highlights the need for strong ethical practices to ensure long-term sustainability and trust among stakeholders.



“Leadership, Organisational Change And Innovation Management At HCL Technologies: Lessons For The Digital Era (2021–2025)”

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Abstract:-

The main objective of this investigation is to explore how Transformational Leadership, Strategic Organizational Change, and Institutionalized Innovation Management were interrelated to HCL Technologies (HCLTech) between 2021-2025 (the five year period of Digital Acceleration) and how the organization dealt with the challenges of post pandemic disruption, talent market turbulence, and rapid changes in technology while building a financial momentum and creating a culture of innovation from within.

Design/Methodology/Approach: This study uses a longitudinal approach to secondary data analysis methodology. HCLTech’s audited annual reports (FY2021-FY2025), quarterly SEC filings, NSE investor data, ESG reports, NASSCOM industry benchmarks, and publicly available employee sentiment data are used. Additionally, a content analysis framework based on Bass & Avolio’s Full Range Leadership Model (1994), Kotter’s 8-Step Change Model (1996), and Tidd & Bessant’s Innovation Management Framework (2009) has been used to triangulate quantitative data with strategic narrative.

The research indicates that the company’s leader, C. Vijayakumar – as a result of being a transformational leader – provided the strategic continuity & consistency necessary for the organization to lower attrition from 23.8% in Q1 FY2023 to have attrition at 12.4% by FY2024, grow consolidated revenue from \$10.17 billion in FY2021 to \$13.8 billion by FY2025 while maintaining operating margins of between 18% and 22% during this four-year period. The organization has also created, through its Ideapreneurship innovation model, over 50,000 next-generation ideas as well as filed more than 600 patents, thereby exhibiting a capacity for collective innovation created through employee ingenuity at scale.



Research Limitations/Implications: The study employs publicly available data. Consequently, individual level observations cannot be made due to the lack of data on how employees perceive their leaders. Nevertheless, the findings provide a reusable Leadership and Innovation Architecture (LIA) model; these findings can also be used as examples for other digital-age organisations in constructing similar longitudinal LIA models.

Originality/Value: This is one of the few longitudinal research studies to provide triangulated analyses of HCLTech's financial performance, ongoing leadership and innovation from 2021 to 2025 using secondary data from multiple sources.

Keywords: *transformational leadership, Organizational change management, innovation management, HCL Technologies, digital transformation, Ideapreneurship, Indian IT sector.*



“Impact of Procedural Justice in Higher Educational Institutions: A Study of Karnataka Faculties”

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Abstract:-

This study focuses on evaluating how procedural justice affects the functioning of organizations in higher education institutions (HEIs) in Karnataka, India. The analysis is based primarily on an extensive literature review and an analysis of data gathered for this project. Based on an evaluation of existing literature and the data analysis of this study determined that procedural justice has a direct relationship with multiple outcome measures (faculty trust in administration; institutional commitment; faculty job satisfaction; faculty effectiveness as teachers). This study examines how additional variables (type of institution; academic rank; demographic variables) moderate these relationships. Overall results offer contributions to the theoretical base of organizational justice in educational settings as well as recommendations for academic leaders to improve the performance of their institutions and their faculty by developing mechanisms to enhance procedural justice.

Keywords: *Procedural justice, higher education, faculty satisfaction, organizational commitment, academic governance, Karnataka, institutional effectiveness, faculty performance.*



“Consumer Behaviour and Preferences in E-Commerce: A Primary Survey-Based Study of Online Shopping In Mysore City”

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Abstract:-

E-commerce has revolutionized the retail industry across all areas of India, with greater digital commerce involvement in smaller and semi-urban locales. Yet there are few empirical studies that explore how people behave towards shopping online, particularly in the culturally relevant heritage city of Mysore, Karnataka. The objective of this particular study was to look at people's behaviour and preferences regarding e-commerce as well as the reasons for not adopting e-commerce. This required the use of a questionnaire to evaluate this information from 232 respondents (March 2026) covering topics including demographics, behaviours, and a series of 23 Likert-style questions. The researchers used analytical methods of statistical analysis, including descriptive statistics, Chi-square tests, One-way ANOVA analysis, etc. The researchers found that the dominant platform used by consumers was Meesho at 64.2%; that the smartphone was universally adopted by 90.5%; and that price was the most significant reason consumers chose to buy online (52.6%). Consumers' biggest obstacles to using e-commerce were security concerns (mean = 3.40); poor product quality (mean = 3.70); and the availability of high-speed internet (41.8%). Chi-square analysis confirmed significant gender-based differences in shopping frequency ($\chi^2 = 29.004$, $p < 0.001$). The differences in age group means for satisfaction were assessed using ANOVA, which indicated that the age groups differed significantly at $p .0001$ with a F value of 6.143. Conclusions of this study show that consumers in Mysore city are mainly young, price-sensitive, and mobile-first shoppers, and they expect higher quality assurance, better internet infrastructure, and more secure data. The dominance of Meesho over Amazon and Flipkart are indicative of the value-driven consumption trends of semi-urban Kannada consumers. These findings will lead to recommendations for the design of e-commerce platforms, marketers, and policy makers.

Keywords: Consumer behaviour; E-commerce; Online shopping; Mysore; Meesho; Likert scale; Karnataka; Semi-urban commerce; Digital retail in India.



“Adoption of Digital Tools for Green Reporting: A Study of India MSMEs”

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Abstract:-

Micro, Small, and Medium- Sized Enterprises (MSMEs) in India are becoming more aware of the significance of environmental sustainability, which has become a top focus for businesses globally MSMEs are expected by stakeholder, customers, and regulators to embrace sustainable practices and increase transparency through green reporting because they are important contributors to the country's economy. In addition to promoting regulatory compliance, green reporting-Improves operational effectiveness, lowers expenses, and improve brand reputation. Despite its potential advantages, a lack of technical know- how awareness makes it difficult for many MSMEs to execute efficient reporting. By making data collecting, analysis, and reporting easier, the rise of digital tools provides a workable option that allows MSMEs to incorporate sustainable practices into their main business activities.

This study secondary data from government publications, industry reports, academic literature, and reliable web database to investigate how Indian MSMEs use digital tools for green reporting. The main goals are to determine the degree of sustainability awareness among MSMEs, examine how digital technologies promote green reporting, pinpoint the obstacles to implementing these tools, and assess prospects for enhancing sustainability practices. The report offers a thorough grasp of how digitalization might assist MSMEs in achieving environmental goals by combining the available data.

Results from secondary sources show that digital tools for green reporting are becoming more widely used, albeit unevenly. MSMEs are more likely to use digital solutions to assess environmental performance and expedite reporting if they have access to greater resources, technology, or export markets. These solutions lessen the cost of compliance and improve decision-making by enabling automated data collection, streamlined reporting formats, and real- time monitoring of critical sustainability measures. However, conventional, and smaller MSMEs frequently encounter obstacles like high implementation costs, a lack of technical expertise and inadequate integration of sustainable practices into daily operations.



Adoption has been greatly aided by government initiatives and industry- led programs. MSMEs can overcome operational and technical obstacles with the support of sectors- specific guidance, financial incentives for sustainable practices, and policies that promote digital literacy. According to the study, MSMEs can adopt green reporting more successfully if they have access to digital technologies, capacity- building programs, and supportive regulations. In conclusion, digital tools have a great deal of potential to improve the Caliber and scope of green reporting in Indian MSMEs. These technologies can help MSMEs align with global sustainability standards and provide long-term operational benefits by facilitating easier data, management, better compliance, and improved environmental accountability. In order to promote scalable, inclusive, and sustainable digital adoption among MSMEs and eventually contribute to a more sustainable and ethical business ecosystem in India, this research offers insights to policymakers, industry groups, and technology providers, they account for over 45% of all exports and almost 30% of the country's GDP, making them major forced behind the creation of jobs and expansion of the industrial sector.

Keywords: *Green reporting, Digital tools, Medium sized enterprises, Technology, Compliance.*



“Understanding Audience Digital Engagement and Social Media Usage for Community Building Through FM Stations in Mysuru District”

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Abstract:-

The main objective of the researcher's study is to explore the importance of digital engagement and social media usage in community building through FM radio stations in Mysuru District. Traditional radio stations are undergoing significant changes as they adopt digital tools to engage their audience and enhance their market presence. The research focuses on understanding the demographics, digital engagement patterns, social media utilization, community building initiatives and audience experience. The research study examines how audiences of FM radio stations in Mysuru engage with digital platforms to build the brand image and contribution towards social welfare. The researcher's uses a mixed method approach combining qualitative and quantitative methods like surveys and interviews, to analyze audience digital engagement and social media usage for community building through FM stations in Mysuru District. FM stations play an important role in crating virtual spaces for listeners and fostering social bonds. Additionally, the study aims to determine the significance of digital engagement in community building, enhancing the relationship between media and audiences while bridging gaps between traditional and modern tools used in FM stations. This research provides valuable insights into the role of FM stations in digitally connecting audiences and offers recommendations for radio stations to strengthen community building through effective social media strategies.

Keywords: *Digital engagement, Social Media Usage, Community Building, FM Radio Stations, Audience Interaction, Brand Image, Community Building, Digital Transformation.*



“Portfolio Dynamics: Does the Number of Stocks Affect Mutual Fund Performance- A Case Analysis”

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Abstract:-

Introduction: Mutual funds are considered as one of the most important investment avenues for wealth creation attracting large number of investors and making it very much necessary to understand the factors that influences their performance mainly the role of portfolio size. According to the concept of diversification investors mostly increase the number of stocks in mutual fund portfolio with the expectation of achieving better returns. However, despite the importance of diversification the impact of the number of stocks in a mutual fund portfolio in influencing its performance is often overlooked by investors. In this study we aim to address this gap by analysing and comparing mutual funds with different portfolio sizes across different categories intervals focusing on their returns over a given period of time to identify how number of stocks influences the performance.

