SHAHEED BHAGAT SINGH COLLEGE
(UNIVERSITY OF DELHI)
ACCREDITED BY NAAC WITH 'A' GRADE

ICSSR SPONSORED

13th ICBM

INTERNATIONAL CONFERENCE ON BUSINESS AND MANAGEMENT, 2026

ENTREPRENEURSHIP, INNOVATION, AND LEADERSHIP IN URBAN-RURAL BHARAT: PATHWAYS TO VIKSIT BHARAT@2047 AND THE SDGs

CONFERENCE ABSTRACTS

Organised by

DEPARTMENT OF COMMERCE

6th FEBRUARY, 2026 | ACADEMIC AUDITORIUM, SHAHEED BHAGAT SINGH COLLEGE | TIME 9:00 AM | MODE: HYBRID* (OFFLINE + ONLINE)

SCAN TO VISIT 13th ICBM WEBSITE

KNOWLEDGE PARTNERS

Curtin University

VICTORIA UNIVERSITY MELBOURNE AUSTRALIA

Sabaragamuwa University of Sri Lanka

Shaheed Rajguru College of Applied Sciences for Women (University of Delhi)

Shaheed Sukhdev College of Business Studies (University of Delhi)

Index

Particulars	Page No.
About Shaheed Bhagat Singh College	1
About the Department of Commerce	2
About the Conference	3
Conference Sponsers	4
National Knowledge Partners	5
International Knowledge Partners	6-7
Conference Abstract	8-55
Appendix 1: Conference schedule	56
Organising Committee and Publication Committee	57

About Shaheed Bhagat Singh College

Shaheed Bhagat Singh College, named after the great son of India, Shaheed-e-Azam, Sardar Bhagat Singh was established as a co-educational college in 1967, as a constituent college of University of Delhi. The College takes pride in celebrating its Golden JubileeYear in 2016-17. Over a period of 58 years, the college has distinguished itself in diverse academic and professional fields by providing a vibrant and intellectually stimulating academic culture, to promote independence of thought and vision. The college is equipped with a fully computerized library with state of the art facilities to upgrade knowledge, skills and capabilities needed for the complex business environment of the 21st century. The college is proud of its well-known alumni contributing in diverse fields of business, culture and society at large. The College has been accredited as Grade ‘A’ by NAAC in 2017.

Prof. Arun K. Attree
Principal,
Shaheed Bhagat Singh College

About
The Department of Commerce

The Department of Commerce at Shaheed Bhagat Singh College is one of the leading departments under the University of Delhi, known for its academic excellence, innovation, and dynamic learning environment.

It has established a reputation for nurturing future business leaders, researchers, and entrepreneurs through rigorous academic training and experiential learning.

The Department hosts seminars, workshops, and national conferences, providing students and faculty opportunities to interact with industry experts, policymakers, and researchers. It also encourages active participation in research projects, internships, and case study analysis.

Upholding the ideals of Shaheed Bhagat Singh College and the University of Delhi, the Department of Commerce continues to promote a culture of academic inquiry, innovation, and ethical business practices — preparing students to excel as leaders in commerce and industry.

The Department of Commerce is in existence since the inception of the college and conducts the Undergraduate Programme and Master's Programme in Commerce. Starting with a strength of 10 faculty members in 1967, the Department now has 64 highly qualified, vibrant, committed and research-oriented faculty members with specializations in diverse fields of Commerce discipline.

The Department publishes a peer-reviewed refereed journal titled 'Journal of Business Studies' that provides the researchers a major platform to publish their quality research work. The Department organizes various workshops and seminars throughout the year.

The Department also organizes International Conference every year on contemporary issues in Business and Management which sees participation from across the globe. The 12th International Conference on Business and Management was organized in February 2025 with the theme "Sustainable Business Transformation: Driving Innovation & Impact through Technology". This year the Department of Commerce is organizing its 13th International Conference on Entrepreneurship, Innovation, and Leadership in Urban-Rural Bharat: Pathways to Viksit Bharat@2047 and the SDGs.

About the Conference

The vision of Viksit Bharat@2047 allows for a unique opportunity to build a new economic architecture for Bharat by bringing together innovation, entrepreneurship, and policy leadership, while also mainstreaming development. As Bharat endeavors to become a developed nation by 2047, commerce is a key part of the equation, and entrepreneurship will be critical to achieve success, specifically in the context of the digital, urban, and rural ecosystems.

This international conference aims to explore how Artificial Intelligence, digital transformation, sustainable development, marketing strategies, human resource innovation, and leadership in policy and education can catalyze innovation and entrepreneurship in both urban and rural Bharat. With the deployment of digital technology, the growth of e-commerce platforms, the expansion of strategic marketing approaches, innovative HR practices and the growing engagement of MSMEs and startups, we clearly have a significant opportunity for inclusive and equitable development.

The conference also draws inspiration from the revolutionary spirit of Shaheed Bhagat Singh, Shaheed Rajguru, and Shaheed Sukhdev, whose ideals of courage, vision, and collective leadership embody the essence of entrepreneurship, innovation, and ethical nation-building. Their commitment to self-reliance and social transformation resonates with the objectives of this conference, reminding us that the same spirit which ignited India's freedom must now fuel India's journey towards a Viksit Bharat @ 2047.

The conference also emphasizes the role of women practitioners, the National Education Policy 2020 for entrepreneurial education, the importance of sustainability in business practices, and the significance of strategic marketing & human capital management as they align to the UN Sustainable Development Goals (SDGs).

By means of academic discourse, contribution to policymaking, and industry participation, the conference offers research insights on how to engage with challenging and uncertain economic contexts to create resilient economic ecosystems. We aim to bring together scholars/practitioners/policy makers, and students from diverse disciplinary backgrounds to contribute to the journey to Viksit Bharat@2047.

Conference Sponsor

The Indian Council of Social Science Research (ICSSR) is the apex body of the Government of India for research in the social and human sciences. Founded in 1969, ICSSR operates under the aegis of the Ministry of Education, Government of India. ICSSR plays a pivotal role in advancing knowledge and understanding of various social issues and challenges, and providing research-based solutions to policymakers and stakeholders in the development of the nation through initiatives and schemes such as research projects; doctoral, postdoctoral, senior fellowships, and national fellowships; research internships; training and capacity building of early career researchers; publication grants; national and international seminars, conferences and workshops; publication of cutting-edge research; national and international collaboration; promotion of social science and humanities research through research institutes, recognised institutes and regional centres. Documentation centre of ICSSR - National Social Science Documentation Centre (NASSDOC) - provides library and information support services to researchers in social sciences.

ICSSR's mission is to shape the agenda of social science research across the nation and contribute to informed policymaking and societal development by promoting research excellence.

National Knowledge Partners

SHAHEED RAJGURU COLLEGE OF APPLIED SCIENCES FOR WOMEN

Prof. Payal Mago
Principal,
Shaheed Rajguru
College of Applied
Sciences for Women

Shaheed Rajguru College of Applied Sciences for Women, a constituent college under University of Delhi and funded by Govt. of NCT of Delhi, was established in the year 1989. The College offers undergraduate programmes namely B.Sc. (Hons.) in Biochemistry, Biomedical Science, Chemistry, Computer Science, Electronics, Food Technology, Instrumentation, Mathematics, Microbiology, Physics, Statistics, Bachelor of Business Administration (FIA), Bachelor of Management Studies and B.A. (Hons.) Psychology. These programmes provide the platform where the students are equipped with essential and practical knowledge to face the challenging positions worldwide country.

