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BIJU PATNAIK INSTITUTE OF INFORMATION TECHNOLOGY & MANAGEMENT STUDIES, BHUBANESWAR

TRANSFORMATION TOWARDS EXCELLENCE
SILVER JUBILEE YEAR
BIITM

In Association with

AIMS
ASSOCIATION OF INDIAN MANAGEMENT SCHOOLS

Organizes

INTERNATIONAL CONFERENCE ON 'ADVANCED RESEARCH IN DIGITAL AGE'

18th NOVEMBER 2023

ICARD INTERNATIONAL CONFERENCE | 2023

BOOK OF ABSTRACTS

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LATE KALPATARU DAS
Founder Chairman, BIITM

Vision

To achieve excellence in management education, as a Nationally acclaimed Business School for developing leaders, who can contribute meaningfully to the society.

Mission

M1: To provide excellent academic ambience and adequate exposure to the business world, in order to develop successful business leader.

M2: To consistently endeavor to achieve holistic development of the students in terms of knowledge, skill and attitude.

M3: To Provide supportive ecosystem for developing innovative mindset and encouraging entrepreneurship.

M4: To inculcate professional values, ethics an concern for environmental sustainability and society at large.

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Message from the

Director's Desk

I am delighted that BIITM is publishing a Book of Abstracts on the occasion of the International Conference on 18th November 2023. BIITM has been a trail-blazer in management education in the eastern region of the country since its establishment. It has consistently led the way in providing high-quality education through experiential learning and simulation techniques. The field of Business Management is currently witnessing a surge in interest among students nationwide. However, there is a growing need for professional knowledge regarding the issues and challenges in Business Management, as well as the latest practices associated with it. I am confident that these proceedings, covering diverse disciplines such as Marketing, Human Resource, Finance, IT & Operations, will be well-received by all stakeholders. This publication will play a significant role in promoting Business Management not only in Odisha but also throughout India.

I extend my best wishes to the publication and Conference organising committee for all success.

MR. PRATAP BALABANTARAY
Executive Director

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Message from the

Principal's Desk

BIITM has consistently maintained a prominent position in the academic landscape of the region by offering excellent education and training in various fields of Management Studies. In line with our commitment to fostering academic opportunities and meaningful collaboration with industry and other prominent organizations, BIITM is hosting an International Conference on 18th November 2023.

The fourth industrial revolution is emphasizing disruptive technologies that blur the lines between the physical, digital, and biological realms. This revolution, characterized by advancements in artificial intelligence, robotics, 5G, and nanotechnology, has the potential to transform various sectors, including businesses, governments, and societies. The World Economic Forum highlighted the polarizing possibilities of this revolution, especially concerning the workforce, sustainable development, and the global economy.

In tune with it, business schools have undergone distinct phases, transitioning from identification (legitimizing business discipline) to politicization (increasing influence and efficiency) and corporatization (measuring and enhancing academic efficiency). This evolution has led to a shift from explanatory research to explorative ideology and from academic heritage to a corporate bottom-line focus.

Our faculty members have been meticulously chosen for their expertise and practical knowledge, ensuring that participants can derive the utmost benefit from this Conference. I extend my best wishes to all the participants, hoping for a day filled with fruitful interactions and valuable learning experiences.

I wish all of them the best of luck for the Conference on "Advanced research in The Digital Age".

PROF. (DR.) MIHIR RANJAN NAYAK
Principal, BIITM

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Message from the
Advisor's Desk

The current economic landscape is marked by unpredictability, affecting business leaders, corporate entities, and consumers alike. Globalization, coupled with uncertainty and challenges, has significantly influenced the economy and business. Innovation and new technology have become driving forces in the business world, constantly keeping competitors on the edge regarding organizational and financial dynamics. As a result, businesses have shifted their focus towards short-term objectives. Additionally, the political ideologies of governments in various economies further contribute to the volatility of the global marketplace, making international operations increasingly difficult to manage.

Technological advancements are making our lives easier each day. However, despite the ease brought about by information technology, life and business have become more complex. Companies have gained advantages in information acquisition, analysis, and development of unique insights. This advantage, however, poses a challenge: many companies lack a long-term strategic vision and tend to shift from one strategy to another on a year-to-year basis. The problem-solving competency among today's business leaders is often limited, hindering their ability to effectively address challenges.

In the challenging and ever-changing business scenario, the key is to keep management studies on par with all disruptions so that the Management stream excels with excellence. Conferences like "Advanced research in The Digital Age" will be instrumental in breaking the ice for a new beginning.

I extend all my best wishes to the entire team involved in this noble endeavor.

PROF. (Er.) P. R. PATTANAYAK
Advisor (Academics)

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Message from the

Dean's Desk

Organizing an International Management Conference with the theme "Advanced Research in the Digital Age" holds exceptional significance today, given the rapid advancements in technology and the profound impact of digital transformation. Such a conference is crucial for fostering knowledge exchange, driving innovation and adaptation, and enhancing global collaboration. It empowers individual researchers, academia, and organizations to excel in the ever-evolving digital landscape, playing a pivotal role in shaping the digital future of research.

Congratulations to the organizers, delegates, participants, and all the brilliant minds for their commendable efforts towards making the conference a grand success. As authors present their research insights, may their words resonate with clarity and depth, inspiring peers and guiding the way for future explorations. In this digital age, the paradigms in academic research are shifting rapidly, demanding researchers to reevaluate practices and pave the way for transformative breakthroughs. Stay passionate, stay inspired, and continue pushing the frontiers of academic research.

Wishing you all the success and recognition you deserve for your invaluable contributions to the academic world and the corporate.

Best wishes.

PROF. (DR.) SURJIT KUMAR KAR
Dean (Academics)

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Message from the

Convener's Desk

It is my great pleasure to present the Book of Abstracts of the international Conference on Advanced Research in Digital Age, ICARD - 2023. This conference is in accomplishment of the silver jubilee year of Biju Patnaik Institute of IT and Management Studies (BIITM). We were honoured to have a galaxy of intellectuals from XLRI, IIM - A, IMI-B, KIIT University, University of Massachusetts, Deakin university, University of Texas, King Saud University, NIT Rourkela, Ravenshaw University, and many more as advisory committee members in this international conference.

The theme of this conference, "Advanced Research in Digital Age" is appropriate at a time when organisations wrestle with deep and fundamental changes across the business landscape to take relevant, efficient and effective decisions using digital tools. Emerging trends and evolving technologies such as IoT, big data analytics, AI, Machine learning and block chain will continue to disrupt current business processes, rendering the decision-making even more complicated. At the same time researchers and academicians are using these tools to facilitate the process of decision making.

We have received more than 50 research papers after review for publication and presentation. The abstract of these papers are published in this book of abstracts, which covers advance research in social sciences including Marketing, Finance, Human Resource, Economics, Operations and others. I hope this conference will allow the participants a productive discourse and will re-energise their thoughts with myriad of research possibilities.

As the convener of the conference, I extend my gratitude to AIMS who has supported us in organising this conference, and to all the organising committee members across the globe. I would like to thank all the authors, volunteers and persons who directly or indirectly contributed to the conference. Without their cooperation and full support, this conference ICARD-23 would not have been possible.

PROF. (DR.) DHANANJAYA BEURA
Convener ICARD'23

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From the Editor's Desk

I am pleased to mention that the conference on "Advanced Research in Digital Age," is going to bring a paradigm shift to integrate the social science and data science disciplines by harnessing the power of the Digital age.

The journal provides a platform for publishing original empirical, theoretical, and conceptual works in the field of management studies along with technology going hand in hand. The journal has a strong research orientation, and the same is reflected in the plethora of ongoing research-related activities done at BIITM research cell. The current publication is the outcome of the relentless efforts by the pool of faculty members having doctoral degrees and their collaboration in academia.

The journal consists of several research papers that have been well-received by the academic community. The content is backed by high-quality research papers from researchers across the globe. All the research papers have been through a rigorous review process, and we have ensured that only the best papers are hand-picked for publishing.

In conclusion, the book of abstracts on "Advanced research in Digital Age" is a high-quality journal that provides a glimpse of original research in the field of management and digital sciences.

Lastly I would like to thank the entire team at BIITM for their continuous support and help in some form or other to make this journal a successful one.

Happy Reading!

PROF. (DR.) SASMITA MOHAPATRA
Editor - ICARD'23

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About
Conference

Recent trends in research have witnessed a growing interest in integrating social science and data science disciplines. This convergence aims to leverage the power of data-driven approaches in addressing complex social phenomena. Researchers are exploring innovative ways to combine quantitative and qualitative methods, such as social network analysis, sentiment analysis, and machine learning, to gain deeper insights into human behavior, societal dynamics, and decision-making processes. The integration of social science and data science holds promise for interdisciplinary collaborations, enabling a holistic understanding of social issues and the development of evidence-based policies and interventions. By bridging these domains, researchers are unlocking new avenues for knowledge discovery and the generation of impactful solutions to societal challenges.