Methodology: This analytical study considers secondary data of mutual funds across four categories: Large-cap, Mid-cap, Small-cap, and Flexi-cap for time period of five years from 2021 to 2025. These funds are grouped based on the number of stocks in their portfolios and returns are analysed using descriptive statistical methods to evaluate the impact of portfolio size on performance.

Results: The analysis states that portfolio size has important impact on mutual fund performance with a moderately diversified portfolios generally giving better returns across the categories when compared to both more concentrated and more diversified portfolios. It suggests having an ideal portfolio range influences the fund performance and overall investment efficiency.

Concluding Remarks: This study gives us a better picture of understanding of how portfolio size influences mutual fund performance which helps investors to improve decision-making and risk management and also adding value to existing research by focusing on an overlooked aspect, supporting improved fund management practices and efficient allocation of money.

Keywords: *Portfolio Size, Fund Performance, Mutual Funds, Investment Efficiency.*

JEL Codes: G11, G23.



“Employee Experience and Work Engagement: A Study of Generation Z Employees”

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Abstract:-

The purpose of this conceptual paper is to examine how employee experience (EX) dimensions influence work engagement among Generation Z (Gen Z) employees—those born between 1997 and 2012—by developing an integrative theoretical framework grounded in secondary research. Drawing on the Job Demands-Resources (JD-R) Model (Bakker & Demerouti, 2017), Self-Determination Theory (Deci & Ryan, 2000), Social Exchange Theory (Blau, 1964), and the Employee Experience Framework (Morgan, 2017), the paper constructs the Gen Z Employee Experience-Engagement (GZEEE) Framework. Five key EX dimensions are identified as primary antecedents of Gen Z engagement: meaningful work, managerial quality, organizational culture and psychological safety, growth and learning opportunities, and recognition and reward equity. Three psychological mechanisms—basic needs satisfaction, perceived organizational support, and organizational identification—are proposed as mediators that transmit EX effects onto the vigor, dedication, and absorption components of work engagement (Schaufeli et al., 2002). Six theoretical propositions are articulated and their practical and scholarly implications discussed. The paper argues that Gen Z disengagement is not primarily a dispositional phenomenon but a structural consequence of misaligned employee experience design, and that organizations which deliberately re- architect EX to meet Gen Z's distinctive psychological needs and generational values will achieve measurable gains in engagement, retention, and organizational performance.

Keywords: *Employee Experience, Work Engagement, Generation Z, Job Demands-Resources Model, Self- Determination Theory, Psychological Safety, Perceived Organizational Support, Organizational Identification.*



“Digital Inclusion and Public Readiness as Determinants of Technology-Driven Business Ecosystem Transformation: A Survey Based Study”

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Abstract:-

The rapid advancement of digital technologies has significantly transformed modern business ecosystem, influencing the way individuals interact with commerce, financial system and service platform. This study examines digital inclusion and public readiness as key determinants of technology-driven business ecosystem transformation. Using a descriptive and analytical research design, primary data were collected through a structured questionnaire administered to the general public across diverse age group and socio-economic backgrounds. The study evaluates factors such as digital literacy, accessibility, trust in online systems, perceived usefulness and ease use in shaping public participation in digital business models. Statistical tools including Percentage Analysis, Mean and Standard deviation were employed to examine relationships among variables. The findings indicate a significant positive relationship between digital inclusion and public readiness, which in turn influence participation in technology-enabled business ecosystems. The research highlights the importance of inclusive digital strategies in promoting sustainable business growth and reducing socio-economic disparities. This study further identifies significant Variation in digital readiness across different demographic segments, particularly age group and levels of digital exposure. The findings reveals that younger respondents exhibit higher adaptability and confidence in using digital platforms, whereas older age groups demonstrate moderate engagement due to limited digital literacy and trust concerns.

Additionally, the study highlights that accessibility, affordability and awareness play a crucial role in emphasize the need for targeted interventions to bridge the digital divide and ensure equitable participation in the digital ecosystem.

Moreover, the study contributes to the existing body of knowledge by providing empirical evidence on the relationship between digital inclusion and business ecosystem transformation.



The results suggest that enhanced public readiness not only facilitates smoother adoption of digital technologies but also strengthens the sustainability and resilience of modern business models. Based on the findings, the study recommends the implementation of inclusive digital policies, promotion of digital literacy programs and development of secure digital infrastructure. These measures are essential to foster a holistic and inclusive digital environment that supports long-term economic growth and societal advancement.

Keywords: *Digital Inclusion, Public readiness, Business Ecosystem, Technology Adoption and Digital Transformation.*



“Industry Collaboration In Higher Education For Entrepreneurship And Skill Development: A Framework For Economic and Employment Growth”

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ABSTRACT

Industry collaboration in higher education has become a strategic imperative for economies seeking sustainable growth, innovation, and employment generation. In India, persistent skill mismatches, graduate unemployment, and uneven entrepreneurial outcomes have intensified the need for stronger industry–academia linkages. This paper adopts a Systematic Literature Review (SLR) approach to examine the role of industry collaboration in higher education for entrepreneurship and skill development, and its contribution to economic and employment growth. Drawing on peer-reviewed journal articles, government policy documents, and institutional reports published between 2005 and 2024, the study synthesizes existing evidence to identify dominant themes, mechanisms, and outcomes associated with industry collaboration. The review follows a structured protocol involving database selection, inclusion–exclusion criteria, and thematic analysis. The findings indicate that industry collaboration enhances curriculum relevance, experiential learning, employability, and entrepreneurial capability through internships, apprenticeships, incubation support, and joint research initiatives. Based on the synthesis, a conceptual framework is proposed linking industry collaboration, skill-oriented education, entrepreneurship, and economic outcomes, with policy support acting as an enabling factor. The paper contributes by consolidating fragmented literature into an integrated framework relevant to India, with specific reference to Karnataka. Policy implications are discussed in alignment with NEP 2020, Skill India, and Startup India initiatives. The study concludes that institutionalized industry collaboration is essential for strengthening higher education systems and achieving inclusive economic and employment growth.

Keywords: *Industry Collaboration, Higher Education, Entrepreneurship, Skill Development, Employment Growth.*



“Green HRM and Employee Behaviour: Encouraging Eco- Friendly Practices In Daily Work Routines”

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Abstract:-

Green Human Resource Management (Green HRM) has emerged as key driver in fostering sustainable organizational practices by influencing employee behaviour. This study explores the role of Green HRM in encouraging eco-friendly practices in employee's daily work routines, such as paper less organizations energy conservation recycling and responsible resource usage. The paper aims to identify how HR practices- such as a green recruitment, training, performance appraisal and reward systems- contribute to shaping pro-environmental behaviour at work place. The study adopts a quantitative research approach through a structured survey administered to employees in the IT industry. Findings revealed that there is significant relationship between Green initiatives and employee's adoption of eco-friendly routines, thereby highlighting HR's Role as a Catalyst for organizational sustainability. The outcomes of this research can provide insights for HR manages and policy makers to design effective green initiatives that integrate sustainability into the core of daily work culture.

Keywords: *Green HRM, Eco friendly Work Practices, Organizational Sustainability, Employee Behaviour, Reward Systems, Green Initiatives.*



**“Sustainability and Green Management Practices in MSMEs:
An Empirical Investigation in Mandya District, Karnataka, India”**

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Abstract:-

The present study looks at the understanding, the take-up of, the sources of motivation for and motivating for, the perceived obstacles to, and the business benefits from, the use of green management techniques by Micro-Small-Medium-Enterprises in the Mandya District, Karnataka (India). Data were collected through a survey of 457 MSME respondents using a structured questionnaire. In order to explore the relationship between the factors that have influenced the use of green management practices (the study adopted descriptive statistics, Cronbach's Alpha reliability analysis, Chi-square tests of independence between these variables using Pearson correlation coefficients, and one-way ANOVA), the study produced the following results: Respondents were moderately familiar (65.6% of high- and low-information MSMEs) with the concept of green management and the primary motivation for taking part, as well as the highest rated motivators, were customer demand and regulatory compliance; high initial investment costs and a lack of technical knowledge were identified as the principal barriers to MSME participation in green management; 64.8% of MSMEs reported highly or very highly positive effects on their performance from the use of green management; A statistically significant relationship (Chi-square = 139.06, $p < 0.001$) was evidenced between MSME classification and the level of respondents' understanding of green management; A statistically significant difference in the perceived profitability of green management was evidenced across MSME size categories ($F = 24.18$, $p < 0.001$) was found. Based on the findings, this paper presents a number of recommendations to guide policy and a forward-looking agenda for the sustainable development of businesses in rural Karnataka.

Keywords: *Green Management, Sustainability, MSMEs, Mandya District, Karnataka, Environmental Practices, ANOVA, Chi-square Analysis.*



“Exploring the Factors Influencing Employee Disengagement Among Women In Higher Education.”

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Abstract:-

Background: Employee disengagement has become a raising concern in Higher Education Institutions (HEIs), where effective teaching, research, administrative activities rely on the active involvement of faculty members. Rapid changes in work culture driven by increased job demands, technological advancements, and competitive pressures have changed the current work environment has changed immensely. Women face additional challenges of meeting societal expectations along with their professional responsibilities, that often lead to higher levels of stress and emotional exhaustion and eventually disengagement. Despite of the growing issue, there is limited empirical research that has been done on the specific factors contributing to disengagement among women in HEIs.