SHAHEED SUKHDEV COLLEGE OF BUSINESS STUDIES

Dr. Poonam Verma
Principal,
Shaheed Sukhdev
College of
Business Studies

Shaheed Sukhdev College of Business Studies (SSCBS) is a premier constituent institution of the University of Delhi, established in 1987 with a mandate to deliver high-quality education in management, business, finance and related disciplines. SSCBS has built a reputation for academic excellence, innovation and industry-aligned pedagogy. The college is accredited with an "A+" grade by NAAC and offers a range of undergraduate and postgraduate programmes including Bachelor of Management Studies (BMS), Bachelor of Business Administration in Financial Investment Analysis (BBA-FIA), Bachelor of Science (Hons) in Computer Science, and postgraduate diploma programmes. Its curriculum is designed to equip students with theoretical foundations and practical competencies that prepare them for leadership roles in a dynamic global economy. The institution fosters an engaging campus environment that encourages scholarly inquiry, industry interaction, and holistic development.

International Knowledge Partners

CURTIN UNIVERSITY, PERTH, AUSTRALIA

Vidyasagar Potdar
Associate Professor, School of Management & Marketing,
Faculty of Business & Law,
Curtin University, Perth, Australia

The Faculty of Business and Law (FBL) at Curtin University is a leading hub for innovative, industry-connected research that supports Australia's transition towards a more sustainable, equitable, and future-ready economy. FBL's academic strengths span sustainability leadership, ESG strategy, decarbonisation pathways, responsible governance, digital transformation, and the economic and societal impacts of emerging technologies.

Within FBL, the School of Management & Marketing plays a central role in advancing sustainability-focused research and practice. The school brings together experts working at the intersection of technology, management, and societal impact, covering areas such as sustainable supply chains, climate-conscious business practices, AI-enabled optimisation, blockchain for transparency and traceability, and the role of innovation in supporting Net Zero ambitions.

The Faculty's commitment to sustainability is reflected not only in its research but also in its engagement with government, industry, and community partners—ensuring that Curtin University remains at the forefront of shaping a sustainable future for Australia and the region.

FACULTY OF MANAGEMENT STUDIES, SABARAGAMUWA UNIVERSITY OF SRI LANKA, SRI LANKA

Prof. Athula Gnanapala
Dean, Faculty of Management Studies,
Sabaragamuwa,
University of Sri Lanka

Established in 1995, the Sabaragamuwa University of Sri Lanka (SUSL) is a leading center of higher education, renowned for academic excellence, innovative research, and meaningful community engagement. The university offers a wide range of undergraduate and postgraduate programs across management, agriculture, social sciences, natural sciences, medicine, geomatics, computing, and technology. With a strong focus on sustainable development and regional empowerment, SUSL equips students with the knowledge, skills, and values to make a positive impact both nationally and globally.

The Faculty of Management Studies (FMS) is a dynamic and forward-looking academic division dedicated to developing ethical, innovative, and industry-ready management professionals. Accredited as an A-graded faculty by the Quality Assurance Council of the University Grants Commission of Sri Lanka, FMS comprises four departments: Accountancy and Finance, Business Management, Marketing Management, and Tourism Management.

FMS places a strong emphasis on entrepreneurship, innovation, and industry collaboration, preparing students to launch startups, lead projects, and engage with the business community. Students benefit from vibrant campus life, including subject associations, competitions, workshops, and networking opportunities that enhance leadership and professional skills.

The Faculty actively promotes international collaborations, student exchanges, and partnerships with global institutions, exposing students to global trends and best practices in management. With its blend of academic rigor, research excellence, entrepreneurial focus, and a supportive learning environment, the Faculty of Management Studies at SUSL nurtures socially responsible, innovative, and globally competent graduates ready to contribute meaningfully to Sri Lanka's sustainable development.

VICTORIA UNIVERSITY, MELBOURNE, AUSTRALIA

Ranjith Ihalanayake
Associate Professor,
Dean and Head of Program,
Victoria University Business School

Victoria University is a distinguished public research university based in Melbourne, Australia, with a history that traces its roots back more than a century to the establishment of Footscray Technical School in 1916. Today, VU is recognised for its inclusive and innovative approach to education, offering a comprehensive range of internationally recognised qualifications from vocational training (TAFE) to undergraduate, postgraduate and research degree programs.

The university operates multiple campuses across Melbourne's central business district and western suburbs, as well as locations in Sydney and Brisbane, fostering a rich academic environment that supports both domestic and international students. VU consistently ranks among the top two percent of universities worldwide in the Times Higher Education World University Rankings, reflecting its commitment to academic excellence, industry relevance and global impact.

The university is known for its strong focus on practical learning, industry partnerships and research that addresses real-world challenges. Its distinctive educational model emphasises deeper engagement and applied experience, preparing graduates to excel in their careers while contributing meaningfully to society.

With a vibrant and culturally diverse student community drawn from over 100 countries, VU champions global perspectives and cross-cultural collaboration. As an international knowledge partner for this conference, Victoria University brings valuable global insights, research expertise and a forward-looking academic perspective that will enrich the event's intellectual discourse.

CONFERENCE ABSTRACTS

ICBM13-101

AI-Driven Employee Support Systems for Burnout Prevention in Entrepreneurial Organizations

Md Ejaz Ahmad
Research Scholar, P.G. Department of Commerce, Magadh University, Bodh Gaya, Bihar

Abstract
Burnout has emerged as a critical challenge in entrepreneurial organizations, where high workloads, resource scarcity, and fast-paced environments intensify psychological strain. Traditional HR mechanisms often fail to detect early signs of exhaustion, making technology-driven systems essential. This paper proposes an integrated, five-pillar AI-driven framework for burnout prevention tailored to entrepreneurial settings. The framework encompasses real-time data acquisition, predictive analytics, automated intervention mechanisms, human–AI governance, and culturally embedded well-being practices. Drawing on recent advancements in machine learning, sentiment analysis, and digital mental health tools, the model illustrates how AI can identify risk patterns, forecast stress trajectories, and deliver personalized support more effectively than conventional approaches. The study emphasizes the need for ethical oversight and human interpretation to ensure transparency, trust, and contextual relevance. Overall, the findings suggest that AI-enabled support systems can transform burnout management from a reactive to a proactive strategy, fostering sustainable employee well-being and enhancing organizational resilience in entrepreneurial ecosystems.
***Keywords**:* Artificial Intelligence (AI); Burnout Prevention; Predictive Analytics; Employee Well-being; Machine Learning; Sentiment Analysis; Digital Mental Health Tools; Human–AI Collaboration

ICBM13-103

Does Board Independence Influence ESG Performance in Indian Companies? A GMM Based Dynamic Panel Approach

Rishav Kanoo
Research Scholar, Department of Commerce, Assam University, Silchar- 788011, Assam, India.
Pranesh Debnath
Assistant Professor, Department of Commerce, Assam University, Silchar- 788011, Assam, India.

Abstract
The study aims to examine the impact of board independence on Environmental, Social and Governance (ESG) performance of Indian companies. The analysis is based on a balanced panel of 270 non-financial NSE-500 companies covering the period 2014-2023. ESG Performance scores were obtained from Bloomberg database, while data pertaining to board attributes were collected manually from annual report of the concerned companies. ESG performance is measured using aggregated and disaggregated ESG scores, while board independence is proxied by the ratio of independent directors to total board size. Control variable includes board size, CSR committee size, firm size and age. To address potential endogeneity and dynamic relationships, the study employs System Generalized Method of Moments (System GMM) estimator. The results reveal that board independence exerts a positive and statistically significant influence on overall ESG performance as well as on each of its components. Most of the control variables demonstrate positive significance, whereas the effect of board size remains insignificant. These findings highlight the critical role of independent directors in fostering responsible governance and sustainable business practices in Indian firms. Existing literature is predominantly concentrated on the relationship between ESG and financial performance. As a result, deviating from this conventional strand, the present study investigates how board attributes particularly board independence affects the ESG performance of Indian companies.
***Keywords**:* ESG performance, Board Independence, Bloomberg database, System GMM, Indian firm.