In recent years, there has been a surge in the application of quantitative and qualitative research tools using data, leading to new trends and techniques for researchers. Quantitative methods provide researchers with the ability to analyze large datasets, uncover patterns, and make statistical inferences. On the other hand, qualitative methods enable a deeper exploration of individuals' perspectives, motivations, and experiences. By combining these approaches, researchers can triangulate data, validate findings, and gain a richer understanding of the research subject.

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A STUDY ON CULTURAL SHIFT IN BANKING INDUSTRY

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Abstract

The banking industry has long been regarded as a traditional and conservative sector, characterized by stability and uniformity in its organizational culture. However, over the past decade, a profound cultural shift has begun to reshape the foundations of banking institutions worldwide. This abstract provides a succinct overview of this transformative process. This cultural shift in banking is driven by a confluence of factors, including rapid technological advancements, changing customer expectations, regulatory reforms, and a growing emphasis on sustainability and social responsibility. These factors have challenged the status quo and compelled banks to reevaluate their core values, mission, and operational practices. One of the most significant drivers of change is the digital revolution. The proliferation of smartphones and the rise of fintech startups have forced traditional banks to adapt to a more customer-centric, technology-driven approach. Furthermore, societal expectations have evolved, demanding that banks not only generate profits but also contribute positively to the communities they serve and the environment at large. This has led to a cultural shift towards corporate social responsibility, with banks becoming more engaged in philanthropy and sustainability initiatives. In summary, this article highlights the ongoing cultural shift in the banking industry, driven by technological disruption, regulatory changes, and evolving societal values. Banking institutions must embrace this transformation to remain relevant and competitive in an increasingly dynamic landscape. Understanding and managing this cultural shift is vital for the future success and resilience of the banking sector.

Key words : Cultural shift, Banking industry, Organizational culture, Technological advancement, Social responsibility.

CUSTOMER EXPERIENCE ON E-BANKING: A BIBLIOMETRIC ANALYSIS

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Abstract

The advent of digital technologies has brought about a significant transformation in the banking sector's landscape in recent times. In the digital age, the client experience has become paramount for banks operating. It encompasses all of a customer's digital engagements with a bank, such as utilising a mobile app, shopping online, and getting in touch with customer service. The purpose of this study is to demonstrate how digital banking affects consumers' perceptions of service quality and to develop a framework for classifying the essential elements of digital banking that have an impact on banks' bottom lines. This work aims to give multiple research streams about digital banking and conduct a bibliometric analysis of the E-banking service. In addition, the study offers potential research issues for future investigations into the relevant fields. The SCOPUS database is utilised in this study, and 346 publications, or data from 2000 to 2023, are taken into consideration for the bibliometric analysis through the use of co-authorship, co-citation, and keyword analyses. Future scholars, academics, and bank management should all take note of the findings of this study.

Keywords: E-banking, Customer experience, Digital banking, Customer satisfaction, Bank performance, Internet banking

RISK MANAGEMENT IN BANKING SECTOR

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Abstract

Risk management is the use of proactive strategies to effectively plan, lead, coordinate, and control the diverse range of hazards that permeate an organizations daily and long-term operations. Whether one approves or not, risk plays a significant role in the attainment of objectives and the general prosperity of an institution. This article aims to highlight the hazards encountered by the banking industry and examine the risk management method. This study also investigated the various methodologies employed by the banking sector in order to manage risks. In order to fulfill the study's objectives, data has been gathered from secondary sources, including books, journals, and online publications. These sources have been utilized to identify the numerous risks encountered by banks, establish a risk management process, and examine different strategies employed in risk management. In conclusion, it can be inferred that banks should adopt a more cautious approach towards risk-taking, proactively anticipate unfavorable shifts, and implement appropriate hedging strategies. By doing so, banks can gain a competitive edge and effectively manage the operations of the banking sector.

Keywords: Risk Management, Banking Sector, Credit Risk, Liquidity Risk, Market Risk

FACTORS INFLUENCING VISITORS' ATTITUDES TOWARDS THE UTILIZATION OF SOCIAL MEDIA FOR HOTEL SELECTION: A SPECIAL REFERENCE TO TEMPLE CITY BHUBANESWAR

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Abstract

This study delves into the influence of social media on the attitudes of travelers toward hotel selection in Bhubaneswar. Social media platforms provide a means for individuals to connect with one another. It is essential to examine how individual travelers utilize social media when making decisions about hotels. Therefore, the aim of this research is to investigate whether factors such as Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Trustworthiness have any bearing on travelers' inclinations to use social media for choosing hotels in Bhubaneswar. To ensure the accuracy and reliability of our findings, we will employ an exploratory research design utilizing quantitative data. Convenience sampling will be used to distribute self-administered survey questionnaires to travelers in Bhubaneswar. Data analysis will be conducted using Smart PLS software with a sample size of 150 respondents. Through this analysis, we endeavor to establish whether Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Trustworthiness positively influence travelers' attitudes toward the utilization of social media for hotel selection in Bhubaneswar.

Keywords: Social media, Attitude, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trustworthiness, Hotel selection

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DIGITAL FINANCIAL INCLUSION: CHALLENGES AND OPPORTUNITY

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Abstract

Over the past decade, India has made remarkable strides in achieving financial inclusion, thanks in large part to the active support of the Indian government through initiatives such as the Digital India Movement and the Pradhan Mantri Jan Dhan Yojana. One of the primary objectives of these efforts has been to reduce poverty and tackle the hurdles associated with ensuring a sustainable income, thereby contributing to the creation of an inclusive society. The increasing accessibility of the unbanked population to financial services, driven by Information and Communication Technology, is playing a crucial role in integrating them into the formal banking system. The adoption of digital technologies is not only encouraging usage but also positively impacting the livelihoods of Indian citizens. This research study utilized both quantitative and qualitative data obtained from a range of official sources, including the websites of institutions like the Reserve Bank of India, Niti Aayog, Direct Benefit Transfer, and the government of India, as well as information officially published by the Ministry of Finance. The data and factual information collected offer a clear presentation of the outcomes of Financial Inclusion efforts in India up to this point. Moreover, it provides insights into identifying the areas that require attention and improvement to foster growth and ensure long-term sustainability. The integration of digital finance with financial inclusion has the potential to more effectively cater to the requirements of individuals with limited access to conventional financial services. Digital technologies are propelling usage and, in doing so, are positively influencing the well-being of citizens.

Key words: Financial inclusion, Digital financial inclusion, Sustainable Growth.

GREEN PRODUCTION INVENTORY MODEL WITH
CARBON EMISSION CAP AND TRADE POLICY IN INTERVAL ENVIRONMENT

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Abstract

Greenness of a product is a vital issue of production industries and also the human beings of all over the world. Greenness of a product is defined as how much a product is eco-friendly with the environment or suitable for living beings. This work deals with the formulation of a model of production inventory problem of a green production factory which produces both perfect and imperfect items. The rate of production of imperfect items is dependent on time. In this model, demand is considered as a green level dependent on a product. Here it is also assumed that the carbon is emitted during production time and destroys time for unusable products. Since the ecosystem is badly affected by carbon emission from industries, transportation etc., it is the duty of every concern of manufacturing firms to control carbon emission for living beings. For validating the proposed model, a numerical example has been considered and solved. Finally, sensitivity analyses have been carried out with respect to the different system parameters of the model.

Keywords: Inventory; Green product; Imperfect production; Carbon emission.

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IMPACT OF GREEN PRODUCT WITH SELLING PRICE, TIME AND GREEN LEVEL DEPENDENT DEMAND UNDER SALVAGE POLICY VIA IMPERFECT PRODUCTION SYSTEM

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Abstract

In recent years, green products achieved great acceptance in the competitive marketplace of today. The ability of a manufacturing corporation to produce at the best pace once more encounters a minor issue. The current study, which largely focuses on these two features, uses two economic accommodations for imperfectly manufactured items based on salvage to depict an imperfect production inventory system of green products. Investigating the optimum course of action for a manufacturing company based on production control, product greenness, and salvage of damaged goods is the main objective of this work. Consumer demand is predicated on this instance on the product's green level, selling price, and time. Additionally, the level of greenness and the output rate affect the cost of production. We are unable to analytically solve the system's average profit because it looks to be highly nonlinear in nature. With the aid of the MATHEMATICA software, we may, however, resolve the issue. To give some managerial insights into whether the proposed model is realistic, the sensitivity analysis is carried out using the numerical example.