Purpose: The study is intended to determine the effect of job stress, emotional exhaustion, job satisfaction, workload on employee disengagement among women in HEIs, based on the Job Demands Resources theory (JD-R).

Methods: A quantitative approach was adopted with primary data collected from 120 women employees working in HEIs using a structured questionnaire. The Data were analysed using statistical tools that include reliability, descriptive, correlation, and regression analysis to determine the relationship among variables.

Findings: Job stress is the most significant predictor of disengagement, followed by emotional demands. Job satisfaction influences negatively on disengagement. However, workload emerged as a non-significant effect in the regression model.

Conclusion: Reducing stress and enhancing job satisfaction can reduce disengagement. Implementing gender-sensitizing strategies can improve employee well-being and engagement.

Keywords: *Employee disengagement, women employees, higher education, Job stress, emotional demands, workload.*



“An Empirical Study on the Impact of Artificial Intelligence In Human Resource Management”

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Abstract:-

This paper explores the effects of Artificial Intelligence (AI) on Human Resource Management (HRM) functions. As the digital technologies rapidly develop, AI has become a revolutionary instrument of HR practices, including recruitment, training, performance management, and employee engagement. The researcher uses the empirical methodology that involves primary data via a structured questionnaire and secondary data. The results show that AI can greatly increase efficiency, decrease time spent on operations, and make HR processes more effective. Nevertheless, there remain issues like privacy concerns of the data, high implementation expenses, and change reluctance. The paper has concluded that AI can be of significant benefit, but its effective implementation should be based on a compromise between technology and human judgment.

Keywords: *Artificial Intelligence, Human Resource Management, HR Analytics, Automation, Employee Engagement*



“Financial Inclusion as A Tool For Women Empowerment In India: Barriers And Policy Imperatives With Special Reference To Vijayanagara District”

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Abstract:-

Financial inclusion has emerged as a crucial policy instrument for fostering women’s economic and social empowerment in India. Access to formal financial services such as banking, credit, insurance, and digital payment systems enhances women’s ability to participate in economic activities, exercise financial autonomy, and improve household welfare. Despite the implementation of various government initiatives, including the Pradhan Mantri Jan Dhan Yojana, Self-Help Group–Bank Linkage Programme, and microfinance schemes, disparities persist in the effective usage of financial services among women, particularly in semi-urban and rural regions.

This study examines the extent of financial inclusion among women in Vijayanagara District, identifies the key barriers hindering meaningful financial participation. Primary data were collected from 150 women respondents using a structured questionnaire covering socio-economic characteristics, access to banking services, credit facilities, insurance coverage, and digital financial usage. The data were analysed using descriptive and inferential statistics. The findings reveal that while bank account ownership among women is relatively high, the regular usage of accounts, access to formal credit, insurance penetration, and adoption of digital financial services remain at a moderate level. The study identifies major barriers such as financial and digital illiteracy, socio-cultural constraints, procedural complexities in banking, and limited awareness of government schemes. The study concludes that financial inclusion alone is insufficient unless supported by targeted policy interventions. It recommends that focused financial and digital literacy programmes, simplification of banking procedures, gender-sensitive financial products, and the integration of financial inclusion initiatives with skill development and livelihood programmes to enhance women’s economic independence and social status.

Keywords: *Financial Inclusion, Women Empowerment, Barriers, Policy Imperatives, Vijayanagara District.*



“Impact of Digital-Marketing Strategies On Consumer Buying Behavior: Evidence From Mysore City.”

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Abstract:-

Digital technologies and social media have changed how marketers communicate and how consumers make decisions to buy. The purpose of this paper is to explore the relation between digital marketing-strategies and consumer buying behaviour, using primary data from 228 respondents located in Mysore City, Karnataka, India. The descriptive and analytical research design includes a structured questionnaire, which uses a 5 point Likert type scale and multiple-choice questions regarding demographics, patterns of using digital media, and perception statements across five broad themes: (1) social media and content influence; (2) influencer and review trust; (3) personalisation and discovery; (4) trust of brands in social media; and (5) privacy. Descriptive statistics, t-test (one-sample), ANOVA (one-way), chi square test and Cronbach alpha were used to analyse data. Results suggest that Instagram is the most significant advertising platform that influences buying decisions (59.6%), that short video advertisements are the most persuasive type of advertisement (52.6%) and that larger percentages of consumers reported occasionally or frequently purchasing products after watching online advertisements (56.1%). One-way ANOVA indicated that there is a statistically notable relationship in digital marketing and amount of income of respondents, (F=4.161, p=0.003).

Consumer issues surrounding privacy and misuse of data are the top concern of consumers with 38.2% ranking this as their greatest concern. 56.5% of surveyed consumers indicated they made an unexpected purchase due to seeing an advertisement through digital media. The study has brought new information related to the behavior of consumers in relation to digital marketing within a tier 2 city (Mysore) within India as it pertains to marketers, policymakers and digital commerce practitioners.

Keywords: Digital Marketing, Consumer Buying Behavior, Social Media Advertising, Influencer Marketing, Consumer Buying Behavior, Personalization, Mysore, India.



“Narrative Visualization and Its Influence on Financial reporting”

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ABSTRACT

In the context of rapid digital transformation, Financial Planning and Analysis (FP&A) is evolving beyond routine data compilation toward a more strategic, insight-driven function that relies heavily on narrative communication. Narrative visualization, which combines storytelling techniques with interactive data visuals, enables complex financial information to be presented in a clear, engaging, and meaningful way. This thematic review highlights how shared market narratives and economic stories shape investor behaviour, market sentiment, and asset pricing, while visual formats such as dashboards, infographics, and annotated charts enhance the transparency and accessibility of corporate reporting. The integration of Environmental, Social, and Governance (ESG) indicators alongside traditional financial metrics further supports a comprehensive portrayal of corporate performance and ethical responsibility. Advances in technologies such as Artificial Intelligence, Natural Language Processing, and Knowledge Graphs are also transforming financial reporting by automating analysis, improving comparability across regions, and accelerating decision-making processes. Overall, narrative visualization emerges as a strategic tool that reduces cognitive complexity, strengthens stakeholder understanding, supports ethical reporting practices, and bridges the gap between raw data and informed managerial decisions, ultimately helping organizations convert financial insights into timely and effective action.

Keywords: *Narrative Visualization, Financial Reporting, Data Storytelling, Visual Analytics, ESG Reporting, AI in Finance.*



“Beyond Compliance: Reimagining Corporate Governance Through Ethical Integrity and Accountability”

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ABSTRACT

Corporate governance presents a critical paradox: increasingly sophisticated regulatory frameworks persistently fail to ensure ethical accountability. High-profile failures at Enron, Satyam and Byju’s illustrate that governance breakdowns occur not in the absence of formal mechanisms but despite their presence. Synthesizing 23 peer-reviewed papers (2000–2025) and a comparative case analysis, this study identifies a governance–ethics paradox wherein formal compliance coexists with active ethical misconduct. Ethical leadership, psychologically safe whistleblowing and embedded organisational culture emerge as the decisive variables chronically undervalued by traditional governance models. The paper reconceptualises governance from a compliance-driven system to an ethics-driven framework in which moral integrity is the foundational logic, not an addendum.

Keywords: *Corporate Governance, Business Ethics, Ethical Leadership, Accountability, Organisational Culture*



“An Empirical Study on Flexible and Hybrid Work Practices and Their Relationship with Employee Productivity”

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ABSTRACT

The current research work investigates the effect of hybrid work models on productivity, work-life balance and job satisfaction of employees. The study is based on primary data which is collected through the help of a structured questionnaire amongst 150 respondents of one IT based company. In this research study, quantitative methods such as correlation analysis and regression analysis will be used to investigate the correlations between flexibility and hybrid work models also employee productivity and job satisfaction. The findings indicate that both flexibility and hybrid work are positively related to the productivity of the employees, which means that the improved work arrangements can lead to the improved performance. The results of the regression show that both variables have significant effects on the productivity of employees, with a slightly stronger effect of flexibility. The findings point to the significance of embracing flexible and hybrid work in the contemporary organizations. The results also highlight that hybrid work arrangements are highly connected with enhanced productivity and improved work-life balance. This study gives us the practical insights and also road map for organizations to improve hybrid work strategies and enhance employee productivity and well-being.

Keywords: *Hybrid Work, Employee Productivity, Work–Life Balance, Job Satisfaction, Correlation Analysis, Regression Analysis, Employee Well-being.*



“China+1 Strategy and API Independence: India’s Rise as a Self-Reliant Pharma Manufacturing Hub”

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ABSTRACT

India’s celebrated status as the "Pharmacy of the Global South" masks a profound and precarious structural fragility. While the nation leads the world in formulation volumes, its manufacturing engine remains dangerously tethered to a single source, relying on China for nearly 70% to 90% of its foundational Active Pharmaceutical Ingredients (APIs) and Key Starting Materials (KSMs).

This study confronts that vulnerability head-on. I examine whether the global "China Plus One" (C+1) realignment and India’s domestic Production Linked Incentive (PLI) schemes have catalyzed a genuine shift toward self-reliance—or if the "dependency paradox" has merely entrenched a 15–20% structural cost disadvantage. The analysis draws on a mixed-methods framework spanning the transformative decade of 2015 to 2025, synthesizing trade data from the Ministry of Commerce and NPPA with primary insights from a targeted cohort of 40–50 industry stakeholders, ranging from global export giants to the often-excluded MSME sector.