ICBM13-104

Does Monetary Policy Influence Financial Inclusion? Empirical Insights from G20 Countries

Pranesh Debnath
Assistant Professor, Department of Commerce, Assam University, Silchar-788011, Assam, India.
Animesh Saha
Assistant Professor, Department of Accountancy, Pandit Deendayal Upadhyaya Adarsha Mahavidyalaya, Tulungia, Bongaigaon–783383, Assam, India.

Abstract

Purpose: This paper examines the impact of monetary policy on financial inclusion within the context of G20 nations. It further examines structural heterogeneity by comparing developed and emerging economies, thereby offering context-specific insights into how monetary policy, economic, and technological factors shape financial inclusion.

Design/Methodology/Approach: To attain the objective, the paper constructs a Composite Financial Inclusion Index (CFII) using the dimensions of availability, accessibility, and usage to offer a multidimensional measure of inclusion. To present a comprehensive picture, the study utilises a secondary dataset of 81 G20 countries, including data from the newly inducted African Union, sourced from the World Bank and the International Monetary Fund (IMF) for the period from 2014 to 2024. To capture dynamic effects and address endogeneity, the study applies the System Generalized Method of Moments (System GMM) regression framework. Furthermore, separate regressions are conducted for developed and emerging G20 economies to capture differential impacts. Diagnostic tests confirm the robustness of the model, and subgroup analyses reveal significant heterogeneity.

Findings: The results indicate that monetary policy, as measured by inflation, has a negative and statistically significant impact on financial inclusion, suggesting that rising prices can hinder access to formal financial services. In contrast, economic growth, trade openness, and mobile penetration show positive and significant effects. However, Government expenditure and internet accessibility show no significant effects. Moreover, Comparative analysis indicates that the effects of inflation, economic growth, and other macroeconomic variables are more pronounced in emerging economies.

Research Limitations: The analysis relies on secondary macroeconomic data and concentrates on G20 economies, which may restrict its generalizability to upper-middle-income or low-income countries. Future research could expand this framework to incorporate micro-level data and investigate potential non-linearities.

Originality/Value: This study provides one of the first empirical assessments of the monetary policy–financial inclusion nexus within the G20 framework by incorporating both macroeconomic and digital dimensions. Its findings contribute to the inclusive finance literature by highlighting the importance of price stability and technological innovation in achieving sustainable financial inclusion.

***Keywords**:* Financial Inclusion; Monetary Policy; Economic Growth; Inflation; G20 Economies; Digital Finance.

ICBM13-106

Quality of Governance: A State-Level Assessment for India

Dr. Simran Sethi
Associate Professor, Department of Economics, Hansraj College, University of Delhi

Abstract

Good Governance is a cornerstone of development as emphasized by the 16th Sustainable Development Goal: "Peace, Justice and Strong Institutions". In this context, the study pursues two key objectives.

The Governance Quality Index (GQI) is constructed at the state level for India. While few governance indices exist at the regional level, few are tailored to India's context, and those that do exist often suffer from various shortcomings. The GQI is constructed at three distinct time intervals- 2005-06, 2015-16, and 2019-20 covering 29 states and UTs. It

comprises of six dimensions., the Fiscal Quality Index (FQI), the Basic Amenities Index (BAI), the Law and Order Index (LOI), the Environment Quality Index (EQI), the Quality of Health Index (QHI), and the Quality of Education Index (QEI). The GQI is constructed using a set of 21 mainly input based indicators. The methodology for construction is based on normative targets for indicators, which remain same trough out the period of study and geometric mean is used to compute the index values (Malhotra, 2014). This method of construction is an improvement over the existing governance indices such as the the Governance Index (Bhanumurthy et al., 2018), Economic Freedom Index (Debroy et al., 2014), Quality of Governance Index (Basu, 2002), Policy Effectiveness Index (Malhotra, 2014), Social Progress Index (Kapoor and Green, 2022), Public Affairs Index (PAI) (Gollerkeri et al., 2022), and Good Governance Index (Department of Administrative Reforms and Public Grievances, GoI, 2019 and 2021). Most of these indices use outcome indicators, which may not be ideal for measuring governance since outcomes can result from various factors. Additionally, most indices are built using the Dimensional method, providing relative state rankings. However, using the dimensional method, it is difficult to calculate the change in the index values as the minimum and maximum values of the indicators changes with the states for different years, complicating progress tracking over time. Additionally, significant changes in the overall framework as well methodology in many indices hinder intertemporal comparisons. Many indices also need updating, as they were constructed some time ago and have limited coverage of states and time periods. The objective of GQI is to enable intertemporal comparisons to identify states that have progressed and those that are lagging, which is crucial for improving governance and development indicators such as economic growth, education, and health outcomes.

Governance Quality Index- Results and Analysis:_For all states and UTs combined, the Governance Quality Index (GQI) improved from 25.16 in 2006 to 31.22 in 2020, a 24.08% increase. This improvement is mainly due to significant increases in the Quality of Education Index (QEI) by 87.2%, Quality of Health Index (QHI) by 58.99%, Basic Amenities Index (BAI) by 33.42%, and Fiscal Quality Index (FQI) by 9.88%. However, the Law & Order Index (LOI) and Environment Quality Index (EQI) declined by 23.86% and 2.2%, respectively.

The ranking of states according to the Governance Quality Index (GQI) for 2006 and 2020 shows that four of the top five states (Sikkim, Goa, Mizoram, and Nagaland) and four of the bottom five states (Rajasthan, Jharkhand, Uttar Pradesh, and Bihar) remained the same, indicating regional rigidity at the top and bottom. However, there were notable changes: Delhi and Andhra Pradesh moved up by 13 and 5 ranks, respectively. Conversely, Maharashtra dropped 5 ranks and Haryana and Gujarat each fell by 4 ranks. Given the limited literature on the governance at the state-level for India, this research aims to fill that gap by construction of GQI that tries to overcome the drawbacks of the existing governance indices.

ICBM13-108

Global Entrepreneurial Orientation, Managerial Global Competence, and Sustainable International Expansion: Evidence from Emerging-Market Born-Global Firms

Aaqib Danish
Assistant Professor, NDIM, New Delhi – 110019, India
Dr Vikram Sandhu
Professor, Guru Nanak Dev University -Amritsar

Abstract

Market-born global firms (BGFs), characterised by their rapid internationalisation and early adoption of innovation-driven organisational structures. They play a pivotal role in the growth and international expansion of environmentally sustainable industries. Due to their quick internationalisation and early adoption of innovation-driven organisational structures, born-global businesses (BGFs) make a substantial contribution to the growth of environmentally friendly industries. Organisational gaps, infrastructure constraints and increased global competition make it challenging to sustain international expansion in emerging countries. In accordance with the ninth Sustainable Development Goal (SDG-9), this study investigates the impact of Global Entrepreneurship Focus (GEO) and managerial Worldwide Competence (MGC) on achieving the Sustainable Globalisation Results (SIEO), framed within the framework of assets and changing Capability Theory. Using the PLS-SEM approach, the proposed model is evaluated using primary survey

data collected from 412 administrators of multinational corporations with headquarters in Singapore, Malaysia, India, and the United Arab Emirates. The results show that GEO considerably improves MGC and produces profitable global results, with MGC serving as a bridge between SIEO and GEO. The findings show that innovation-led and successful worldwide expansion requires an independent strategic posture backed by managerial abilities that are globally focused. By incorporating sustainability into the relationship between commercial direction, competence, and performance, this study contributes to the field of global entrepreneurship and provides useful information for executives and policymakers in emerging markets.
***Keywords**:* Born-global enterprises; International entrepreneurial orientation; Administrative global competency; Sustainable international growth; SDG-9; Developing economies; Dynamic capabilities; Global entrepreneurship; Sustainable innovation