Keyword: Imperfect production; Green product; Salvage policy; Green level dependent demand; Control theory

THE EFFECTS OF MINING ON THE LIVELIHOODS AND HEALTH OF INDIGENOUS COMMUNITIES IN ODISHA: A CASE STUDY OF THE KOIDA VILLAGE IN KENDUJHAR DISTRICT

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Abstract

The mining industry in India has emerged as a significant economic sector over the course of several centuries. Mining has historically been classified as one of the most hazardous vocations, and as the demand for mining products continues to rise, ensuring safety in mines becomes increasingly crucial for the well-being of miners. This article provides an overview of the current state of miners with regard to the working conditions in mines and the occupational health risks they face. Occupational health dangers give rise to many diseases and disabilities, leading to dire consequences for miners and their family members. This article provides an analysis of the occupational health dangers faced by miners and their family members residing in Koida village of Kendujhar in the state of Odisha. Koida hamlet is located on the outskirts of Barbil and Joda. The residents of Koida primarily rely on mining as a means of sustenance. Over the course of several years of employment at a mining facility, individuals have been afflicted with significant chronic ailments affecting their respiratory system, liver, kidneys, and nervous system. the research was conducted using a combination of primary and secondary data sources. The collection of primary data was collected from the families of victims residing in Koida village. the secondary data were obtained from various scholarly articles, journals, and newspapers. The study's findings indicate that the mining occupation poses the greatest risk of engaging in hazardous behaviors.

Keywords: Mining industry, Health hazards, Chronic diseases, Miners

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WOMEN EMPOWERMENT THROUGH MICROFINANCE

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Abstract

In developing countries, women's empowerment is a major problem. Women are an important part of society, yet their participation in economic decision-making is fairly low. Through economic participation, microfinance has a significant impact on enhancing women's decision-making. The study's goal is to look into the socioeconomic factors that contribute to women's empowerment, with an emphasis on women who have used microcredit. The empowerment of women is measured by developing a simple score based on five parameters related to child health, schooling, basic commodities purchases, and household savings decisions. The findings, based on secondary data from Odisha, show that age, husband education, and father inheritance all have a substantial impact on women's empowerment.

Key words: Women empowerment, microfinance, female employment, women autonomy

DETERMINANTS OF DIGITAL PAYMENT CONTINUANCE INTENTION: A SYSTEMATIC LITERATURE REVIEW AND BIBLIOMETRIC ANALYSIS

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Abstract

Digital payment and electronic(Mobile) payment has evolved as the most adopted payment system in recent years due to changing consumer spending patterns. There are very few or limited number of studies available on digital payment adoption and continuance intention. To overcome these limitations, this paper through bibliometric analysis examines a statistical overview of existing literatures available in Scopus database since 2000. The present research paper reviews peer-reviewed 86 articles published in different Scopus indexed journals. We have compiled a list of most relevant publications, authors, institutions, leading research topics and geographical research findings through this paper. A bibliometric analysis using VOS Viewer and Biblioshiny was carried out to identify different types of analysis like thematic clusters, Bibliographic coupling, co-citation analysis and thematic analysis reveals an interesting pattern in the field of digital payment adoption and continuance intention. Based on the research finding and output of this thematic study ,it exhibits a rising trend in digital payment research and scope for further research.

Key words: Digital Payment, bibliometric analysis, types of analysis,VOS Viewer and biblioshiny, digital payment adoption and Continuance intention.

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A COMPARISON OF EMPLOYEE WELLBEING PRACTICES: A LITERATURE REVIEW

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Abstract

Different workers around the world have been affected by pandemic illnesses this century. This tendency has been continued by the COVID-19 pandemic, putting everyone at very high risk. Similar to how store employees have supported the public throughout the epidemic and healthcare professionals who have always been dedicated to serving their patients. providing necessary care, companies in the healthcare and retail industries also have an ethical obligation to take care of their workers as a result of previous common law responsibilities. In order to help reduce healthcare worker burnout, this article will identify the wellbeing initiatives undertaken by the healthcare and retail sectors.The methodology includes inclusion and exclusion criteria and this paper includes the comparison of employee wellbeing activities done in both retail and healthcare sector.

Key words : well-being, healthcare, retail, COVID, burnout

HR ANALYTICS CLARIONING DIGITAL QUOTIENT:

AN INNOVATIVE HUMAN RESOURCE APPROACH

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Abstract

The digital revolution has sparked a significant transformation in the workplace and forced organizations to quickly adapt to a setting that is becoming more and more tech-centric. The concept of "Digital Quotient" (DQ), which includes "digital skills," "a digital mindset," digital aptitude, a digital outlook, and "the capacity to embrace technological change," is at the core of this adaptation. This abstract examines how crucial HR analytics are to bolstering an organization's DQ. Human Resources (HR) are crucial in this situation, and HR analytics are emerging as the cornerstone for defining and enhancing an organization's DQ.HR analytics navigates the digital landscape and raises an organization's DQ to meet the challenges of the modern era. HR analytics, also known as people analytics, have transcended traditional HR functions to become a strategic imperative. It promotes worker engagement and develops a digital culture and predictive hiring and facilitates the development of customized development plans. This guarantees that the workforce has the necessary digital skills to successfully navigate the digital landscape. With data-driven insights. HR analytics has evolved from its traditional function as a steward of HR processes to that of a change-agent, actively influencing an organization's DQ. HR professionals can strategically boost the digital skills of their workforce, accelerating digital transformation and ensuring competitiveness in the digital age by utilizing data-driven decision outputs.

Keywords : HR Analytics, Digital Quotient, Human Resource Approach, Data-Driven Decision Making, Innovative HR Strategies

DISCRIMINATING FACTORS IN FINANCIAL RISK TOLERANCE AND INVESTORS' DEMOGRAPHY

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Abstract

Word of mouth (WOM) has long been recognized as a potent influencer of consumer behavior. This study explores the intricate web of social interactions and communication channels that shape customer buying patterns. With the advent of social media and the digital age, WOM has evolved, becoming an even more powerful tool for businesses and consumers alike. This research seeks to understand how the phenomenon of WOM permeates modern consumer decision-making processes. Consumers place a high degree of trust in recommendations from friends, family, and online communities, often valuing these opinions above advertising and promotional content.

The study employs a mixed-method approach, incorporating both quantitative and qualitative data collection methods. Survey questionnaires and in-depth interviews are used to gather information from a diverse sample of consumers across different demographic groups. By examining the interplay between various forms of WOM, such as face-to-face conversations, online reviews, and social media endorsements, this research uncovers the multifaceted nature of this influential factor. Furthermore this study also examines the dynamics of negative WOM and its impact on customer behavior. It highlights the need for businesses to actively manage their online reputation and respond effectively to negative feedback, as it can significantly influence potential buyers.

This study underscores the enduring significance of WOM in determining customer buying patterns in the contemporary marketplace. By understanding the intricacies of how consumers receive and act upon recommendations, businesses can tailor their marketing strategies to harness the power of word of mouth effectively. Moreover, the study provides valuable insights into the evolving landscape of consumer behavior in the digital age, emphasizing the need for companies to engage with and adapt to the changing dynamics of consumer influence through WOM.

Keywords: Word of Mouth, Customer Buying Patterns, Influence, Social Networks, Consumer Behaviour.

REVITALIZING THE BEVERAGES INDUSTRY: A SUSTAINABLE PATHWAY THROUGH GREEN SUPPLY CHAIN MANAGEMENT

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Abstract

The beverage industry, which includes a wide range of products from soft drinks and juices to alcoholic beverages and water, is moving towards a pivotal shift towards sustainable supply chain practices. This paradigm shift towards sustainability is driven by a combination of factors, including increased consumer awareness, strict environmental regulations and an increasingly restrictive world. Green supply chain management has emerged as a key strategy for the beverage industry to address environmental concerns, reduce operating costs and enhance business sustainability. One of the most exciting prospects is the growing consumer demand for sustainability. More than ever, consumers are choosing products from companies that demonstrate a commitment to environmentally responsible practices. This trend creates an opportunity for beverage companies to differentiate and capture a growing market segment. Regulatory and policy changes further highlight the need for sustainable supply chain practices. Governments around the world are introducing strict environmental

regulations, and beverage companies that proactively adopt sustainable measures will be better equipped to meet future compliance requirements. This paper outlines the important future prospects for integrating sustainable practices into the supply chains of beverage companies and the important impacts such a shift could have on industry. It focuses on the different ways to achieve the sustainable practices with GSCM and also explain practices implemented in different companies.

Keywords: Green supply Chain Management, Sustainability, beverages industry, Sustainable pathway

DEPICTION OF WOMEN IN ADVERTISING: A SYSTEMATIC LITERATURE REVIEW

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Abstract

Purpose: To find out the leading countries and to analyze prominent journals across the globe and trends in the field of Women in Advertising.

This paper concentrates on studying the recent portrayals of women in advertising. It focuses on identifying and describing advertisements which uplifts the status of women. The study makes use of bibliometric analysis using VOSviewer to judge the impact of countries and journals in the domain of Women and Advertising. The bibliometric analysis is done through a three-stage methodology which starts with formulating the search criteria, selecting the databases, refining the research criteria, extracting the data, and finally the analysis of the results and findings. The most influential countries in the field of 'advertising' and 'women' include the United States, United Kingdom, France, Hong Kong, and Canada. Journals relating to Promotion Management were shown as one of the most prominent journals in the given field. The overall bibliometric analysis identified six clusters covering various aspects in this field. This study fulfills the need of analyzing and delving into deeper interpretations of various aspects of gender portrayal in advertising. It strives to recognize the most influential journals and countries relating to this field. It also indicates the emerging trends that can build a progressive outlook in advertising.