I deploy Revealed Comparative Advantage (RCA) indices, General Equilibrium Modeling, and Bibliometric VOSviewer mapping to measure where India stands relative to emerging rivals like Vietnam and Mexico. What emerges is a critical, data-grounded roadmap for the future. The evidence suggests that true independence requires more than just domestic assembly; it demands a fundamental transition of the Indian pharmaceutical landscape from a low-margin generic supplier into a high-value, biotech-driven innovation hub. The findings presented here contribute a strategic blueprint for reconciling India’s "Atmanirbhar Bharat" ambitions with the realities of a volatile global supply chain.

Keywords: *China Plus One (C+1) Strategy, API Independence, Pharmaceutical Supply Chain Resilience, Atmanirbhar Bharat, Production Linked Incentive (PLI) Scheme*



“Consumer Adoption of Quick Commerce in South Gujarat: A Systematic Literature Review and Thematic Synthesis”

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ABSTRACT

Quick commerce (q-commerce) the delivery of grocery and daily essential products within 10–30 minutes through app-based platforms -has emerged as one of the fastest-growing segments of India's digital economy. While platforms such as Blinkit, Zepto, and Swiggy Instamart have rapidly expanded in metropolitan India, consumer adoption dynamics in semi-urban regions such as South Gujarat remain largely unexplored. Objective: This systematic literature review (SLR) synthesises 47 peer-reviewed articles, books, and industry reports to identify the theoretical frameworks, determinants, barriers, and contextual factors governing q-commerce adoption, with specific attention to their applicability in the South Gujarat consumer context. Method: Following the PRISMA 2020 protocol (Page et al., 2021), a comprehensive search was conducted across Scopus, Web of Science, Google Scholar, and supplementary sources covering publications from 1988 to 2023. From 278 identified records, 47 studies meeting rigorous inclusion criteria were selected across eight thematic categories. Findings: Technology Acceptance Model (TAM) and UTAUT2 dominate the theoretical landscape, with 38 of 47 studies (81%) employing TAM- derived frameworks. Perceived usefulness, convenience, trust, social influence, and perceived value consistently emerge as primary adoption drivers, while privacy risk, digital literacy deficits, and payment insecurity remain critical barriers especially in Indian semi-urban markets.

Conclusion: Significant research gaps exist regarding Gujarati cultural moderators, semi-urban infrastructure variance, and language-mediated adoption barriers. This review proposes an integrated conceptual framework and a structured future empirical research agenda for South Gujarat q-commerce adoption studies.

Keywords: *Quick Commerce, Consumer Adoption, South Gujarat, Last-Mile Delivery, E-Grocery.*



“Digital Payment Adoption and Its Economic Impact on Small Retail Entrepreneurs in Mandya District, Karnataka, India”

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ABSTRACT

The goal of the research project presented in this article is to investigate the growing emergence of digital payment systems and their impact on small/medium entrepreneurs in the Mandya District of Karnataka, India.

Adopting a descriptive and analytical research design the study collected primary data using a structured questionnaire from 157 small-medium retailers across eight taluks in Mandya District. The analysis of the data was completed using frequency distribution, average means/standard deviations of Likert scale questions, Chi-square tests and a one-sample t-test. The results demonstrate a very high level of adoption for digital payments among respondents at 91.1%. The majority of respondents who adopted digital payments reported using UPI-PhonePe (76), Google Pay (58) and Paytm (46) to complete the majority of their transactions. The Chi-square tests demonstrated statistically significant relationships between Length of Time in Business and Intensity of Digital Transactions ($\chi^2 = 29.671$; $df = 12$; $p = 0.003$) as well as between Level of Education and Digital Transaction Adoption Status ($\chi^2 = 28.115$; $df = 12$; $p = 0.005$).

Respondents produced a perceived Economic Benefit Index of 3.16 on a 5-point Likert-type scale score which is almost equal to the neutral point in the centre of the scale. The main impediments identified by respondents were due to: Internet Connectivity Failures (33.1%), Transactional Errors (21.0%) and Customer Reluctance (18.5%). The findings of the study have made a significant contribution to the development of fintech adoption research in Tier-3 districts in India and provide evidence-based recommendations for public policy decisions to facilitate increased digital payment systems adoption in semi-urban retail markets in Karnataka. Digital Payments, UPI, Small Retail Business Owners, Mandya District, Financial Inclusion, Karnataka, Chi-Square Test, Technology Adoption, Economic Impact;

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“Shareholding Pattern and CAGR Analysis of Selected Banking Companies in Nifty 50”

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ABSTRACT

The present study analyses the shareholding pattern and stock price performance of six selected banking companies listed on the Nifty 50 index — HDFC Bank, ICICI Bank, State Bank of India (SBI), Axis Bank, Kotak Mahindra Bank, and IndusInd Bank. Using secondary data compiled from BSE/NSE filings (Q4 2024–25), the study examines the distribution of ownership among Promoters, Foreign Institutional Investors (FIIs), Domestic Institutional Investors (DIIs), and retail/other investors. It further computes the one-year Compound Annual Growth Rate (CAGR) of share prices to evaluate stock performance. Additionally, the study assesses the effect of institutional shareholding on stock returns. Findings reveal that private-sector banks such as HDFC Bank and ICICI Bank exhibit zero promoter holding with dominant FII and DII stakes, while public-sector SBI retains government promoter holding exceeding 57%. A mixed relationship is observed between institutional concentration and one-year CAGR, with ICICI Bank, Axis Bank, and Kotak Mahindra Bank delivering positive returns while HDFC Bank and IndusInd Bank recorded declines. The study contributes to the existing literature on corporate governance, ownership structure, and capital market performance in the Indian banking sector.

Keywords: *Shareholding Pattern, Nifty 50, Banking Sector, CAGR, FII, DII, Promoter Holding, Stock Returns, Indian Capital Market.*



“Exploitation of Retail Traders by Institutional Traders in Indian Derivatives Market”

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ABSTRACT

The derivatives market in India has grown very quickly, and a lot more people are trading in it, especially in index options and futures. There is, however, more and more proof that institutional and retail traders are not on the same level. This paper looks at how institutional traders might take advantage of informational, technological, and behavioral advantages in the Indian derivatives market.

Institutional participants, including foreign portfolio investors, proprietary trading firms, and domestic institutions, have better access to capital, more advanced algorithmic trading systems, more research capabilities, and real-time data analytics. Retail traders, on the other hand, often work with little information, make short-term bets, and use strategies that rely on leverage. This study examines the methods by which institutions can exploit liquidity imbalances, volatility surges, order flow analysis, stop-loss hunting, and gamma positioning in options market.

The results show that even though markets work within established rules, differences in speed, capital, and information make the playing field uneven. Institutional traders do not directly target individuals. Instead, they take advantage of predictable behavioural patterns and liquidity concentrations that come from retail activity. The study ends by suggesting policy changes like better education for investors, more openness in derivatives disclosures, and full risk-management awareness programs. Increasing financial literacy and encouraging disciplined trading strategies can make the derivatives market less risky and fairer.

Keywords: *Institutional Trading, Retail Investors, Indian Derivatives Market, Behavioral Biases, Market Microstructure.*



“Development of Green Banking in India: Trends, Challenges and Future Prospects”

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ABSTRACT

Green banking has emerged as a crucial instrument for promoting sustainable development, particularly in emerging economies like India where environmental challenges are intensifying. The banking sector plays a vital role in directing financial resources toward environmentally sustainable projects and reducing ecological risks. This paper examines the development of green banking in India, focusing on its evolution, major initiatives, regulatory framework, challenges, and future prospects. The study is based on secondary data collected from research articles, policy documents, and sustainability reports. The findings suggest that although India has made significant progress in promoting green banking practices such as green financing, digital banking, and issuance of green bonds, several challenges including lack of awareness, regulatory inconsistencies, and high implementation costs continue to hinder its growth. The paper concludes with policy recommendations aimed at strengthening the green banking ecosystem in India.

Keywords: *Green Banking, Sustainable Development, ESG, Climate Finance, India, Green Bonds.*



“A Conceptual Study on Investment Behavior and Financial Literacy among College Students”

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ABSTRACT

This study focuses on understanding the relationship between financial literacy and investment behavior among college students. Financial literacy is an important factor that influences how individuals manage their money and make financial decisions. Investment behavior, on the other hand, reflects how individuals apply their financial knowledge in real-life situations. The study shows that students with better financial knowledge tend to make more informed and confident investment decisions.

They are more likely to understand risks, explore different investment options, and plan for the future. In contrast, students with limited financial knowledge often avoid investments or rely on others for advice.

The research also highlights that factors such as education, income, and exposure to financial information play an important role in shaping financial behavior. Many students lack practical experience, which affects their ability to make sound financial decisions.

The study suggests that improving financial literacy among students can lead to better investment behavior and long-term financial stability. By providing proper education and practical exposure, students can develop the skills needed to manage their finances effectively.

Keywords: *Financial Literacy, Investment Behavior, College Students, Financial Decision-Making, Financial Education.*



“Beyond the Bin: Innovative Green Management Strategy for the 21st Century – A Study on Banana Leaf Leather Bags”

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ABSTRACT

In the 21st century, the urgency to address environmental challenges such as plastic pollution, resource depletion, and climate change has led to the emergence of innovative green management strategies. This conceptual paper explores the idea of “Beyond the Bin,” focusing on sustainable alternatives to conventional materials, particularly the use of banana leaf-based leather for bag production. The study highlights how agricultural waste can be transformed into eco-friendly products, aligning with Sustainable Green Management Systems (SGMS). Based on secondary data, the paper examines the environmental, economic, and social benefits of banana leaf leather bags, while also addressing implementation challenges. The findings suggest that such innovations contribute significantly to waste reduction, circular economy practices, and sustainable business growth.