ICBM13-109

Examining the Influence of Perceived Search Benefits, Purchase Benefits, and Online Search Ease on Webrooming Intention

Adarsh Yadav
Research Scholar, Department of Commerce, Delhi School of Economics, University of Delhi
Dr. Neha Singhal
Assistant Professor, Sri Venkateswara College, University of Delhi

Abstract

Purpose: Webrooming is a cross-channel shopping behaviour in which consumers search for product information online and complete the purchase in physical retail stores. With the rapid growth of omnichannel retailing and digital technologies, webrooming has become increasingly prevalent. However, empirical findings regarding its key determinants remain inconsistent. The purpose of this study is to examine the influence of perceived search benefits, perceived purchase benefits, and perceived ease of online search usefulness on consumers' webrooming intention. The study also aims to address inconsistencies in prior research and provide insights into consumers' preference for cross-channel purchasing.

Design/Methodology: The study adopts a descriptive research design using both primary and secondary data. Primary data were collected through a structured, self-administered, close-ended questionnaire developed to understand consumers' online search behaviour and offline purchasing decisions. A combination of convenience and selective sampling techniques was employed to collect data from respondents belonging to diverse demographic groups, including variations in age, gender, education, and income. The target sample size was 120 respondents. Secondary data were sourced from existing literature, research articles, and published reports related to omnichannel retailing and consumer behaviour. The collected data were analysed using excel to test the proposed conceptual model.

Findings: The findings reveal that perceived search benefits and perceived ease of online search significantly influence consumers' webrooming intention. Consumers primarily rely on online platforms to access extensive product-related information, such as reviews and comparisons, which enhances confidence in offline purchase decisions and reduces perceived risk. The ease and convenience of online search help consumers make informed choices before visiting physical stores, where immediate product availability, trial opportunities, and in-store assistance further motivate purchase completion.

Research Limitations/Future Scope: The study is limited by its sample size and the use of non-probability sampling techniques, which may restrict generalisability. Future research may incorporate additional variables such as online trust, price sensitivity, time pressure, and effort expectancy. Comparative studies between showrooming and webrooming acrossdifferent product categories and demographic segments may also provide deeper insights.

Practical Implications: The results offer valuable implications for retailers and marketers operating in an omnichannel environment. Retailers should enhance online search features by providing detailed product information, comparison

tools, authentic customer reviews, and user-friendly interfaces. Simultaneously, strengthening in-store benefits such as immediate possession, expert assistance, and flexible return policies can encourage consumers to complete purchases offline after online search.
Originality/Value: This study contributes to the existing retailing literature by empirically validating a model of webrooming behaviour and clarifying the role of key perceptual factors in shaping webrooming intention in an omnichannel context.
***Keywords**:* Webrooming Behaviour; Perceived Search Benefits; Perceived Purchase Benefits; Perceived Ease of Online Search; Omnichannel Retailing

ICBM13-111

From Perception to Loyalty: Examining the Post-Purchase Impact of Sustainable Packaging in the FMCG Sector

Dr Vani Aggarwal**, Vani*, Neha*, Bishal*, Shivam Singh*, Raghav*, Sanjay*
*** Assistant Professor- Economics and Analytics, SOIL School of Business Design,Gurugram*
**Management Students, SOIL School of Business Design, Manesar, Gurugram*

Abstract
The growing urgency of environmental sustainability has reshaped competitive strategies in the fast-moving consumer goods (FMCG) sector, with packaging emerging as a critical interface between firms' sustainability commitments and consumer evaluations. While prior research has extensively examined green attitudes and purchase intentions, limited attention has been given to how sustainability perceptions embedded in packaging influence consumers after product use and how these post-purchase evaluations translate into long-term loyalty. Addressing this gap, the present study develops and empirically validates an integrated post-consumption framework linking Sustainable Packaging Perception (SP), Product Experience (PE), Post-Purchase Satisfaction (PPS), and Consumer Loyalty (CL) within the FMCG context. Drawing on Expectation–Confirmation Theory, the Stimulus–Organism–Response framework, and Signaling Theory, the study conceptualizes sustainable packaging as a stimulus that shapes experiential and affective evaluations before generating behavioural responses. Primary data were collected from 201 FMCG consumers in India who had prior experience with sustainably packaged products. The empirical results provide strong support for the proposed post-purchase behavioural pathway. Sustainable Packaging Perception was found to exert a substantial positive influence on Product Experience, demonstrating that environmental cues embedded in packaging significantly shape how consumers evaluate product use. Further, both Sustainable Packaging Perception and Product Experience were identified as significant predictors for Post-Purchase Satisfaction. This confirms that satisfaction in sustainable consumption contexts is jointly driven by ethical value perceptions and functional usage performance. In the final model, Sustainable Packaging Perception, Product Experience, and Post-Purchase Satisfaction each emerged as significant predictors of Consumer Loyalty, collectively explaining a high proportion of variance in loyalty outcomes. These findings indicate that consumer loyalty toward sustainably packaged FMCG products develops through a sequential mechanism in which sustainability perceptions enhance experience, positive experience strengthens satisfaction, and satisfaction consolidates behavioural commitment. From a theoretical perspective, the study extends sustainability and post-purchase behaviour literature by moving beyond pre-purchase attitudinal models and empirically validating a comprehensive post-consumption framework. It demonstrates that sustainable packaging influences loyalty not only through symbolic ethical appeal but through the successful confirmation of experiential and functional expectations during actual product usage. The findings also reinforce the relevance of post-purchase satisfaction as a central mechanism through which sustainability initiatives translate into enduring consumer–brand relationships. From a managerial standpoint, the results underscore that sustainable packaging strategies must balance environmental responsibility with functional performance. Merely adopting eco-friendly materials is insufficient to secure loyalty unless packaging also delivers convenience, durability, and usability that meet or exceed consumer

expectations. For FMCG firms operating in price-sensitive and rapidly evolving emerging markets, the strategic integration of sustainability with superior user experience is therefore essential for achieving both competitive advantage and long-term consumer retention.
Keywords: Sustainable packaging, product experience, post-purchase satisfaction, consumer loyalty, FMCG, emerging markets.