Keywords: Women, Gender portrayal, Bibliometric analysis

INVESTIGATING THE HIERARCHICAL RELATION AMONG BRAND EQUITY DIMENSIONS AND THEIR INDIVIDUAL IMPACT ON BRAND EQUITY: EMPIRICAL EVIDENCE FROM CONSUMER DURABLES

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Abstract

Brand equity has always been considered as the true reflector of a brand's success. Understanding the relationship among the constituents of brand equity and their individual impact on brand equity is therefore essential for any firm. This empirical study assesses the hierarchical relationship among brand equity dimensions and their individual contributions to overall brand equity. Data was collected from 227 respondents through an online survey method based on consumer durables used in every household. The hierarchical relationship among the brand equity dimensions of brand awareness, perceived quality, brand association and brand loyalty and their impact on overall Brand Equity was tested by using Structural Equation Modeling. Findings indicate that brand equity dimensions are interrelated. Brand awareness has a positive impact on perceived quality and brand associations which influence brand loyalty. However, contrary to the predictions, results suggest that in the consumer durable segment brand loyalty, perceived quality and brand associations contribute most to brand equity while brand awareness does not play a major role. The findings would be of immense help for marketers in understanding the

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relationship among brand equity dimensions and their individual role in building a brand.

Keywords: Brand Equity, Brand Awareness, Perceived Quality, Brand Associations, Brand Loyalty.

A STUDY ON IMPENDING APPLICATION OF BLOCKCHAIN TECHNOLOGY IN TRAVEL INDUSTRY

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Abstract

Blockchain is amongst the most well-known and discussed twenty-first-century innovations which has the ability to revolutionize people's business, remittances, and management systems in a diverse range of companies. Ensuring the security, they provide to peer nodes, the reliability of maintenance of data and payment system successful implementation, and the digital systems in terms of satisfy the project when certain terms are fulfilled, blockchain systems premised on Distributed Ledger Technology (DLT) therefore provide revolutionary new and creative solutions (smart contracts). Regardless of the reality that often blockchain literature emphasizes upon the application in banking and cryptocurrencies, there is gaining awareness as to how this innovation could be used in other sectors and process improvements, as well as in the private and public sectors. In this paper, we explore possible blockchain applications in the tourism and hospitality industry in general, as well as the positives and obstacles that would result from its adoption. We also look at the willingness of both businesses and consumers to accept such a revolutionary platform in the travel industry.

Keywords: Blockchain, Applications, Travel, Consumer, DLT.

A STUDY ON NURTURING SUSTAINABLE MINDS: THE INTERSECTION OF GEN Z, ARTIFICIAL INTELLIGENCE, AND GREEN MARKETING

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Abstract

As the world grapples with pressing environmental concerns, the synergy of Generation Z (Gen Z), Artificial Intelligence (AI), and Green Marketing emerges as a formidable force for positive change. This paper embarks on a journey into the hearts and minds of Gen Z, the cohort uniquely positioned to drive the sustainability agenda forward. Within this context, AI emerges as the catalyst, the bridge that connects Gen Z's values with the green marketing strategies of the future. The question that arises is how to inspire and empower Gen Z to embrace eco-conscious lifestyles. With its unparalleled ability to analyze vast datasets and deliver tailor-made content, AI holds the promise of engaging Gen Z on a level that transcends traditional marketing. By leveraging AI-driven green marketing campaigns, brands can communicate their sustainability values directly to Gen Z, fostering a deep sense of connection and purpose. Crucially, this paper unravels the principles of green marketing, emphasizing authenticity and transparency as the bedrock upon which sustainable branding is built. However, the potential for AI-driven green marketing to inspire Gen Z toward sustainable choices is undeniable. Within this landscape, opportunities abound, but challenges must also be confronted. Ethical considerations regarding data privacy and the spectre of "greenwashing" loom large. Through case studies, this paper reveals how innovative brands are already tapping into this potential, leading the way in engaging Gen Z and transforming them into champions of sustainability. As we gaze toward the future, we envision an evolving AI-powered green marketing landscape that not only empowers Gen Z but reshapes the way we approach sustainable living, bridging the gap between intention and action. In the quest for a more sustainable world, Gen Z, AI, and Green Marketing unite, poised to redefine our future.

Keywords: Green Marketing, Artificial Intelligence (AI), Gen-Z, Sustainability, Ethical Considerations.

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FINTECH INNOVATION AND FINANCIAL INCLUSION: AN INDIAN PERSPECTIVE

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Abstract

Financial technology (Fintech) innovation has emerged as a powerful weapon in fostering financial inclusion. Financial inclusion refers to a process that ensures the ease of access, availability and usage of the formal financial services for all members of an economy. Mobile banking and digital wallets have started as a driver that are helping the underserved individuals, particularly in remote areas to access basic formal financial services via their smartphones. This paper critically examines how financial technology innovation helps in promoting financial inclusion among the excluded marginalized people. To do this, the study utilizes the panel data model, using Global Financial Inclusion database and the World bank database for the years 2020,2021 and 2022. In this study, financial inclusion is the dependent variable and fintech is the independent variable. This study found that Fintech has a significant and positive impact on financial inclusion.

Keywords: Financial Innovation, Financial Inclusion, Fintech, World Bank.

HR ANALYTICS IN MSME SECTOR : A STUDY IN PLASTIC INDUSTRIES OF ODISHA

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Abstract

Human Resource analytics is the method of gathering and analyzing Human Resource data in order to improve an organization's employee's performance. The technique is also referred to as talent analytics, people analytics, or workforce analytics. It is a data driven approach to Human Resource Management. Human Resource Analytics is a tool to analyze the human resource data of employees of an organization in order to evaluate the workforce performance for its better sustainability. As per the National study of Plastic Industries, the large number of industries belongs to the MSME (Micro, Small Medium Enterprise) Sector. In the similar way the maximum Plastic industries exist in the state of Odisha under the MSME Sector. These industries are mainly focused with the Semi-skilled, Skilled and highly skilled manpower. Again, it is categorized between the Technical Manpower viz. Production, Quality, Maintenance and the non-technical manpower viz. Marketing, Administration, Finance, Store etc. The Challenges faced by the Plastic Industries of Odisha are Gender equality, salary package and the bridge between the technical & non-technical employees, skilled manpower, experience manpower etc. In the above study the researcher has made an extensive study of MSME Sectors on HR Analytics in MSME registered plastic industries of Odisha and which is known as people analytics and data driven approach to manage people at work. HR analytics will provide better understanding of the people working at plastic industries & growth of the Plastic Industries in the state of Odisha.

Key word : Human Resource, Analytics, MSME, Skilled, Technical, Organisation.

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A STUDY ON CONSUMER BUYING BEHAVIOR THROUGH DIGITAL FINANCING

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Abstract

The purpose of this article is to examine the correlation between digital money and online shopping, as well as the advantages of doing so and the satisfaction that online shoppers experience while buying online items. The research is based on both secondary and primary data. Primary data was gathered through structured surveys by using Google Forms from the respondents groups. The random sampling technique is used for study. 128 people responded to the questions, and the collected data were based on their opinions used to analyze the study. The secondary information gathered from published reports, books, conference proceedings, and journals helped to have clear knowledge of the theories and prior research made on both consumers' online buying perception and digital finance and to uncover the gap between online shopping and digital finance. It was discovered through a survey of the literature that many academics either limit their research to online shopping or only study digital finance. It is concluded that few of researchers have conducted their study on digital purchasing through digital financing. Consequently, in this study, we made a conceptual analysis of both internet shopping and digital finance, as well as how online purchasers view both the concepts. As per the study digital finance makes financial services more accessible to people as these are accessible at their convenience at any time and from any location, through their cell phones with their finger. Lots of respondents believe that the internet is the best way to learn information about inexpensive data and online purchasing of goods and services having cheap data plans aids in.

Key word : Digital money, online shopping, digital finance, buying behaviour.

UNPACKING EWOM: A STUDY ON HOW ONLINE REVIEWS DRIVE PURCHASE INTENTIONS OF BUYERS IN ODISHA

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Abstract

In the digital era, the Electronic Word of Mouth (eWom) has emerged as a pivotal communication tool that significantly influences consumer behavior. This study investigates the impact of specific eWom factors, including eWom valency and the choice of eWom content platform, on the level of information credibility, which, in turn, influences consumers' intentions to make a purchase. The research is conducted with a focus on online buyers recognizing the evolving importance of online reviews and ratings.

Purpose: The primary objective of the impact of eWom valency, eWom content platform, and information credibility on purchase intention through statistical techniques. The findings were derived from the analysis of the collected data, shedding light on the key factors that influence online buying decisions in the context of electronic word of mouth.