Keywords: *Sustainability, Green Management, Banana Leaf Leather, Circular Economy, Waste Reduction, Eco-friendly Products.*



“Start-up Growth in the Era of Innovation and Trade: A Comparative study on the financial and operational performance of BSE Listed Companies”

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ABSTRACT

Start-ups have emerged as key drivers of innovation, employment generation, and economic growth in India. With increasing access to venture capital, digital infrastructure, and public listing opportunities, evaluating their financial and operational performance has become essential for investors, policymakers, and researchers. This study undertakes a comparative analysis of the financial and operational performance of selected start-ups in India. The research examines profitability, liquidity, solvency, and market-based indicators to assess financial performance, while operational performance is evaluated using efficiency ratios such as asset turnover, inventory turnover, and revenue growth. Secondary data obtained from annual reports, stock exchange filings, and financial databases form the basis of analysis. Statistical tools such as ratio analysis, trend analysis, and comparative performance evaluation are employed to identify inter-firm variations and sectoral differences. The findings are expected to provide insights into the sustainability and growth efficiency of Indian start-ups and contribute to the understanding of post-IPO performance dynamics in emerging markets. The study offers implications for investors, start-up founders, and financial analysts in assessing long-term viability and strategic financial management.

Keywords: *Start-ups, Operational performance, Financial performance, Ratios, Annual Reports.*



“An Exploratory Study on the Roles of Data Analysis and Business Intelligence”

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ABSTRACT

Investors who make wise investment decisions bring proportionate financial return. Investors access different financial decision-making methods and techniques for support. The investor relies on risk and return aspects to assess the performance of his stock investments within his portfolio. The business approach of stock splits intends to activate dormant market price volatility in stock value. The research evaluates the influence of stock splits on BSE 500 Companies' Stocks with special reference to Banking Sector by analysing the companies' risk levels and returns from 2015 to 2025. This study extends for a duration of 30 working days before and after stock splits. As a part of descriptive analysis calculation of mean and variance as well as standard deviation and CV are done. The Wilcoxon test served for the inferential analysis. Research results indicate stock splits created positive effects on both risk factors and return performance of studied stocks.

Keywords: *Stock Split, Risk, Return, Stock price,*



“The Strategic Evolution of Recruitment and Selection: Navigating Technological Disruption and the Skills-Gap in 2026”

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ABSTRACT

This study examines the transformation of recruitment and selection from a traditional administrative function into a strategic driver of organizational agility and competitive advantage in the modern skills-first economy. It highlights the growing role of technological advancements, particularly Artificial Intelligence (AI) and Applicant Tracking Systems (ATS), in reshaping talent acquisition practices. The research adopts a mixed-method approach, combining qualitative analysis of HR practices with conceptual evaluation of AI-enabled recruitment systems. Insights are drawn from the hiring philosophies of leading organizations such as Google and Netflix to develop a contemporary framework.

The findings reveal that AI and ATS significantly improve the efficiency of sourcing and screening, reducing time-to-hire and enhancing scalability. However, a trade-off exists between automation and candidate experience. While algorithmic tools effectively manage large applicant volumes, human judgment remains crucial for assessing cultural fit and long-term alignment. The study is based on secondary data, which may limit generalization. It recommends a hybrid recruitment model that balances technological efficiency with human interaction. The paper contributes to HRM literature by providing practical insights into modern, data-driven talent acquisition strategies.

Keywords: *Recruitment and Selection; Artificial Intelligence (AI); Applicant Tracking Systems (ATS); Talent Acquisition; Skills-Based Hiring; Digital HRM; Candidate Experience; Organizational Agility; Competitive Advantage.*



“A Conceptual Study on Consumer Behaviour And Market Trends In Digital Age: Trends And Future Outlook”

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ABSTRACT

This study explores consumer behaviour and evolving market trends in the digital age, drawing on secondary data from journals, industry reports, and online databases. The rapid growth of digital technologies, including e-commerce platforms, social media, and mobile applications, has significantly transformed how consumers interact with brands, search for information, and make purchasing decisions. Consumers today are more informed, price-sensitive, and influenced by online reviews, peer recommendations, and personalized marketing strategies. The study highlights that convenience, accessibility, and real-time engagement have become key determinants of consumer preferences. Digital platforms enable businesses to collect and analyze large volumes of consumer data, allowing for targeted marketing and improved customer experiences. Additionally, changing lifestyles, increased internet penetration, and the rise of digital payment systems have accelerated the shift from traditional buying patterns to online consumption. Market trends indicate a growing emphasis on customer-centric approaches, sustainability awareness, and the integration of advanced technologies such as artificial intelligence and data analytics. The findings suggest that businesses must continuously adapt to dynamic consumer expectations to remain competitive. Overall, the study provides a comprehensive background on how digitalization reshapes consumer behaviour and market structures in the modern economy.

Keywords: *Consumer Behaviour, Digital Marketing, Market Trends, E-commerce, Online Consumer Behaviour, Social Media Influence, Buying Behaviour, Consumer Decision-Making, Digital Transformation.*



“Talent Management Practices and Organisational Performance: Evidence from Nifty 50 Listed Companies in India (2019–2024)”

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ABSTRACT

The HRM has been increasingly acknowledged as a critical component of an organisation's success. Talent Management (a component of HRM) is now seen as the most significant factor affecting long-term organisational performance among HRM components. Although there is an increasing amount of literature in the form of research articles and chapters on TM, there are limited empirical studies connecting TM to the financial and operational measurable outcomes in India, particularly using large secondary datasets in a longitudinal context.

This research will investigate the relationship between TM practices (measured through employee retention, employee attrition, training investment per employee, and succession planning disclosure) and organisational performance measures (ROA, revenue growth, productivity, and net profit margin) across Nifty 50 companies in India from 2019 to 2024. Data used in this research came from an annual report, MCA filings, CMIE Prowess IQ, and BSE/NSE disclosures of the 50 Nifty listed companies in India.

The primary data analysis technique used for this research was panel data regression. However, there were also additional analyses that were done to help support this research. These included descriptive statistics, correlation analyses, and granger causality tests. The results of the current research show that the affects of both the retention of talent and the structured training investment positively impacted ROA and employee productivity when analyzed at the same time as high attrition negatively impacted the net profit margin of the company being researched. Four hypotheses were tested and met the requirements for being valid with three of them being supported by the current research at the 5% level of significance as well as providing unique empirical evidence about emerging markets additionally providing human resource practitioners, policy makers, and institutional investors with helpful implications.



Keywords: Talent Management, Organisational Performance, Nifty 50, Panel Data Regression, Employee Retention, Attrition, Return on Assets, India.



“A Study on Consumer Behavior On Dairy Products”

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ABSTRACT

Consumer behavior refers to the psychological processes that individuals undergo while identifying their needs, searching for solutions, and making purchase decisions. Consumers often purchase products not merely for their features, but for the benefits those features provide, ultimately leading to the satisfaction of their needs and values.

The study titled “A Study on Consumer Behavior in Dairy Products” aims to analyze purchasing patterns, preferences, and the various factors influencing consumer decisions related to dairy products. Dairy items such as milk, curd, butter, cheese, paneer, and ghee form an essential part of daily consumption, particularly in developing countries like India, where they hold both nutritional and cultural importance.

The primary objective of this study is to understand consumer awareness, brand preferences, purchase frequency, and the key factors influencing buying behavior. These factors include price, quality, taste, packaging, availability, and brand image. Additionally, the study examines the impact of demographic variables such as age, income, education, and occupation on consumer behavior. By analyzing these aspects, the research provides valuable insights into consumer decision-making patterns in the dairy sector.

Keywords: *Consumer Behavior , Dairy Products , Buying Behavior , Consumer Preferences , Brand Awareness, Purchase Decision.*



“A Comprehensive Analysis of Customer Satisfaction towards Quick Commerce Services in Karnataka”

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ABSTRACT

The rapid emergence of quick commerce (Q-commerce) has redefined the digital retail landscape by enabling ultra-fast delivery through hyperlocal logistics networks. This study aims to analyze the determinants of customer satisfaction towards Q-commerce services in Karnataka using a comprehensive review of secondary data. Drawing on established theoretical frameworks such as the Technology Acceptance Model (TAM), SERVQUAL, and Expectation–Disconfirmation Theory (EDT), the study identifies key factors influencing customer satisfaction, including delivery speed, delivery accuracy, app usability, perceived usefulness, service quality, pricing fairness, and trust and security. The conceptual model (illustrated on page 24) positions customer satisfaction as a mediating construct influencing repurchase intention. The analysis reveals that while rapid delivery enhances initial adoption, long-term customer satisfaction is significantly influenced by reliability, service consistency, and user experience. The study further highlights critical research gaps related to regional context, integrated modeling, and sustainability concerns, offering directions for future empirical research in the evolving Q-commerce ecosystem.