ICBM13-116

Human–Tech Collaboration: Redefining Managerial Responsibilities in AI-Enabled Banks

Kareena Saini, Shreya, Anshu
Research Scholar, Department of Commerce, MDU, Rohtak

Abstract

The rapid diffusion of artificial intelligence (AI) in banking is fundamentally reshaping managerial roles by redistributing decision-making, customer interaction, and operational oversight to AI-driven, technology-supported systems. This paper presents a systematic literature review and bibliometric analysis to examine how human–tech collaboration is redefining managerial responsibilities in AI-enabled banking environments. Drawing on peer- reviewed publications from 2015 to 2025 indexed in Scopus, the study synthesizes key themes, including augmented decision-making, algorithmic management, AI-assisted supervision, and human–machine coordination. Bibliometric mapping identifies four core knowledge clusters: AI-driven decision systems, digital leadership competencies, human–AI trust and ethics, and technology-enabled performance. Findings reveal that managers are increasingly assuming the role of AI orchestrators, requiring advanced capabilities in digital literacy, data-driven reasoning, technology governance, and ethical oversight. The review highlights critical gaps concerning human–AI role boundaries, managerial training models for AI-capable leadership, and the effects of automation on managerial performance outcomes. This study proposes an integrated conceptual framework illustrating how human–tech collaboration reconfigures managerial responsibility structures in banking and outlines a future research agenda for developing AI-augmented managerial roles. The insights offer theoretical contributions and practical implications for banks, policymakers, and researchers seeking to strengthen managerial readiness for an AI-driven financial ecosystem.
***Keywords**:* Artificial Intelligence, Human–Tech Collaboration, Algorithmic Management, Digital Leadership, Banking Sector, Managerial Responsibilities, Bibliometric Analysis, Systematic Literature Review

ICBM13-117

BRICS Economic Partnership Potential: India's Trade Creation and Diversion Effects

Pranay Singh
Student, Motilal Nehru College, University of Delhi, New Delhi, India,
Professor Ekta Duggal
Department of Commerce, Motilal Nehru College, University of Delhi, New Delhi, India

Abstract

The global economy of today is characterized by uncertainties, instability and policy paralysis where the existing fault lines are being tested and new alliances are being forged. The old global order as we know it is faltering and a new order is shaping up albeit gradually. The realm of international trade is going through a monumental shift with high tariffs, import quotas and trade wars being its trademark and hence, it has become ever more important to identify our true friends and forge long- term alliances. India, being the 4th largest economy, stands at a point where its role has transformed from being a policy-taker to policy-maker in this new global order. India, along with the other emerging economies, had formed the BRICS (Brazil, Russia, India, China and South Africa) partnership in 2006. Now, the time

has come to extract the maximum benefit from this partnership and share the spoils with each other. This paper tries to analyze the importance of BRICS in India's trade basket. It specifically tries to shed light on the aspect of trade creation and trade diversion of the BRICS partnership. It uses various trade indices to gauge the impact of BRICS partnership and recommend policy interventions for BRICS on how to navigate the current uncertain geopolitical and geoeconomic environment. This paper is divided into 5 sections. Section I deals with the history of BRICS and the current global scenario. Section II delves on the existing literature and the insights that can be drawn from it. Section III presents the research methodology and answers the research question presented in the section. Section IV focuses on Data Analysis. Finally, section V closes with the concluding remarks and presents the policy recommendations to navigate the current uncertain global environment.
Keywords: BRICS, RCA, TII, TCA, HHI, India, South Africa, Russia, Brazil, China

ICBM13-119

Digital Transformation and Workforce Automation in India's SSI Sector: A Comparative Study of SSI in Delhi and Uttar Pradesh.

Srishty Maurya
B. Com (Hons), Indraprastha College for Women (IPCW), University of Delhi
Abha Rani
Associate Professor, Indraprastha College for Women (IPCW), University of Delhi

Abstract

In India Small-Scale Industries (SSIs) are a very crucial part of India's economy which create numerous job opportunities while boosting the industrial growth in different region, it also supports rural development and increase entrepreneurial activity. As the Fourth Industrial Revolution emerged, automation and digitalization came into pictures influencing production processes, business operations, and workforce dynamics within SSIs. However, adoption of technology varies as we shift from one location to another, the facilities available in different regions and the employee skills. This research examines the Digital Transformation and Workforce Automation in India's SSI Sector through a comparative study of enterprises located in Delhi which are representing metropolitan environments, and Uttar Pradesh which are representing tier-2 socio-economic conditions. The study aims to identify the differences in the digital adoption between these two cities, digital literacy and exposure to automation in the employees and HR working there, infrastructure availability, tools they use during their daily operations, workplace efficiency, and attitudes toward technological transformation. A structured questionnaire has been formulated after the piolet testing in order to collect primary data from employees working in SSIs across Delhi and Uttar Pradesh regions, supported by secondary data from published literature research. The research aims to identify how regional differences in metropolitan cities and a tier-2 economy influence technology adoption in SSIs, the various barriers faced by the workers in adapting to digitalization and automation, and the extent to which automation affects productivity level, skill requirements, and work quality. Expecting the finding that suggests that SSIs situated in metropolitan cities (Delhi) possess greater access to infrastructure facilities, exposure to technology, and stronger employee competencies, while tier-2 SSIs(Uttar Pradesh) may face barriers like limited awareness, affordability issues, connectivity, and lesser training opportunities. The study contributes to understanding how workforce practices have changed as digital transformation came into place, the effect on operational efficiency, and employee performance of SSIs. By understanding these internal changes, the study shows the positive influence on SSIs becoming more organized and better prepared for future challenges. It also highlights its usefulness for entrepreneurs and industry stakeholders in adopting technology more effectively and promoting inclusive growth.
Keywords: SSI (Small Scale Industries), Digitalization, and Automation.

ICBM13-121

Entrepreneurship and Innovation in Sustainable Textile Solutions: Driving India's Journey Towards Viksit Bharat Through a Circular Fashion Economy

Dr Imrana Khan
Assistant Professor, DAV Centenary College, Faridabad, India
Dr Vijaywanti
Associate Professor & Ex-Officiating Principal, DAV Centenary College, Faridabad, India

Abstract
The global textile industry generates approximately 92 million tonnes of waste annually, primarily due to fast fashion consumption patterns and the widespread use of synthetic fibres (Shamsuzzaman et al., 2025 & UNEP, 2025). Major economies such as China and the United States contribute significantly to landfill accumulation and environmental pollution from discarded textiles (World Bank, 2020). As India aspires to achieve Viksit Bharat (Developed India), the textile waste crisis presents both a challenge and an opportunity to leverage entrepreneurship and innovation for sustainable transformation. This qualitative study examines the environmental implications of textile waste, explores emerging entrepreneurial and technological innovations in recycling and circular fashion, and assesses their contribution to India's sustainable development goals. By integrating policy initiatives such as PM-MITRA parks and Extended Producer Responsibility (EPR) with advancements including AI-enabled fibre sorting, chemical recycling, and waterless dyeing technologies, entrepreneurial ventures can restructure India's textile value chain. These efforts can reduce waste, generate employment, and promote a circular textile economy aligned with economic growth, social inclusion, and environmental stewardship essential to realizing the Viksit Bharat vision.
***Keywords**:* Textile waste, textile recycling, entrepreneurship, innovation, circular economy, fast fashion

ICBM13-125

AI-Driven Investment Behavior Among Youth: A Study of FinTech Adoption, Intention, and Satisfaction in Delhi NCR

Riyanka Jain
Assistant Professor, Ram Lal Anand College, University of Delhi
Chirag
Student of bachelor's in management studies, Ram Lal Anand College, University of Delhi

Abstract
The rapid growth of AI in finance has shaped investment decision-making to include automated trading, AI-driven credit scoring, robo-advisory services, and personalized wealth-management platforms. Despite these advancements, the extent to which and how AI-enabled finance is adopted and the behavioral response among young investors in emerging markets remain largely unexplored. This study looks into the investment behavior of the youth in Delhi NCR between 18 and 35 years, with a focus on how AI-powered financial technologies shape investment intentions, risk perception, and satisfaction.

The factors to be measured in the research are financial literacy, risk tolerance, socio-economic background, and use of fintech platforms such as robo-advisors, algorithmic trading apps, digital wallets, and AI-based investment tools, using a structured quantitative survey of 150 respondents. It is expected that the results will show how AI-driven investment platforms relate to awareness, frequency of participation, portfolio diversification, and confidence among young investors. Other issues that will be explored in the study include information overload, trust in automated advice, limited AI-financial literacy, and digital behavioral biases.