Keywords: EWom, Purchase intention, consumers, online reviews, Ratings, feedback.

THE TRANSFORMATIVE INFLUENCE OF ICT ON THE EDUCATIONAL SYSTEM AFTER THE COVID-19 PANDEMIC

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Abstract

The study investigates the impact of Information and Communication Technology (ICT) in the realm of the education system after the Covid-19 pandemic. This research article explores the multifaceted influence of ICT on the educational system including Educational websites, Learning Management System (LMS), Educational Apps, Online courses or MOOCs, Interactive whiteboards, Educational software, Video conferencing for classes, Research and data analysis tools and its impact on teaching methods, and student learning experiences from a comprehensive survey. It also addresses challenges and outlines a vision for the future of ICT in education. It delves into the positive impacts, challenges, and future prospects of ICT integration in education. Data collected through structured questionnaires from respondents that consist of faculty, Students and Parents. The collected data analyze using JASP software and present the findings of the survey. The results provide an insight that Educational websites, Learning Management System (LMS), Online courses or MOOCs and Video conferencing for classes are becoming an integral part of the education system.

Keywords: ICT, Education system, Pandemic, JASP software.

EMOTIONAL INTELLIGENCE'S ROLE IN STRESS MANAGEMENT

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Abstract

The ability to effectively manage oneself and our relationships is known as emotional intelligence, which comprises four key skills: self awareness, self management, social awareness, and social skill. Each capability is made up of a certain set of competencies. Understanding and controlling emotions in a healthy way helps people reduce stress, communicate clearly, empathise with others, overcome obstacles, and diffuse conflict. Many diverse facets of our daily lives, including how we act and engage with others, are influenced by emotional intelligence.

We can recognise our own emotional states as well as the emotional states of others if we have strong emotional intelligence. This knowledge of emotions can help us create healthier relationships, communicate more effectively with others, perform better at work, and live more fully. The objective of this paper is to highlight the value of emotional intelligence and demonstrate how it aids in stress management in today's fast-paced environment.

Keywords : Self-control, stress management, healthy relationships, and emotional intelligence

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PERSONNEL ENGAGEMENT AND RETENTION IN ORGANIZATIONS: A REVIEW OF LITERATURE

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Abstract

Personnel engagement and retention are vital considerations for organizations seeking to build a motivated and committed workforce that contributes to overall success. This literature review aims to provide a comprehensive analysis of the conceptual frameworks, key determinants, and effective strategies associated with personnel engagement and retention in organizations. By synthesizing existing research, this study offers a deep understanding of the factors that influence personnel engagement and retention, highlights successful strategies, and identifies avenues for future research. The review employs a systematic approach, encompassing an extensive search of scholarly articles, books, and relevant publications. The search focuses on studies investigating personnel engagement and retention, examining theoretical perspectives and empirical evidence. Through the extraction and analysis of key themes and findings, common patterns, factors, and strategies associated with personnel engagement and retention are identified. The review follows a methodical process and includes a thorough search of academic books, papers, and other pertinent publications. The search is concentrated on studies evaluating theoretical viewpoints and actual data to understand employee engagement and retention. The identification of common patterns, factors, and tactics related to employee engagement and retention is accomplished through the extraction and analysis of significant themes and findings. The review highlights the fact that employee engagement is multifaceted, taking into account emotional, cognitive, and behavioural factors along with a number of theoretical frameworks that have been used to comprehend the causes and effects of employee engagement. Factors such as job satisfaction, organizational culture, leadership styles, career development opportunities, and work-life balance emerge as significant determinants of personnel engagement. The analysis also identifies practical tactics that businesses may do to encourage employee engagement and boost retention. Higher job satisfaction, increased productivity, and lower turnover rates are more likely to occur in organisations that place a strong priority on employee engagement and retention. While the literature highlights the value of employee engagement and retention, it also identifies gaps and potential topics for further study. Practical ramifications from this analysis emphasise how important it is to have a comprehensive approach to employee engagement and retention. Initiatives for employee engagement should be incorporated into talent management plans, with a focus on ongoing coaching and mentoring.

Keywords: Personnel engagement, retention, organizational culture.

ENHANCING INVESTMENT DECISION SUSTAINABILITY: A MULTI-REGRESSION APPROACH TO BEHAVIORAL FINANCE AND PREDICTIVE MODELING

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Abstract

This study focuses on ordinary investors' investing decision-making process. Rather than assuming that people always make rational decisions, we're looking to see if they ever make inefficient ones. This emphasizes the intricacies of investing, highlighting the significance of thorough planning and analysis to ensure long-term financial success. The study takes a thorough approach by building a multivariate linear regression model with the goal of uncovering the numerous biases that influence investment decisions. The model's predictive capabilities were assessed, revealing a substantial correlation between the predicted outcomes and the actual observed data. This was evidenced by the R-squared (R^2) and adjusted R-squared (adjusted R^2) values, both of which attested to the model's capacity to effectively capture and explain the underlying dynamics. Consequently, the model stands as a robust and fitting framework for the exploration of the diverse biases that

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permeate the realm of investment decisions. Its utility extends beyond the academic sphere; it bears practical significance for financial organizations seeking to optimize their strategies for attracting and retaining investors within the stock market. By understanding the nuances of investor behavior and the perceptible biases that influence their decisions, financial institutions can tailor their approaches to better accommodate the diverse needs and tendencies of their clientele, thereby fostering more fruitful and enduring relationships. In essence, this research contributes to a deeper comprehension of the intricate interplay between behavioral finance, cognitive psychology, and investment decision-making, offering valuable insights for a more sustainable and prosperous investment landscape.

Keywords: Behavioral biases, Behavioral finance, Sustainability, Retail investors.

SUSTAINABLE HEALTHCARE DELIVERY THROUGH TELEMEDICINE: AN INTEGRATED ANALYSIS OF ENVIRONMENTAL, ECONOMIC RESILIENCE AND SOCIAL EQUITY

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Abstract

In an age characterized by heightened environmental awareness, the imperative for economic efficiency, and the drive for social equity, the emergence of telemedicine as a transformative healthcare paradigm provides a distinctive opportunity to explore the convergence of healthcare provision, sustainability, and innovative practices. This research study delves into the multifaceted aspects of telemedicine sustainability, offering an all-encompassing examination of its environmental effectiveness, economic robustness, and its impact on social equity.The examination of environmental sustainability commences with a meticulous evaluation of the environmental impact of telemedicine in comparison to traditional healthcare methodologies. Through a quantitative analysis, we uncover significant potential for reducing carbon emissions, curtailing resource consumption, and mitigating e-waste generation when telemedicine technologies are employed. Beyond the decrease in carbon footprint, we scrutinize its influence on energy efficiency, resource allocation, and the imperative for the responsible management of electronic waste within telemedicine.Shifting the focus to economic sustainability, we conduct an exhaustive examination of financial data and compelling case studies from healthcare establishments that have successfully incorporated telemedicine into their service repertoire. Our findings reveal a compelling narrative of cost savings, revenue generation, and enhanced operational efficiency for healthcare providers, while simultaneously enhancing affordability and accessibility for patients. Additionally, we delve into the cost-effectiveness of telemedicine services, especially in remote and underserved regions, providing a fresh perspective on economic resilience in healthcare delivery.This research extends its scope to encompass social sustainability implications. In doing so, it explores the egalitarian potential of telemedicine in terms of healthcare access, underscoring its capacity to reduce disparities and elevate the overall health status of the population. The evaluation of patient satisfaction and the quality of care in telemedicine settings sheds light on how this innovative healthcare approach aligns with the principles of social equity.In the end, this research unveils profound insights into the intricate interplay between telemedicine and sustainability, reshaping the narrative surrounding contemporary healthcare delivery. Through our holistic assessment, we furnish policymakers, healthcare providers, technology developers, and researchers with a roadmap toward healthcare systems that are more environmentally conscientious, economically viable, and socially equitable. This study harmonizes with the ongoing discourse on the future of healthcare and urges stakeholders to consider telemedicine as a pivotal force in the pursuit of sustainable healthcare delivery.

Keywords: Telemedicine, Sustainable Healthcare, Economic Resilience and Social Equity

DECISION MAKING PROCESS AND IMPACT OF INDUSTRIAL REVOLUTION ON MANUFACTURING, MARKETING AND SUPPLY CHAIN MANAGEMENT A CRITICAL LITERATURE STUDY

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Abstract

Generally, organizations critically and functionally work based on the decisions chosen or taken by different decision makers or stakeholders. The decision makers play a crucial role in deciding the things which can be beneficial for both the stakeholders named as employer and employees. The ideal decision is always chosen considering many factors so it is always a very difficult task which needs a thorough understanding of all the consequences. Decision always needed to be taken seeing the competencies, competition and competitors. Decisions are likely to be extensive, complex, competitive, unstructured and uncertain. It has a remarkable influence on the existence of an organization. Taking proper decisions is becoming easier with the knowledge and adaptation of technology evolved by industrial 4.0. The industrial revolution introduced the techniques which are related to the human interacted computer system, virtual and augmented realities to make more flexible systems for enhancements of productivity, quality and profitability by making the decision-making process simpler and quicker. The revolution also introduced the technological advanced manufacturing processes and materials. This paper will review and discuss the above said technological advancements for effective decision making for a thorough understanding and applications in particular to the field of manufacturing, marketing, and supply chain management.