Keywords: *Quick Commerce, Customer Satisfaction, SERVQUAL, TAM, Delivery Accuracy, Service Quality, Repurchase Intention, Digital Retail, Karnataka.*



“A Study on Impact of Digital Marketing On Consumer Behaviour”

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ABSTRACT

Digital marketing has become a key factor influencing consumer behaviour in the modern digital landscape. With the increasing use of the internet, social media, and e-commerce platforms, consumers rely heavily on digital channels for information and purchase decisions. This study examines the impact of digital marketing on consumer behaviour using secondary data from journals, reports, and online sources. The study adopts a descriptive approach to analyze how tools such as social media marketing, online advertisements, and search engine strategies affect consumer awareness, preferences, and buying decisions. The findings reveal that digital marketing enhances consumer engagement, provides convenience, and significantly influences purchase intentions. Online reviews, personalized advertisements, and influencer marketing play an important role in building consumer trust. The study concludes that digital marketing has transformed traditional buying behaviour and emphasizes the need for businesses to adopt effective digital strategies to remain competitive in a dynamic market environment.

Keywords: *Digital Marketing, Consumer Behaviour, Social Media, Online Advertising, Purchase Decision, E-commerce, Consumer Engagement, Digital Platforms.*



“FinTech Education as a Tool to Integrate Technology and Trade: Enhancing Digital Financial Literacy of UG Students”

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ABSTRACT

The rapid expansion of financial technology (FinTech) has transformed the financial services landscape, making digital financial literacy an essential competency among young individuals. Undergraduate (UG) students represent a digitally active population; however, their ability to responsibly use digital financial services depends largely on their level of FinTech education. This study examines the impact of FinTech education on the digital financial literacy of UG students. Primary data were collected through a structured questionnaire administered to undergraduate students using a convenient sampling method. The study measures FinTech education exposure in terms of curriculum integration, workshops, certifications, and practical learning experiences, while digital financial literacy is assessed through knowledge of digital payments, cybersecurity awareness, fraud prevention understanding, and responsible financial behaviour. Statistical tools such as reliability analysis, correlation, and regression analysis are proposed to examine the relationship between variables. The findings are expected to provide insights into how structured FinTech education enhances students' digital financial competence and preparedness for a technology-driven financial ecosystem. The study offers implications for higher education institutions, policymakers, and curriculum developers in strengthening FinTech education for inclusive and responsible financial participation.

Keywords: *Fin-tech, Financial literacy, Digital inclusion, Financial behaviour, Curriculum Integration.*



“The Impact of Discounts and Offers on Student Purchasing Behaviour in Mysore”

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ABSTRACT

This study examines the impact of discounts and promotional offers on students' purchasing behaviour in Mysore. It highlights how strategies like BOGO, percentage discounts, cashback, and coupons influence buying decisions. Using convenience sampling, data was collected and analysed to identify trends. The findings show that discounts moderately influence purchases, often leading to impulse buying. While students are price-sensitive, they rarely compromise on quality. Digital platforms play a major role in awareness, and discounts significantly affect brand preferences and decision-making.

Keywords: *BOGO, Purchasing Behaviour, Impulse Buying, Digital Platforms, Brand Preferences.*



“Sustainability And Green Logistics Management In Karnataka’s Automotive Industry”

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ABSTRACT

This study examines the adoption and impact of green logistics within the automotive sector, based on a primary survey of industry professionals. The findings highlight a critical gap in expertise, as over 60% of respondents possess limited or no familiarity with green concepts despite a growing organizational shift toward sustainability. While roughly 40% of surveyed organizations have implemented formal green policies, a significant portion still faces substantial implementation hurdles. Key barriers identified include limited industry awareness, infrastructural deficiencies, and high technological costs. Conversely, the study notes that those who have adopted green practices report enhanced operational efficiency and measurable cost savings. Furthermore, a majority of respondents acknowledge moderate support from the Government of Karnataka in facilitating these ecological transitions. Ultimately, the data projects a positive trend, with over half of the participants expecting increased investment in green logistics over the next five years.

Keywords: *green logistics, substantial implementation hurdeles, sustainability, industry awareness, infrastructural deficiencies, ecological transations.*



“Impact of Green Marketing on Consumers’ Buying Behaviour”

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ABSTRACT

Green marketing has emerged as a crucial strategy for businesses aiming to promote environmentally friendly products and practices. This paper examines how green marketing influences consumers’ buying behaviour. It explores the role of environmental awareness, eco-labeling, corporate social responsibility, and pricing strategies in shaping consumer decisions. The study concludes that while consumers show a positive attitude towards green products, factors such as price sensitivity and trust significantly affect actual purchase behaviour.

Key words: *Green Marketing, Consumer Behaviour, Green Consumer.*



“Adoption of Digital Healthcare Marketing Strategies: A Comparative Analysis of Bengaluru and Hyderabad Hospitals”

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ABSTRACT

The healthcare industry has experienced a rapid digital revolution that has altered the interaction of hospitals with patients, market services, and competitive advantage greatly. The study compared the digital healthcare marketing of two large healthcare and technology centers in India, Bengaluru and Hyderabad. The study seeks to evaluate the periphery, performance, and challenges related to digital marketing strategies in urban healthcare environments. The structured questionnaires were administered to the hospital administrators, marketing professionals, and patients in the chosen multi-specialty hospitals, in both cities, to collect primary data. The sample size was also determined to be 200, whereby 100 individuals were taken to represent each city to make it representative. They were identified with the help of statistical procedures, including percent analysis, mean scores, chi-square tests, and t-tests of independent samples, in order to discover any significant differences and patterns. The results indicate that the use of advanced digital marketing instruments, including search engine optimization (SEO), social media campaigns, promotion of telemedicine, and personalized marketing, is rather more prevalent in Bengaluru hospitals and supported by data. Conversely, the Hyderabad hospitals are generally adopting, paying attention to conventional online promotions like websites and email promotions. The online marketing strategies have had a good influence on patient engagement, brand awareness, and service utilization in both cities. The research indicates that investment in digital capabilities, ongoing training, and policy-supporting was fruitful in reaching the most optimal results in digital healthcare marketing.

Keywords: *Digital Healthcare Marketing, Patient Engagement, Social Media Marketing, Search Engine Optimization (SEO), Telemedicine, Comparative Analysis, Bengaluru, Hyderabad.*



“Influence of Emotional Intelligence on Work-Life Balance Of Its Employees”

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ABSTRACT

This study focuses on examining the relationship between emotional intelligence (EI) and work-life balance (WLB) among employees working in the Information Technology (IT) sector. The IT industry is one of the fastest-growing sectors, characterized by rapid technological advancements, global connectivity, high competition, and demanding work environments. Employees in this sector are often required to handle tight deadlines, long working hours, and continuous skill upgrades, which can create significant stress and imbalance between their professional and personal lives. In such a scenario, emotional intelligence plays a crucial role in helping individuals manage their emotions effectively and maintain stability in both domains.

Emotional intelligence refers to the ability of an individual to recognize, understand, manage, and regulate their own emotions, as well as to understand and influence the emotions of others. It includes key components such as self-awareness, self-regulation, motivation, empathy, and social skills. Employees with high emotional intelligence are better equipped to deal with workplace challenges, manage conflicts, and adapt to changing environments. This not only improves their professional performance but also helps them maintain a healthy balance between work and personal life.

Work-life balance is defined as the ability of individuals to effectively manage their work responsibilities along with their personal and social life. A good work-life balance leads to increased job satisfaction, higher productivity, improved mental health, and overall well-being. On the other hand, poor balance can result in stress, burnout, decreased efficiency, and dissatisfaction. The changing nature of work, especially with the rise of globalization and remote working, has further blurred the boundaries between work and personal life, making it more challenging for employees to maintain balance.



The study is based on both primary and secondary data collection methods. Primary data was gathered through questionnaires distributed among IT employees, while secondary data was collected from journals, textbooks, and online sources. The sample size for the study consists of 30 respondents working in the IT sector. The findings of the study indicate that there is a strong positive relationship between emotional intelligence and work-life balance. Employees who possess higher levels of emotional intelligence are more capable of handling stress, maintaining positive relationships, and achieving a better balance between their professional and personal commitments.

Furthermore, the study highlights the importance of organizational support in enhancing emotional intelligence and promoting work-life balance. Organizations can play a significant role by providing training programs, encouraging open communication, implementing flexible work policies, and creating a supportive work culture. These practices help employees to manage their emotions effectively and reduce work-related stress.

Despite the numerous advantages of the IT sector, such as innovation, employment generation, and economic growth, it also faces certain challenges, including job stress, job insecurity, and data-related risks. Therefore, it becomes essential for both employees and organizations to focus on developing emotional intelligence as a key competency. The study concludes that emotional intelligence is a critical factor in achieving sustainable work-life balance and enhancing overall organizational effectiveness. By integrating emotional intelligence into management practices, organizations can ensure better employee satisfaction, improved productivity, and long-term success.



“Effect of Yogasana and Pranayama Training on Physical and Psychological Well-Being among Secondary School Students”

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Abstract

The present study was undertaken to examine the effect of yogasana and pranayama training on selected physical fitness and psychological well-being variables among secondary school students. The study adopted an experimental research design involving experimental and control groups. A total of 40 secondary school students aged between 13 and 16 years were selected from schools in Ballari district, Karnataka. The participants were randomly divided into two groups: an experimental group (n=20) and a control group (n=20). The experimental group underwent a structured yogasana and pranayama training programme for twelve weeks, while the control group continued their regular daily activities without any specialized training. The training programme was conducted five days per week with each session lasting sixty minutes. Selected physical fitness variables such as cardiovascular endurance, muscular strength, and muscular endurance, along with psychological variables including stress, anxiety, and aggression, were measured before and after the training period. The collected data were analyzed using appropriate statistical techniques to determine the significance of differences between the groups. The findings revealed that the experimental group showed significant improvement in physical fitness variables and notable reduction in psychological stress and anxiety levels compared to the control group. The study concludes that regular practice of yogasana and pranayama is an effective method for improving physical fitness and enhancing psychological well-being among secondary school students.