These findings tend to add to the evolving landscape of AI-enabled investment ecosystems by underlining key youth-specific motivators and constraints. The insights derived will be useful for policymakers, educators, fintech startups, and financial institutions focused on improving digital-financial inclusions, ethical uses of AI, and behavioral-finance strategies powered by machine learning. Ultimately, this research advocates for a structured AI-integrated model of financial education to empower young investors in the digital economy of India.

***Keywords**:* Youth Investment, AI in Finance, Robo-Advisory, FinTech Adoption, Algorithmic Trading, Machine-Learning Behavioural Finance, Delhi NCR, Digital Investment Platforms

ICBM13-129

Workforce Transformation for Viksit Bharat @2047: The Role of AI, Skill Development, and HR Innovation

Ms. Mansi Arora Kapoor

Assistant Professor, Management Asian School of Business

Abstract

India's vision of Viksit Bharat @2047 places human capital at the centre of inclusive and sustainable growth. However, rapid shifts driven by artificial intelligence (AI), automation, and digitalisation are reshaping jobs, skills, and organisational structures, making traditional workforce planning increasingly inadequate. This paper examines how AI-enabled workforce strategies, combined with skill development and HR innovation, can support India's transition toward a future-ready labour force aligned with national priorities and the SDGs.

The study adopts a conceptual and policy-oriented approach, drawing on secondary evidence from government reports, policy documents, and global workforce studies (e.g., NITI Aayog and World Economic Forum). It highlights key challenges such as skill mismatches, employability gaps, uneven digital readiness across urban–rural contexts, and the growing need for continuous reskilling.

The paper discusses how AI and people analytics can shift workforce planning from headcount-based models to skills- and capability-based planning, enabling proactive talent forecasting, targeted upskilling, and better alignment with strategic goals. It also connects workforce transformation to NEP 2020, emphasising experiential learning, industry–academia collaboration, and lifelong learning as critical enablers of employability.

The paper concludes by outlining actionable implications for organisations and policymakers, focusing on building adaptive, inclusive and resilient talent systems that advance SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth), thereby strengthening India's pathway to Viksit Bharat @2047.

Keywords: Workforce Transformation, Artificial Intelligence, Skill Development, HR Innovation, People Analytics, Viksit Bharat @2047

ICBM13-133

Women's Digital Safety & Entrepreneurial Participation in the Metaverse: A Pathway to Viksit Bharat@2047

Rashi Makhija

Research Scholar, University School of Law and Legal Studies, GGSIPU, Delhi

Prof. (Dr.) Anuradha Jha

Professor, University School of Law and Legal Studies, Guru Gobind Singh Indraprastha University, Delhi

Abstract

India's Viksit Bharat@2047 mission impacts how and where women entrepreneurs build their businesses, owing to its focus on innovation, digital transformation and inclusive entrepreneurship. The Metaverse and its integrated immersive VR/ AR, AI, blockchain, and digital identity infrastructures, allow women to build businesses regardless of where they

are, physically and financially. That said, persistent immersive technologies also allow for the creation of new and more sophisticated forms of harassment, deep-fakes, identity and emotional abuse, and exploitation, all of which are barriers to women participating digitally, as well as contravening targets 5, 9, and 10 of the Sustainable Development Goals.

Research Problem

Women entrepreneurs pursuing the metaverse for its various opportunities- virtual retail, digital services, immersive content creation, etc., are subject to new forms of virtual harm, such as, groping simulations, proximity violations, voiceless/ faceless cyberstalking and simulates.

Immerse risks, such as spatial harm, avatar rights, virtual border jurisdiction, neuro-psychological distress, remain unaddressed by Indian laws, such as the Digital Personal Data Protection Act, 2023, the Bharatiya Nyaya Sanhita 2023, and the IT Rules, 2021.5

This gap affects women entrepreneurs' confidence and participation within the digital economy.

Study Objectives

1. To understand the Metaverse's impact on women's financial behaviours and perceptions on confidence and risk.
2. To understand the immersive space women's digital disempowerment, privacy abuses, and safety risks.
3. To study the legal ecosystem of India and its sufficiency in relation to virtual space.
4. To develop a policy framework for safe and inclusive digital entrepreneurship and for India in 2047.

Methodology

The study uses a mixed methods approach which are as follows:

1. Doctrinal analysis of Indian laws and regulations, DPDP Act 2023, BNS 2023, contemporary international regulations (EU AI Act 2024), and governance models of platforms.
2. International case studies of Metaverse harassment of Horizon VR and others.
3. Secondary empirical data from MeitY8, and NITI Ayog.

The rationale for the multiple data sources and methods is to understand the available space for safety driven entrepreneurship.

Findings

Women's entrepreneurial potential: The case of women in semi-urban and rural India is of special interest because of the interest in digital models of enterprises, especially those that are low cost and integrate AR/ VR for training and marketing.

Safety vulnerabilities: Risks in immersive environments multiply due to unwanted avatar contact, voice and face replication without consent, simulation realism shock, and spatial infringement.

Legal Gaps: Even though cyber offenses are covered by Indian statutes, there are inequities concerning like avatar misconduct, wrongful contact, consent pertaining to XR, immersive environments biometric data capture, the borders of cybercrime and decentralized VR.

Behavioural impact: Perceived safety significantly affects women's digital financial behaviour. Neurofinance research shows that financial confidence and entrepreneurial risk-taking ability dip due to strain from risk.

Governance Need: Women's participation increases when there are AI-driven moderation, avatar identity authentication, anti-groping spatial buffers, and VR designs that incorporate grievance mechanisms.

Proposed Model: SAFE-MET Framework

Conclusion

The Metaverse centre technology entrepreneurship will perform a vital function in facilitating the equitably digital participation of citizens during India's transformation into Viksit Bharat@2047. While the inclusion of women in this opportunity will be determined by the safety, legal, and ethically acceptable governance of technology. The women of Bharat, regardless of regardless urban or rural, will be able to participate and invested of the confidence in the next digital innovation if the harmonization of protective legislation around digital violence, protection of personal information, accountability of AI, and the protective governance of immersive technology.

ICBM13-135

Understanding Spatial linkages between Deprivation and Domestic Violence in India: Cartographic latent Class Segmentation Analysis

Prof Swati Rajput

Professor, Department of Geography, Shaheed Bhagat Singh College, University of Delhi

Rahul Raturi

Student, Department of Geography, Shaheed Bhagat Singh College, University of Delhi

Abstract

Poverty, food insecurity, and domestic violence in India form an interconnected cycle that deepens social vulnerability and obstructs national progress toward the Sustainable Development Goals. Limited access to nutritious food, unstable income, and gendered power hierarchies increase household stress, which in turn heightens the risk of physical, emotional, and economic abuse. Evidence across NFHS, NSSO, and FAO indicators shows that states with persistent under-nutrition, poverty, and hunger also report elevated levels of spousal violence, emotional and physical violence deprivation. The paper investigates the linkages between hunger and domestic violence by latent analysis and cartographic techniques. The results show convergence and high relationship between deprivation and domestic violence. This directly impacts SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-Being), SDG 5 (Gender Equality), and SDG 16 (Peace, Justice, and Strong Institutions), underlining the urgency for an integrated framework rather than siloed interventions. The paper argues for a policy architecture that combines strengthened food distribution systems, gender-responsive budgeting, social protection floors, community-level violence-prevention programs, and improved grievance and legal redress mechanisms. A multisectoral strategy that foregrounds dignity, equity, nutrition security, and women's agency is essential if India is to break the tri-fold cycle of hunger, poverty, and domestic violence and align its developmental trajectory with SDG commitments by 2030.