Keywords: Industry 4.0, Decision making, Marketing, Manufacturing, Supply chain Management

A STUDY ON THE CHALLENGES FACED BY SOFTWARE INDUSTRY WHILE CONDUCTING PERFORMANCE APPRAISAL IN HYBRID WORK CULTURE

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Abstract

In this pandemic situation organisation's sustainability was at stake. Organisational reformation in policies is always needed to optimise the productivity and profitability level. Work from home was a feasible policy to maximise the profits avoiding any obstruction. Organizations learnt to adopt a compatible work policy that is a hybrid work model. Hybrid working model is now a popular and recognised work model which is a combination of both-office and remote work in an employee's schedule. It is a style adopted to give a flexibility in working pattern to employees who can avail the ability to pick and choose

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when they work from home and when they come into the office. It is observed that effective hybrid work system motivates flexibility, productivity, coordination and working habits in an organisation. In accordance to this our study was conducted with an objective to identify the various challenges faced while appraising the performance of employees in software industry. This study was conducted among 150 MNC employees belonging to software industry. In this study a structured questionnaire was designed considering certain determinants. The study involved both primary and secondary data. Basically, more intention was over collection of primary data for which Likert 5 point scale was used to collect the data. This research paper findings will highlight the challenges faced while evaluating performance of employees in this working model. This paper will also state the scope for further research in this area.

Keywords: Hybrid working Model, Performance appraisal challenges and profitability.

CATALYZING CHANGE: FINTECH'S INFLUENCE ON CUSTOMER FINANCIAL BEHAVIORS AND EXPERIENCES

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Abstract

Financial Technology, often referred to as Fintech, is the fusion of financial services and cutting-edge technology, fundamentally reshaping the manner in which both individuals and businesses handle their financial matters. This dynamic field encompasses a wide array of digital innovations, spanning from mobile banking and peer-to-peer lending to blockchain-based cryptocurrencies and robo-advisors. These innovations have orchestrated a profound transformation within the financial landscape, granting customer's unparalleled levels of convenience, efficiency, and accessibility to financial services. The objective of research is to scrutinize the far-reaching consequences of Fintech integration for customers, delving into how Fintech tools and methodologies are molding customers' financial behaviors, choices, and overall experiences. The study places a lens on how Fintech advancements are empowering customers in terms of financial inclusion, expanded credit access, heightened security, and a user-centric approach, while simultaneously shedding light on potential risks concerning data privacy, cybersecurity, and the establishment of trust within the Fintech ecosystem. This fertile ground of Fintech offers a wealth of opportunities for both industry practitioners and academic scholars, as it steers the financial landscape towards a more customer-oriented paradigm. In this ever-evolving realm of research, the possibilities for exploration are abundant.

Keywords: Digital innovations, Financial inclusion, Data privacy, Cybersecurity & Fintech.

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CLEAN ENERGY ACCESS AND PRODUCTIVE USE OF CLEAN ENERGY BY BOP CLIENTS IN AREAS OF SOUTH ODISHA

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Abstract

Ending poverty and ensuring sustainability are the defining challenges of the recent times. Energy has the answer to both (IBEF, 2018). Increasing access to modern energy is critical to support human and economic development through the direct provision of energy services for basic needs by supporting productive uses and creating jobs. Access to modern energy services such as electricity, natural gas, modern cooking fuel, etc. are necessary for improved health and agricultural productivity (UNDP, 2001). This paper discuses on actionable research undertaken for improving the quality of life of rural people in the areas of South Odisha by using clean energy systems.

Keywords: Clean energy, BOP clients, Solar lights

FACTORS AFFECTING APP BASED MARKETING - A CASE STUDY OF FLIPKART

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Abstract

In the fast-paced world of e-commerce, mobile applications have emerged as a vital tool for businesses to engage with consumers. This study focuses on the factors influencing app-based marketing strategies, using Flipkart, one of India's largest e-commerce platforms, as a case study. With a vast customer base and a significant presence in the Indian market, Flipkart's mobile application plays a crucial role in their marketing efforts.

This research employs a mixed-method approach, combining quantitative data analysis and qualitative case study research. Data were collected through surveys, interviews, and a thorough analysis of Flipkart's mobile app strategy. The study identifies several key factors that affect app-based marketing, including user experience, app design, push notifications, personalization, and trust.

The findings indicate that user experience is a critical factor, as it directly impacts customer satisfaction and retention. An intuitive and user-friendly app design enhances the overall experience and encourages more extended usage. Push notifications serve as a powerful tool for keeping customers engaged, but their frequency and relevance must be carefully managed to avoid user frustration. Personalization, through recommendations and targeted marketing, significantly impacts user engagement and conversion rates.

In conclusion, this research sheds light on the intricate interplay of factors that influence app-based marketing success, using Flipkart as a case study. Businesses can leverage the insights gained from this study to enhance their own app-based marketing strategies, ultimately leading to increased customer engagement and profitability in the highly competitive e-commerce landscape.

Keywords: Application, Online, Marketing, E-commerce, Business.

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EXISTENCE AND UNIQUENESS OF THE SOLUTION ON THE NEUTROSOPHIC DIFFERENTIAL EQUATIONS AND ITS APPLICATION ININVENTORY CONTROL PROBLEM

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Abstract

Neutrosophic logic is a methodology rooted in non-standard analysis employed to construct a mathematical framework that can effectively represent various aspects of uncertainty, vagueness, ambiguity, incompleteness, and inconsistency. Within the neutrosophic set, it explicitly quantifies indeterminacy while also maintaining the independence of truth membership, indeterminacy membership, and falsity membership. This characteristic plays a vital role in situations where dealing with inconsistent or incomplete information is a necessity. The exploration of differential equations within the context of uncertainty has emerged as a noteworthy and evolving area of research. The solvability conditions for the first-order linear neutrosophic differential equation are proposed in this paper. This study also demonstrates both the existence and uniqueness of a solution to the neutrosophic differential equation, followed by a brief manifestation of the solution under a generalized neutrosophic derivative. As an application of the first-order neutrosophic differential equation, we discussed an economic lot sizing model in a neutrosophic environment by taking various parameters as single-valued neutrosophic numbers. A numerical example is also shown with a graphical illustration to check the acceptance and rejection of the model for different types of neutrosophic derivatives.

Keywords: Neutrosophic set; generalised neutrosophic derivative; neutrosophic differential equation; existence and uniqueness theorem; EOQ model.

LEADERSHIP STYLES IN THE RAMAYANA AND MODERN HUMAN RESOURCE MANAGEMENT: A MICROSCOPIC STUDY

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Abstract

If we look at the evolution of human resource management, it appears as a very ancient system. As evidence of this, Hindu religion attains its perfection in Ramayana i.e. written by Maharishi Tulsidas. Although other Hindu religious texts are available as references, Ramayana is the best text in which healthy human resource management can be seen. The best glimpse of the healthy human resource management policy that is demanded in the present industrial era can be seen in every character portrayal of Ramayana. The presented research paper is a detailed study of the various leadership styles of current human resource management and the traditional methods of leadership in Ramayana. The main effort of the presented research paper is that the human resource policies which we have been served by the western civilization are being used to integrate the Indian human resources, they are not proving to be that effective. We should take refuge in our religious scriptures as a better option. Within the scope of that book, one can achieve an excellent human being, an employee and a living and dutiful personality. The presented research paper is completely based on secondary data. Mainly Ramayana and other Hindu religious texts have been taken as its reference.

Key words: Ramayana, HRM, Leadership, Motivation, Conflict, Work Environment.

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EMPOWERING MSMES ON E-COMMERCE PLATFORMS: UNVEILING FINANCIAL SOLUTIONS TO NAVIGATE CHALLENGES AND SEIZE OPPORTUNITIES

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Abstract

The integration of Micro, Small, and Medium Enterprises (MSMEs) into e-commerce platforms offers significant potential for growth but also poses intricate challenges. E-commerce platforms provide MSMEs with the promise of expanded market access, a larger customer base, and increased sales, enabling them to engage in cross-border trade and scale their businesses efficiently. However, navigating this landscape comes with challenges such as establishing a digital presence, managing e-commerce logistics, dealing with cybersecurity threats, and bearing digital marketing expenses.