Keywords: *Yogasana, Pranayama, Physical Fitness, Psychological Well-being, Secondary School Students*



“Impact of Self-defense training on women’s safety”

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Abstract

Self-defense training plays an important role in improving women’s safety by enhancing their ability to protect themselves from violence and harassment. It not only develops physical skills but also increases confidence, awareness, and the ability to react effectively in dangerous situations. In addition to physical techniques, such training enhances self-confidence, mental strength, and situational awareness, enabling women to respond effectively. It emphasizes the role of educational institutions, community organizations and sports programs in promoting self-defense training among women. Overall, the research concludes that self-defense training significantly contributes in improving women’s safety, empowerment, and overall well-being.



“Sports as A Way of Life for Young People In Society To Stay Healthy And Fit”

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Abstract

In the current society, the lifestyle of humans is very different; most work involves sitting on the chair, maximum time spent on screen time, and unhealthy food habits. The amount of calories taken is more than the calories burned. Now humans have become increasingly sedentary behaviours without exercise, unhealthy dietary plans like eating more junk foods without burning calories, leading to obesity, stress, mental illness, health-related issues, psychological problems and lifestyle-related problems that may cause death. Through participation in regular sports activity whether its professional or recreation purpose sports help to improve the health, fitness, innovation ideas, reduces the stress, active mind, build leadership qualities, cardiovascular benefits, improves coordination, promotes the healthy life style habits, muscular strength, muscular endurance, bring emotional benefits, cognitive benefits and sports also help individuals leads a good life in society as well as to become responsible citizens.

In the current society, promoting sports participation through collaboration with schools and colleges' curricula, government policy for sports, and good infrastructure leads to a good society through improved health and financial aspects, and helps develop the nation through youth sustainability. Sports participation should be regular instead of sporadic. Sports encourage community growth and strengthen nations through youth sustainability and youth empowerment. This research article studies how sports impact young people in society to stay healthy and fit as a way of life.

Keywords: *Community, obesity, calorie, sports, healthy lifestyle, fitness, youth sustainability.*



“A Critical Analysis of Influence of Socio-Economic Status and Sports Participation on Psychosocial Variables among University Players”

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Abstract

The purpose of the present study was to critically analyze the influence of socio-economic status and sports participation on selected psychosocial variables among university players. A total of 120 university players were randomly selected from different faculties of a university. The participants were categorized based on socio-economic status into low, middle, and high socio-economic groups. The psychosocial variables selected for the study included motivation, self-confidence, social support, and perceived barriers. Sports participation level was also categorized into high and low participation groups. Standardized questionnaires were used to collect data. The collected data were analyzed using descriptive statistics and correlation analysis. The results revealed that socio-economic status and sports participation significantly influenced psychosocial variables among university players. Players belonging to higher socio-economic backgrounds and those with greater sports participation demonstrated better motivation, higher self-confidence, improved social support, and lower perceived barriers. The findings of the study suggest that socio-economic status and sports participation play an important role in shaping psychosocial development among university athletes.

Keywords: *Socio-Economic Status, Sports Participation, Psychosocial Variables, University Players, Motivation, Self-Confidence*



“Sport as A Catalyst For Sustainable Development: A Conceptual Framework Integrating Physical Education and The un 2030 Agenda”

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Abstract

The global agenda of United Nation’s-Sustainable-Development-Goals (SDGs) with the 2030 aim for Sustainable-Development has seen various scholars across disciplines attempt to evaluate the contributions their respective fields make towards the attainment of the SDGs. Physical Education (PE) and sport, though peripheral to the development agenda, are now seen as critical tools for the attainment of S-D-G 3 on Good Health and Well-being, S-D-G 4 on Quality Education, S-D-G 5 on Gender Equality, S-D-G 10 on Reduced Inequalities, S-D-G 11 on Sustainable Cities and Communities, S-D-G 13 on Climates Action, and S-D-G 16 on Peace-Justice-Strong Institutions. In this conceptual study, the author develops a conceptual framework for the Physical Education-SDG Nexus Model (PEN Model) that illustrates the contributions quality PE and sport-based interventions make to the attainment of the SDGs. The study is informed by various policy instruments accepted globally, including the UNESCO Kazan-Action-Plan(KAP) (2017), the WHO GAP (Global Action Plan) for Physical Activity 2018-2030, and the Commonwealth Global Sport & S-D-G Impact Report. Using the globally accepted policy instruments, the study synthesized the existing literature on the theme to arrive at the four directional hypotheses. The study was conceptually validated. The study concludes with a barrier/enabler matrix and policy recommendations for academic institutions, especially in the Indian context.

Keywords: *Physical Education, Sustainable Development Goals, Sport for Development, S-D-G 3, UNESCO Kazan Action Plan, Quality Physical Education, WHO GAPP, 2030 Agenda*



“Tennis Forehand: Analysing Three Key Technical Fundamentals for Unlocking Massive Power”

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Abstract

The forehand stroke is widely regarded as the most dominant offensive shot in modern tennis. Elite players generate exceptional racket head speed and ball velocity with seemingly effortless movement. Understanding the biomechanical and technical fundamentals that contribute to this power is essential for coaches, athletes, and sports scientists. This study analyzes three key technical fundamentals responsible for generating massive forehand power: kinetic chain sequencing, optimal racket lag and acceleration, and efficient weight transfer with hip–shoulder separation. Using biomechanical analysis and existing literature in sports science, this paper examines how these elements contribute to energy transfer from the ground to the racket. The findings highlight that power in the forehand is not generated solely by arm strength but through coordinated whole-body mechanics. Proper kinetic chain activation allows players to produce greater racket speed with less muscular effort. The study concludes that mastering these technical fundamentals can significantly improve forehand efficiency and performance while reducing injury risk.



“Sport as A Catalyst For Sustainable Development: A Secondary Data Analysis Of Physical Exercisetrends, Policy Outcomes, And SDG Alignment In India (2000–2024)”

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Abstract

In India, Physical-Inactivity has become a major problem, where cases of inadequate Physical Exercise have risen from 22.3% in 2000 to 49.4% in 2022, to be more than 60% by 2030. Furthermore, the United-Nations-Sustainable-Development Goals recognise role of Sport and Physical-Exercise in delivering health, equality, and socio-economic development. This research applies the methodology of secondary data analysis in order to examine: (i) trends of Physical-Inactivity among various sub-populations in India; (ii) success rate of sport promotion programs initiated by the state, including Khelo India (2018 -2024); and (iii) appropriate alignment between participation in sport and initiatives aimed at PE in accordance with SDG3, SDG4, SDG5, SDG8, SDG10, and SDG11. Data collection was done on the basis of the WHO GHO data, The Lancet Global Health publication, India Report Cards on Physical Exercise (2016 – 2022), annual reports of the M-Y-A, & Sports Authority of India. Trend and thematic analysis revealed inconsistency between rising financial expenditures on sport events (from ₹1,219 crores in 2014-15 to ₹3,397 crores in 2023-24) and poor Physical Exercise indicators of the population, particularly females and urban residents.

Keywords: *Physical-Inactivity, Sustainable Development Goals, Khelo India, Sport policy, Secondary data analysis, PE, India, SDG 3, Public-health*



“Digital Preservation for Future Generations: Frameworks, Strategies, and Indian Initiatives”

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Abstract

Digital preservation has become a critical function of libraries and information institutions in the digital age. With the exponential growth of digital content, ensuring long-term accessibility, authenticity, and usability of digital resources is a major challenge. This paper examines the theoretical foundations of digital preservation, including its principles, challenges, and strategies. It adopts a conceptual methodology based on literature and institutional practices. The study also highlights Indian initiatives such as NDLI, INFLIBNET, and D Space-based repositories as practical implementations of digital preservation. The paper concludes that a sustainable preservation ecosystem requires technological, organizational, and policy-level integration.

Keywords: *Digital preservation, OAIS, NDLI, INFLIBNET, DSpace, digital libraries, India.*



“Archival Systems Across Nations: A Study of Preservation Practices”

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Abstract

Archives play a crucial role in preserving the documentary heritage of nations by safeguarding records of historical, administrative, and cultural significance. This paper examines major archival institutions of different countries, namely the National Archives and Records Administration (USA), National Archives of Australia, and Library and Archives Canada. The study highlights their structure, functions, collections, and services, with a particular focus on preservation strategies, including physical conservation, records management, and digital preservation. These institutions demonstrate how archival systems contribute to transparency, accountability, research, and long-term preservation of national memory.

Keywords: *Preservation, Archival Systems, National Archives, the National Archives and Records Administration, National Archives of Australia, Library and Archives Canada.*



“Data Stewardship and Libraries in Achieving Sustainable Development Goals: A Theoretical Perspective”

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Abstract

In the era of data-driven decision-making, effective data stewardship has emerged as a critical component in achieving the Sustainable Development Goals (SDGs). Libraries, traditionally associated with knowledge organization and dissemination, are increasingly playing a vital role in managing, curating, and preserving data. This paper presents a theoretical framework that positions libraries as key actors in data stewardship for sustainable development. It explores the concepts of research data management, open data, data ethics, and digital preservation in the context of SDGs. The study argues that libraries can bridge the gap between data generation and its meaningful utilization by ensuring accessibility, reliability, and long-term preservation. The paper concludes with implications for library practice, policy development, and future research.