ICBM13-136

Analysis of Digital Payment Systems (UPI, RUPAY, BHIM) On Consumer Behavior

Aditya Vikram

Assistant Professor, Rajdhani College, University of Delhi

Abstract

The rapid evolution of digital technologies has transformed the financial landscape in India, with platforms such as Unified Payments Interface (UPI), RuPay, and Bharat Interface for Money (BHIM) becoming central to everyday transactions. This paper analyzes the influence of these digital payment systems on consumer behavior, focusing on adoption patterns, usability perceptions, trust, security concerns, and changes in purchasing decisions. The study highlights how UPI has emerged as a preferred payment mode due to its real-time transfers, interoperability, and user-friendly interface, leading to a significant increase in digital transaction frequency. RuPay, promoted as a domestic card network, has contributed to financial inclusion by offering lower transaction costs and wider accessibility, particularly among first-time digital users. Meanwhile, BHIM, developed to simplify UPI usage, has played a vital role in promoting the government's Digital India initiative, especially among consumers with limited digital literacy.

The research employs both primary and secondary data to assess the behavioral shifts triggered by these platforms. Key determinants such as perceived convenience, transaction speed, cashback incentives, security features, and peer influence were found to strongly impact user acceptance. The findings indicate that digital payments have not only enhanced consumer confidence in cashless transactions but also encouraged more frequent online shopping and contactless payment habits. Moreover, enhanced transparency and reduced dependency on physical cash have reshaped spending patterns, with consumers demonstrating greater comfort in micro-payments and recurring online subscriptions. However, concerns regarding data privacy, technical glitches, and occasional transaction failures persist,

influencing hesitation among certain demographic groups. The study concludes that while digital payment systems have substantially altered consumer behavior in India, continuous improvement in cybersecurity measures, customer support, and digital literacy is vital to ensure sustained adoption. The paper also suggests that strategic collaborations between fintech providers, banks, and policymakers could further strengthen consumer trust and accelerate the transition toward a fully digital economy.
***Keywords**:* Digital Payments, UPI, RuPay, BHIM, Consumer Behavior

ICBM13-138

Exploring the Rise of Thrift Shopping as a Sustainable Fashion Alternative in India

Ms. Surbhi Ahuja
Research Scholar, IGNOU; Assistant Professor, JIMS Kalkaji
Dr. Jasleen Rana
Assistant Professor, JIMS Kalkaji, New Delhi

Abstract

Fashion industry is the one of the largest contributors to the GDP. The main expansion has been seen due to fast fashion which promotes mass production, mass consumption. This has shortened the lifecycle of the clothes leading to increased environmental pollution. In order to environment and promote sustainability, thrift fashion emerged as one of the most effective solutions. Thus, the main aim of this paper is to examine current growth pattern of thrift market in India. The aim is also to find out how thrift fashion will promote sustainable fashion consumption. Lastly, we want to predict future trend which will help policymakers, marketers and other stakeholders to formulate their policies. Relevance in the Indian context, demographics of a young nation, environmentally relatively conscious and sensitive, coupled with market access, especially with instantaneous use of digitised platform and unique last point connectivity of the thrifting apparel domain. This over time is poised to mitigate the negative environmental and social impacts of the fashion industry.
Keywords: Circular Fashion, Fashion consumption, Resale, Second-hand clothing, Sustainable Fashion, Thrift market

ICBM13-139

Empowering Women at the Grassroots: A National Dialogue with Kudumbashree Mission

Alakananda Jyothi
Research Scholar, Management Studies Mahatma Gandhi University

Abstract

The Kudumbashree Mission, launched in Kerala in 1998, has emerged as one of the world's largest women's self-help initiatives, pioneering a model of grassroots empowerment that blends poverty eradication with socio-economic transformation. Rooted in the principles of collective action, microfinance, and community development, the mission has significantly enhanced women's participation in local governance, entrepreneurship, and decision-making processes. This national dialogue on "Empowering Women at the Grassroots: A National Dialogue with Kudumbashree Mission" seeks to explore the transformative journey of Kudumbashree as a catalyst for inclusive development. Through structured neighborhood groups, micro-enterprises, and social interventions, Kudumbashree has demonstrated how women can act as agents of change in addressing poverty, gender inequality, and social exclusion. The dialogue emphasizes lessons learned from the mission's two decades of practice, its scalability across India, and its relevance for policy-making in areas such as rural livelihoods, financial inclusion, and women's \ leadership. By highlighting success stories and challenges, the discussion aims to inspire replication of the Kudumbashree model as a sustainable pathway for grassroots empowerment, fostering a more equitable and participatory development process at the national level.
Keywords: Women Empowerment, Grassroots Development, Kudumbashree Mission, Poverty Alleviation, SHGs).

ICBM13-141

Gamification as a Marketing Strategy for Sustainable Entrepreneurial Growth: A Systematic Review

Priya Gupta, Dr. Sanil Kumar & Dr. Rakesh Kumar
Dayalbagh Educational Institute, Agra, India

Abstract
In the digital environment, entrepreneurial companies face intense competition and rapidly changing consumer expectations. Traditional marketing strategies often remain insufficient for sustaining long term customer growth and brand loyalty. Consequently, firms are increasingly adopting innovative marketing approaches, among which gamification has gained significant attention. Gamification refers to the use of game design elements such as rewards, challenges, leaderboards, and progress feedback in non-game contexts to influence consumer behaviour. Although prior research indicates that gamification improves customer engagement and brand related outcomes, there is still a lack of a comprehensive understanding of its role in promoting sustainable entrepreneurial growth. This study addresses this gap by systematically reviewing existing literature on gamification-based marketing strategies and their implications for entrepreneurial growth.

Significance of Study
The significance of this study is valuable to its contribution to both academic literature as well as managerial practice in the field of entrepreneurial marketing. Academically, the study synthesizes different research on gamification in marketing and provides a structured understanding of how gamification influences marketing results and supports entrepreneurial growth. It also addresses an important research gap by linking gamification-based marketing strategies with sustainability-oriented entrepreneurial performance. As per practical perspective, the findings of the study offer valuable insights for entrepreneurs and marketers seeking innovative, cost-effective, and engaging marketing strategies to enhance customer relationships and achieve long-term growth. Additionally, the study holds policy relevance by highlighting gamification as a digital marketing tool that can support entrepreneurial development and competitiveness in emerging economies.

Research Methodology
The study adopts systematic literature review design based on secondary data. Peer-reviewed journal articles were collected from database of Google Scholar. Studies published between 2015 and 2025 focusing on gamification in marketing contexts were considered. Relevant articles were selected using predefined inclusion and exclusion criteria. The final sample of studies was analyzed using content analysis to gamification mechanisms, marketing outcomes, and entrepreneurial growth. This approach enables a structured and comprehensive synthesis of existing knowledge.

Expected Findings
Based on existing literature, the study is expected to reveal that gamification-based marketing strategies positively influence key marketing outcomes such as customer engagement, brand loyalty, purchase intention, and customer value creation. Outcomes are expected to contribute to sustainable entrepreneurial growth by expanding long-term customer relationships, improving brand image, and supporting innovation driven performance. Findings are also expected to highlight gamification as a cost-effective tool and scalable marketing strategy for entrepreneurial companies, particularly in digital emerging markets.