Keeping this in view, the present paper discusses the impact of e-commerce on MSMEs in India with respect to some major online shopping websites. It puts forth the opportunities and challenges in front of MSMEs on e-Commerce platforms. For this purpose, a qualitative assessment of the problems faced by MSME sellers, and their customers has been made in the light of feedback provided by customers on these online shopping websites. The study is an endeavor to bring forth huge opportunities for the Indian MSME sector through adopting e-commerce, as well as attempts to suggest feasible ideas to overcome the problems faced by MSMEs in running the business through e-commerce.To mitigate the challenges faced by MSMEs, modern finance solutions are found to be instrumental. Innovations like peer-to-peer lending, supply chain finance, and digital payment systems bridge the funding gap for MSMEs, offering tailored financial products that meet their specific needs. The integration of big data analytics, artificial intelligence, and machine learning in finance empowers MSMEs to make informed decisions and effectively manage risks. Additionally, blockchain technology enhances transaction transparency and cybersecurity.

Keywords: MSMEs, E-commerce, Finance, Financial Solutions, Challenges, Opportunities, Digital Transformation, Digital Marketing, Cybersecurity, Big Data Analytics, Blockchain, Peer-to-Peer Lending, Supply Chain Finance.

SYNERGIZING ENTREPRENEURIAL LEADERSHIP WITH ARTIFICIAL INTELLIGENCE: AN EVOLVING PARADIGM FOR ORGANIZATIONAL SUCCESS

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Abstract

In an era where innovation and adaptation are paramount for organizational success, the fusion of entrepreneurial leadership and artificial intelligence (AI) stands as a promising avenue. Entrepreneurial leadership embodies the visionary and proactive approach that drives innovation, while artificial intelligence, with its cognitive capabilities, offers unprecedented potential for transforming organizational strategies. This abstract explores the dynamic synergy between entrepreneurial leadership and AI, unravelling their combined influence on organizational innovation, adaptive strategies, and competitive advantage.

Entrepreneurial leadership, characterized by its risk-taking propensity, proactive vision, and adaptability, has long been recognized as a catalyst for organizational growth. However, the integration of AI augments this paradigm by offering

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enhanced decision-making through data-driven insights, predictive analytics, and automation. AI-driven algorithms and machine learning applications empower leaders with real-time information and analysis, enabling them to make informed, agile decisions crucial for navigating dynamic market landscapes.

The marriage of entrepreneurial leadership with AI creates an environment where innovation thrives. AI's capacity to process massive datasets expeditiously assists entrepreneurial leaders in identifying emerging trends, customer preferences, and potential market gaps. This, in turn, allows for the swift development and implementation of novel business models and strategies. Additionally, the utilization of AI in optimizing operational processes not only streamlines efficiency but also frees up time for entrepreneurial leaders to focus on strategic initiatives, fostering a culture of continuous innovation and improvement.

Moreover, the amalgamation of entrepreneurial leadership and AI necessitates a redefinition of organizational structures and leadership roles. It demands leaders to exhibit a balance between embracing technological advancements and preserving human-centric values, fostering a culture that promotes creativity, adaptability, and ethical AI use.

This abstract advocates for an in-depth exploration of the evolving landscape where entrepreneurial leadership converges with AI, offering a unique perspective on leveraging technology for organizational transformation. By examining case studies, theoretical frameworks, and empirical research, this paper intends to provide actionable insights for leaders aiming to harness the potential of AI within entrepreneurial contexts. The goal is to pave the way for sustainable growth, innovation, and competitive advantage in today's dynamic business ecosystem.

Keywords: Entrepreneurial Leadership, Artificial Intelligence, Organizational Innovation, Adaptive Strategies, Technology Integration.

FINTECH: CURRENT CHALLENGES AND PROSPECTS IN INDIA

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Abstract

This paper explores the dynamic landscape of Financial Technology (Fintech) and its adoption in India, shedding light on its meaning, characteristics, scope, and the hurdles impeding its widespread implementation. Fintech, a portmanteau of "finance" and "technology," represents innovative solutions and digital tools that leverage technology to revolutionize financial services. Its characteristics encompass innovation, disruption, accessibility, scalability, emphasizing customer-centricity and data-driven approach.India's Fintech industry has witnessed exponential growth, driven by government initiatives, increasing smartphone penetration, and the advent of digital payment platforms.However, the paper highlights the multifaceted challenges of Fintech adoption in India. Regulatory complexities, cybersecurity concerns, and the digital divide pose significant obstacles. Achieving a balance between innovation and consumer protection remains a critical concern for policymakers and businesses. Furthermore, the diverse and dynamic Indian market demands Fintech solutions that are adaptable and responsive to regional nuances and customer preferences.In conclusion, Fintech in India represents a transformative force with immense potential to enhance financial services and promote financial inclusion. The paper underscores the need for a holistic approach that addresses regulatory challenges and cybersecurity risks while fostering innovation. Understanding the prospects and challenges of Fintech adoption in India is essential for harnessing its full potential and ensuring a resilient and inclusive financial future for the nation.

Keywords: Fintech adoption, financial inclusion, Regulatory challenges, cyber security

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TO STUDY THE PERFORMANCE OF SELECTED BANKS IN THE NATIONAL STOCK EXCHANGE

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Abstract

Banks serve as financial institutions that accept deposits from the public and extend credit to individuals, businesses, and the entire nation. In recent times, the Indian securities market has emerged as a highly adaptable and efficient platform, showcasing versatility and effectiveness. The whole credit goes to RBI, which took several important steps to make the Indian Banking sector sturdier and healthier. The objective of this study is to examine the risk-return dynamics, return on investment, and behavioral trends of specific public and private sector banks in India, namely SBI, PNB, HDFC, and ICICI, over the period from 2018 to 2022. The samples are selected on the basis of the performance of the Stocks, and growth in the banking industry using the convenience sampling method. Statistical tools have been used viz, averages and correlation to calculate the average return pattern of behavior of stocks and the risk-return relationship. The results show that in the year 2020 due to the pandemic the banking sector shares had a panic selling so the trend was negative which affected the return of this sector. Despite consistent growth in the return on investment for banking sector shares each year, the risk associated with investing in these banks appears to be greater than the returns they generate. This implies that investors in the banking sector may be taking on a higher level of risk relative to the financial gains they receive from their investments.

Keywords : Bank, Public and private sector banks, Performance, Risk and Return, Return on Investment

ROLE OF TECHNOLOGY ON THE GROWTH OF MUTUAL FUND INVESTMENT:

POST COVID-19

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Abstract

By growing digitalization of economies there has been a significant role of digital transformation in helping businesses stay competitive in the market. The new digital tools and technologies has brought a lot of changes in HR. The most significant change in recent years has been the total shift from manual, traditional HR practices to digital and automated ones. All organizations are impacted by this HR digital transformation, starting from small local firms to the biggest multinationals. The COVID-19 epidemic forced many organizations to find digital solutions that allowed them to operate remotely, which led to a massive transition in 2021. During a pandemic, the challenges of overseeing a remote staff brought to light the necessity for all businesses to implement digital HR procedures and best practices. Hence, companies need the proper HR tools to make the digital jump, from hiring to managing and training. HR data warehouses have been replaced by advanced analytics systems featuring reporting dashboards and prediction models within organisations. However, there have been myths about HR Digital Transformation that it will lead to the existing culture and employee starting to feel robotic and inhuman. This paper will discuss how HR digital transformation is primarily about adopting new technologies and new

trending strategies to digitally transform the organization. The paper will bring into discussion how the adoption of digital transformation in HR brings enhancement of abilities necessary for personal development and professional success in any field, such as Communication, Relationship building, Problem-solving, Creative and strategic thinking, Teamwork, organization and productivity. This paper will conclude that in the digital revolution, it is imperative to up -skill the heterogeneous workforce, and leaders have a crucial role to play in promoting cultural change and adopting digitalization in HR.

Keywords: Financial Market, Capital Market, Mutual Fund Investment, FinTech, Pandemic.

SUSTAINABLE FINANCE FOSTERING ENTREPRENEURSHIP THROUGH MICRO, SMALL AND MEDIUM ENTERPRISES

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Abstract

Sustainable finance is an attempt to combine the contributions of business, finance, science, and strategy to solve and eliminate environmental and social risks related to environmental changes and risks from more frequent and severe weather events. Economic activities are also affected by climate change, such as restrictions on regulatory resources (such as restrictions on the extraction of fossil fuels and other types of restrictions on carbon emissions). Considering the changing industrial environment, Micro, Small and Medium enterprises are the most vulnerable priority sectors that need to be taken seriously because they must adapt to the use of green technologies. The financing needs must be met during this transitional stage. This article attempts to highlight the trend of environmental finance, India's prospects, and key areas for environmental finance, as well as opportunities for Micro, Small and Medium enterprises have also been focussed. The Indian start-up ecosystem has expanded quite rapidly mainly through sustainable finance in sectors like e-commerce, transport, electricity, automobiles, microelectronics, Khadi and Village Industries, Plantation etc.