Keywords: *Data Stewardship, Libraries, SDGs, Research Data Management, Open Data, Digital Preservation.*



“Smart Libraries for Smart Sustainable Cities: Integrating Artificial Intelligence and IoT in Library Ecosystems”

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Abstract

The transformation of urban environments into smart cities has accelerated the adoption of advanced technologies such as Artificial Intelligence (AI) and the Internet of Things (IoT). Libraries, as knowledge institutions, are evolving into smart libraries by integrating these technologies to enhance services, improve efficiency, and promote sustainability. This paper presents a theoretical framework for smart libraries with a focus on Indian initiatives such as the National Digital Library of India (NDLI), DELNET, and AI-enabled academic libraries. It examines how AI and IoT enable intelligent information retrieval, automation, and real-time resource management. The study argues that smart libraries are essential components of smart sustainable cities, contributing to inclusive knowledge access, digital transformation, and lifelong learning.

Keywords: *Smart Libraries, Smart Sustainable Cities, Internet of Things, Library Ecosystems.*



“Repercussions of Plagiarism in Research”

A.N. RAMESH¹ & C.P. RAMASESH²

Abstract

Paper depicts the current trends in relying upon various anti-plagiarism software packages to check the degree of plagiarism in research articles and doctoral theses. Also furnishes the facts pertaining to the measures to be adopted for ensuring originality of research output. Authors have also explained repercussions of plagiarism means of overcoming the complaints against plagiarism.

Key Words: *Anti-plagiarism Software; Plagiarism- Overview; Plagiarism, repercussions.*



“Learning Resource Centre for Visually Challenged Library Users”

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Abstract

Paper deals with the intervention of technology mainly for the visually challenged students who rely upon libraries for reading and learning at the higher educational institutions. Various hardware and software that are being used for accessing and reading electronic version of information are explained in the paper projecting various assistive technologies. The assistive technologies extended by the Freedom Scientific, USA are considered here for the study

Key words: *Learning Resource Centre (LRC); Assistive Technology; Visually Challenged Library Users; Screen Readers*



“Artificial Intelligence Integration in Academic Libraries: Challenges, Opportunities, and the Road Ahead for Indian Institutions”

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Abstract

Artificial Intelligence (AI) technology has had a significant effect on the acquisition, organization, and delivery methods of knowledge employed by academic libraries. Given the combination of structural constraints that make widespread adoption of AI more complicated, while also providing improved services to academic libraries in India, there exists an opportunity as well as a challenge. This study explores the status of AI integration within the academic libraries in India using secondary data obtained from peer-review literature along with institutional and policy-level reports. The research utilizes IMRDA (Institutional - Methodology - Research methods - Data analysis/outcome analysis) to describe where AI has been integrated in the academic library system; identify barriers to the wider adoption of AI; and identify opportunities for integration through India's digital transformation agenda. This study found that although the area of application for AI includes cataloguing, virtual references, digital preservation, and personalized discovery at the level of top-tier academic institutions, broader adoption amongst lesser-prestigious academic institutions including private colleges and regional universities is lacking. Other causes of hampered adoption include gaps in library infrastructure required to support AI applications, insufficient AI literacy on behalf of library professionals, lack of funding to implement AI, and continued uncertainty surrounding data ethics. To conclude, this study provides specific recommendations directed toward library administrators, policymakers, and professional resource organizations on how best to develop an inclusive, ethically grounded, institutionally embedded approach towards AI in academic libraries in India.

Keywords: *Artificial Intelligence, Academic Libraries, Digital Transformation, Library Services, India, Knowledge Management, Information Retrieval*



“Scientometric Analysis of Smart Libraries in the Context of Sustainable Smart Cities”

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Abstract

The conventional mode of libraries shifted to e-resources due to the emergence of information and communication technology (ICT). Smart libraries are born due to the digitization of resources. Libraries need to adopt continuous smart technological innovation for sustainability. The scientometric analysis method is used to measure research trends. The Web of Science was used to extract publication data. The word “Smart Libraries for sustainable smart cities” and its synonyms are used to search the publication records. A total of 1213 publication records were found, which were published between 2012 and 2026. VOSviewer implements network visualization and provides in-depth visualization of correlations, co-citation of Sources and authors, Keyword analysis, and citations of authors. Microsoft Excel is used for the analysis and presentation of the study. Results show that the highest amount of research was produced in 2025, and the number of publications has increased rapidly since 2018. People R China and India contributed the most publications. MDPI, Elsevier, and IEEE are top publishers that have produced more publications. This analysis study gives a comprehensive overview of smart library research and is specifically helpful for educational institutions, librarians, industries, and government agencies for innovation and infrastructure development.

Keywords: *Smart Libraries, Smart Cities, Scientometric Analysis, Web of Science (WoS), VOS viewer.*



“Role of Artificial Intelligence in Digital Preservation for Future Generations”

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Abstract

This study focuses on Role of Artificial Intelligence in Digital Preservation for Future Generations. Digital preservation refers to the process of maintaining and protecting digital information (documents, images, audio, video, datasets, etc.) over time so that it remains accessible despite technological changes. The growth of digital information has created significant challenges in preserving valuable data for future generations. Artificial Intelligence (AI) is playing a transformative role in digital preservation, ensuring that valuable digital content remains accessible, authentic and usable for future generations and also it enhances efficiency, accuracy and scalability in managing digital collections. Hence this study examines the application and role of AI in digital preservation.

Keywords: *Role of Artificial Intelligence, Digitization Process Digital Preservation, Future Generations*



“Libraries as Drivers of Inclusive Lifelong Learning”

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Abstract

In the contemporary era of rapid technological advancement and socio-economic shifts, the concept of lifelong learning has transitioned from a personal luxury to a societal necessity. This paper explores the pivotal role of modern libraries as primary catalysts for inclusive education and community empowerment. Traditionally viewed as mere repositories of printed material, libraries have evolved into dynamic "community living rooms" and technological hubs that provide a level playing field for all citizens.

This research analyzes how libraries dismantle barriers to education through three key dimensions: digital equity, by providing hardware and high-speed internet to underserved populations; social inclusion, through the provision of resources for marginalized groups and the creation of "safe spaces"; and economic development, by offering vocational training and "Maker Space" environments.

By examining global and local case studies, the paper highlights how libraries facilitate informal education and information literacy, which are essential for navigating the "fake news" era. The findings suggest that for a society to achieve true inclusivity, libraries must be recognized not as obsolete relics, but as essential infrastructure for democratic access to knowledge. The paper concludes with recommendations for policy-driven support and increased funding to ensure libraries continue to serve as the backbone of sustainable, lifelong learning ecosystems.

Keywords: *Lifelong Learning, Social Inclusion, Digital Divide, Information Literacy, Community Development, Public Libraries*



“Smart Libraries as Drivers of Sustainable and Inclusive Lifelong Learning in the 21st Century”

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Abstract

In the rapidly evolving digital era, libraries are transforming into smart, technology-driven ecosystems that support sustainable and inclusive lifelong learning. The integration of advanced technologies such as artificial intelligence (AI), cloud computing, and digital repositories has significantly enhanced the accessibility and efficiency of library services. This paper explores the role of smart libraries in promoting sustainability, digital inclusion, and continuous learning across diverse communities. Libraries today are not only centres of knowledge preservation but also facilitators of innovation, digital literacy, and equitable access to information. However, challenges such as the digital divide, inadequate infrastructure, funding constraints, and the need for skilled professionals continue to hinder their development. This study analyses emerging trends, evaluates challenges, and proposes practical solutions to strengthen the role of libraries as sustainable knowledge hubs.

By adopting smart technologies, promoting inclusive policies, and enhancing user engagement, libraries can significantly contribute to lifelong learning and sustainable development. The paper concludes that smart libraries are essential for building knowledge-based societies and achieving long-term educational and social goals.

Keywords: *Smart libraries, lifelong learning, sustainability, digital inclusion, artificial intelligence*



A Content Analysis of the Higher Education and Research Section of the National Digital Library of India

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Abstract

The National Digital Library of India (NDLI) plays a vital role in expanding access to knowledge in a geographically vast and diverse country like India. In the digital era, such platforms help overcome barriers to education by providing centralized and continuous access to academic and research resources. NDLI serves as a one-stop platform offering a wide range of materials across subjects, formats, and educational levels, enabling users to access information anytime and anywhere. By systematically collecting, organizing, and maintaining scholarly content, the platform supports digital preservation while ensuring sustainable access to information for diverse user communities. The present study focuses on the higher education and research sections of NDLI, with data collected from the official NDLI website using the browse option.

Keywords: *National digital library, digital preservation, content analysis, digital collection, sustainable dissemination.*



National Archives of India (NAI) and Its Role in Preservation of Documentary Heritage

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Abstract

The National Archives of India (NAI) is the premier archival institution responsible for preserving the documentary heritage of India. This paper examines the structure, functions, collections, and significance of the NAI, with a special focus on its role in preservation. Preservation, both physical and digital, forms the core of archival management, ensuring long-term access to records of enduring value. The study highlights how NAI integrates traditional conservation methods with modern technologies such as digitization and digital archiving to safeguard India's historical legacy.

Keywords: *Preservation, Digital Preservation, National Archives, The National Archives of India, NAI, Documentary Heritage.*





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Apart from academics, the college actively promotes research, innovation, leadership, and community engagement through seminars, workshops, conferences, NSS activities, cultural programmes, and sports events. The institution also provides placement assistance, career guidance, and personality development programmes to prepare students for professional success. With its disciplined academic atmosphere and student-centered approach, the college has established itself as a reputed centre for higher education in Mysuru, nurturing socially responsible and career-oriented graduates.



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