Key words: Sustainable finance, green technology, MSME, Entrepreneurship

STUDY OF IMPLEMENTATION OF SOCIAL MEDIA AND ITS IMPACT ON SMES PERFORMANCE: WITH SPECIAL REFERENCE TO JHARKHAND.

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Abstract

Social media technology plays a vital role in enhancing industry productivity and competitiveness. It has significantly contributed to the growth and dynamism of small and medium enterprises (SMEs) in the global economy. By leveraging social media technologies, SMEs are able to access markets and engage with stakeholders at minimal costs. However, there is a limited amount of research on the implementation and impact of social media in SMEs. Therefore, this paper aims to explore the factors influencing the adoption of social media by SMEs and its subsequent impact on their performance. The

interdisciplinary research analyzed the challenges faced by Small and Medium Enterprises (SMEs), encompassing technological, organizational, and environmental factors. To conduct the empirical investigation, a closed-ended questionnaire was utilized in this study. Employing a quantitative approach, 395 responses were evaluated using structural equation modelling. The findings indicate a growing significance of social media in SMEs. By emphasizing research on social media innovation, managers and decision makers in SMEs can enhance their performance. Moreover, the adoption of social media serves as a positive mediator between technology, organization, environment, and SME performance. This study also sheds light on the benefits of social media usage for organizations and elucidates the reasons behind investing in this digital platform.

Keywords: Social Media, Small and Medium Sized enterprises, Technology, Organization, Environment, Business Performance.

STUDENT PERSPECTIVES ON CHATGPT INTEGRATION IN EDUCATION: A TAM ANALYSIS

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Abstract

In today's rapidly evolving technological landscape, Artificial Intelligence (AI) is gaining significant prominence in the field of education, offering transformative potential. As traditional educational models undergo substantial shifts, AI-driven tools are playing a pivotal role in reshaping the learning environment. One standout example is ChatGPT, which empowers students by providing personalized assistance, immediate access to information, and seamless interaction. This research will investigate students' perceptions and intentions regarding ChatGPT's integration in education, utilizing the Technology Acceptance Model (TAM) as a guiding framework. Through TAM's constructs, the study will delve into the factors influencing students' willingness to incorporate ChatGPT into their academic routines. As the educational landscape continues to adapt to technological advancements, this research will contribute to our understanding of the potential for AI-driven educational tools, like ChatGPT, to empower students and enhance their learning experiences in an ever-evolving educational landscape.

Keywords: ChatGPT, Artificial Intelligence (AI), Technology Acceptance Model (TAM), Education Technology, Student Adoption.

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IMPACT OF DIGITAL PAYMENT ON HOUSEHOLD CONSUMPTION

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Abstract

Digital payment systems in India have taken a new shape due to the launch of United Payment Interface (UPI) by National Payment Corporation of India (NPCI) after Demonetization in 2016. Digital payment includes payments through mobile apps, Debit Card, Credit card, RTGS, NEFT transactions which are mainly cashless in nature. Again Covid 19 forced everyone not to give cash physically, but to purchase the necessary products by using digital payment. Buying products and procuring services by using payment apps become more convenient, easier and user friendly. From 2016 till date the quantum of digital payment transactions has considerably increased in India. For studying the relationship between digital payment and household consumption in India linear regression is used and the expected result will be whether advancement in digital payment system has impact on Household Consumption of Goods and Services or not.

Keywords: Digital Payment, Household Consumption.

A STUDY ON THE ERGONOMIC EVALUATION OF DOMESTIC KITCHENS

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Abstract

The study involves participants from modern and traditional kitchens in India's Puri region in Odisha. RULA (Rapid Upper Limb Assessment) analysis was conducted to evaluate participants' kitchen-related activities, and recommendations were made based on the RULA scores. Additionally, correct and faulty kitchen layouts were proposed concerning ergonomic aspects. Studies related to the adoption of technology-oriented solutions in domestic settings, both globally and in the context of India. It also analysed previous research on kitchen layouts, especially focusing on ergonomic considerations in Indian households. The study provided a detailed explanation of the RULA analysis procedure, including the criteria used for assessment and the significance of the scores obtained and justified the selection of participants and the rationale behind choosing both modern and traditional kitchens. It was described the tools and technologies used for the analysis and propose why they are suitable for this study. Lastly it presents the findings of the RULA analysis for both modern and traditional kitchens separately and include statistical data, graphs, or tables to illustrate the RULA scores and the corresponding recommended actions. Further it compared the results from modern and traditional kitchens to identify trends and differences in ergonomic practices.

Keywords: Kitchen, Ergonomics, RULA, India, Analysis

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HARNESSING THE POWER OF SUPERVISED MACHINE LEARNING IN TELECOM SERVICES: CUSTOMER CHURN PREDICTIVE MODEL

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Abstract

Maintaining customer retention is a paramount concern for organizations, given the profound recognition of customers as their most prized and invaluable assets. This principle remains particularly salient for telecom companies, operating within a fiercely competitive landscape. With the emergence of machine learning, these companies now have the ability to harness the potential of existing information technologies and vast troves of data, offering a potent means to glean invaluable insights. In the context of this research study, we have harnessed the binary logistic regression technique as a pivotal tool to craft a predictive model that assimilates this wealth of knowledge. The results obtained from our analysis have unveiled distinct and discernible attributes associated with customers who exhibit signs of churning. These insights empower retail managers with the proactive capability to identify potential churners. Armed with this classification, managers are better equipped to formulate targeted strategies for customers sharing similar characteristics, with the primary objective of curbing churn and preserving valuable customer relationships. In doing so, they can enhance customer satisfaction, reduce attrition, and ultimately boost their competitive position within the telecom industry.

Keywords: Binary Logistics, Churn Prediction, Supervised machine Learning

ANALYZING THE IMPACT OF ELECTRIC TWO-WHEELER FEATURES ON POST-PURCHASE BEHAVIOR AMONG CONSUMERS IN ODISHA

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Abstract

The adoption of electric vehicles, particularly two-wheelers, is gaining traction in India, with the state of Odisha demonstrating considerable interest in sustainable transportation alternatives. This research aims to investigate the relationship between product-specific attributes and post-purchase behavioural responses among two-wheeler electric vehicle consumers in Odisha. Through an empirical study involving a diverse sample of consumers, we explore how

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attributes such as battery range, charging infrastructure, price, design, and brand influence consumer satisfaction, loyalty, and repurchase intentions A comprehensive literature review sets the stage for this study, revealing a gap in knowledge regarding the specific factors that affect post-purchase behaviours in the context of electric two-wheelers. Data were collected through structured surveys and analysed using statistical methods. Preliminary findings suggest that certain product-specific attributes significantly impact post-purchase behavioural responses, with battery range and charging infrastructure emerging as key determinants of consumer satisfaction and loyalty. These findings hold implications for both electric vehicle manufacturers and policymakers in Odisha, as they underscore the importance of addressing these attributes in product design and infrastructure development.

Keywords: electric vehicles, product-specific attributes, post-purchase behavioural responses.

DESTINATION IMAGE REBUILDING – STUDY OF DESTINATION IMAGE AND REBUILDING OF DESTINATION IMAGE OF TROUBLED COUNTRIES

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Abstract

One of the most important sectors in a booming economy is tourism. This sector has contributed immensely to bringing any country onto the list of fastest-growing economies. It can be stated this way also that with great economies comes great tourism or vice versa. Developing the tourism industry of any country means giving it face value. That face value is the image of that country or destination to be called Destination image precisely. To be specific to the agenda of the paper, this study focuses on the Destination image, its theoretical background under the light of literature review. The later section of this paper explores the challenges encountered by those nations which have undergone a crisis or are undergoing one. This crisis has certainly dented its touristic image. The study intends to suggest some of the corrective measures for such countries to re-establish such destinations as safe and leisurely tourist destinations. The paper intends to cover the theoretical framework of Destination image, attributes of destination image, the effect of a crisis on the attributes, and suggestive measures to re-invent an image of a destination to attract travellers with a positive mindset.

Keywords: Destination Image, Affective Attributes, Cognitive Attributes, Troubled Countries, and Destination Image Agents. Destination Image Rebuilding.

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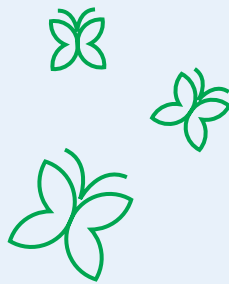
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Biju Patnaik Institute of Information Technology and Management Studies (BIITM) was incorporated (approved by AICTE & affiliated to BPUT, a state university) with the objective of imparting Management Education which focuses on developing leadership competencies and managerial skills, enabling the students to tackle complex managerial situations and assume leadership roles. BIITM focuses on holistic management education. The commitment is to transform the students into thoughtful leaders. The competent and progressive faculty members have developed an improved pedagogy which combines conceptual clarity, case studies, field work and instrumented feedback. To enhance the intellectual capital further, the Institute encourages the faculty members to publish research articles and attend seminars and conferences sponsored by IITs, IIMs and AICTE.

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