Keywords: Gamification, Marketing Strategy, Entrepreneurial, Customer, Brand Loyalty

ICBM13-146

Assessing the Growth, Coverage, and SDG Alignment of the Atal Pension Yojana in India

Bela Bansal
Research Scholar, Faculty of Commerce, Dayalbagh Educational Institute, Agra,
Dr Sanil Kumar
Assistant Professor, Faculty of Commerce, Dayalbagh Educational Institute, Agra

Abstract

The Atal Pension Yojana (APY) was introduced by the Government of India to address old-age income insecurity among informal workers, who constitute the majority of the country's labour force and largely remain outside formal social protection systems. This study examines the growth and coverage of APY among informal workers in India and evaluates its relevance in the context of Sustainable Development Goals (SDG) 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). Using secondary data from the Periodic Labour Force Survey (2017–18 to 2023–24) and APY enrolment statistics published by PFRDA and NPS Trust, a descriptive and analytical research design is employed. Trend analysis, growth rate estimation, correlation, and simple regression techniques are used to assess pension inclusion patterns and their relationship with informal workforce. The findings reveal a steady increase in workforce participation alongside the persistent dominance of informal workforce, accounting for over 75 percent of total workers throughout the period. APY coverage among informal workers expanded significantly from 2.66 percent in 2017–18 to 13.92 percent in 2023–24, supported by a compound annual growth rate of approximately 31.75 percent. Despite this progress, a substantial coverage gap remains. The correlation results indicate a strong positive relationship between informal workforce size and APY enrolment, while regression analysis confirms the significant positive influence of informal workforce expansion on APY coverage.The study concludes that APY has made notable progress in extending pension security to informal workers and contributes towards strengthening social protection systems in line with SDG targets. However, the limited overall coverage highlights the need for enhanced outreach, affordability measures, and complementary policy interventions to achieve inclusive old-age income security in India.

***Keywords**:* Atal Pension Yojana, Social Security, Pension Coverage, Sustainable Development Goals

ICBM13-147

AB-PMJAY, Digital Innovation and Healthcare Entrepreneurship: Public–Private Pathways to Viksit Bharat by 2047 and SDGs

Anjali Gautam
Research Scholar, Faculty of Commerce, Dayalbagh Educational Institute, Agra
Dr. Anisha Satsangi
Assistant Professor, Faculty of Commerce, Dayalbagh Educational Institute, Agra

Abstract

Ayushman Bharat–Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) represents one of India's most ambitious healthcare reforms aimed at achieving universal health coverage through an inclusive public–private service delivery framework. This paper examines the role of AB-PMJAY in fostering healthcare entrepreneurship, enabling digital innovation, and demonstrating policy leadership within the context of India's vision for a Viksit Bharat by 2047 and the Sustainable Development Goals (SDGs). Using a comparative analytical framework, the study evaluates healthcare access, service quality, and operational efficiency in public and private hospitals operating under AB-PMJAY. The research analyses how the scheme has encouraged entrepreneurial participation among private healthcare providers while simultaneously strengthening public healthcare institutions through increased utilization and digital integration. It further explores the impact of digital transformation—such as beneficiary identification systems, e-cards, and IT-

enabled claims management—on transparency, accountability, and service delivery. From a policy perspective, the paper assesses the leadership and governance mechanisms of AB- PMJAY in advancing SDG 3 (Good Health and Well-being), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 10 (Reduced Inequalities). The study highlights that the effective convergence of entrepreneurship, technology, and policy leadership under AB-PMJAY has significantly improved healthcare access for economically vulnerable populations, while also creating sustainable pathways for innovation-led growth in the healthcare sector. The paper concludes with policy recommendations to strengthen public–private collaboration, enhance digital capacity, and ensure equitable healthcare delivery as India progresses toward Viksit Bharat by 2047.
Keywords*:* AB-PMJAY, Healthcare Entrepreneurship, Digital Innovation, Healthcare Access, Policy Leadership, Sustainable Development Goals (SDGs), Viksit Bharat

ICBM13-148

Bridging Finance and Machine Learning: A Systematic Review of AI Applications in Asset Pricing

Mr. Shivam Rai

Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Dr. Rishabh Gupta

Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

The increasing application of artificial intelligence (AI) and machine learning (ML) in financial economics has shifted the way researchers look at asset pricing by making it possible to model complicated, non linear relationships in financial markets. The goal of this study is to systematically look at the current research on AI-based asset pricing in order to find out what research trends are, what AI techniques are most common, how well models work compared to traditional pricing frameworks, and what important research gaps exist. We did a systematic review of the literature on studies that had already been reviewed and published between 2010 and 2024. Structured searches across major academic databases, such as Scopus, Web of Science, and Google Scholar, helped us find articles that were relevant. We chose 80 primary studies for in-depth analysis after using pre-set criteria for inclusion, exclusion, and quality assessment. We used descriptive and thematic analysis to put together the chosen literature and sort it into groups based on AI methods, data sources, asset classes, and benchmarking methods. The results show that research on AI-driven asset pricing has grown quickly, especially since 2015. When high-dimensional and alternative data are used, machine learning and deep learning models are becoming better at predicting asset prices than traditional models like CAPM and Fama–French. Most of the research, on the other hand, is still mostly focused on equity markets, with little attention paid to bonds, derivatives, and cryptocurrency markets. Moreover, issues pertaining to model interpretability, economic elucidation, and robustness persist as substantial obstacles. This study brings together all the research on AI applications in asset pricing by systematically combining insights from finance and machine learning research. This gives a structured base for future theoretical development and empirical investigation.
Keywords*:* Artificial intelligence, machine learning, asset pricing, financial markets, SLR.

ICBM13-155

User review as social proof: Examining factors influencing users' preference for online doctor consultation

Aaliya Bushra

Research Scholar, Department of Management, Jamia Hamdard University

Abstract

Background: Online medical consultations have become increasingly popular due to their convenience, accessibility, and timely guidance. Patients are increasingly using online platforms to give feedback about their health-care experiences. Understanding users' experiences is essential to identify factors that influence satisfaction and to improve the quality and effectiveness of these services.

Objective: The primary objective of this study is to identify and explore the key factors shaping users' preferences for online consultation services as reflected in online reviews.

Methodology: An exploratory qualitative research design was adopted to uncover key themes influencing users' preferences for online consultation services. The data for this study was obtained from Practo an online consultation platform that offers medical services. The study analysed around 500 user reviews associated with twenty consultants selected from two different domains i.e. Homeopathy and Ayurvedic (ten from each). Consultant selection was guided by criteria such as variation in professional experience, number of reviews received, and geographical proximity, in order to capture diverse user perspectives. Twenty-five reviews were selected per consultant based on time period (last 3 years reviews). To ensure ethical compliance, reviews and consultants names were anonymized. Thematic analysis was done using NVivo 15 Software to identify recurring patterns and insights.

Findings: Most users shared positive experiences and expressed satisfaction with the consultations, highlighting six key themes Empathetic and attentive approach (friendly, polite, calm, good behaviour, make patients feel comfortable, heard etc.), Professional Competence and Expertise (knowledge, experience, professionalism etc.) , Clarity and Effectiveness of Communication (explanations of their issues, guidance, treatment process etc.), Quality and Appropriateness of Treatment Approach (holistic approach, minimal and proper use of medication, treatments with no side effects etc.), Timeliness of Consultation(minimal waiting time etc.), and Effectiveness and Value of the consultation(faster recovery, noticeable improvement, worth of the service, etc.). While the overall experience was positive, minor concerns were reported, such as prolonged waiting times, lack of noticeable improvement, unprofessional or inattentive behaviour, high consultation costs, concerns regarding clinic hygiene etc indicating potential areas for improvement.

Conclusion: This study explored users' experiences with online medical consultations. The analysis revealed six key themes: empathetic and attentive interactions, professional competence, clarity of communication, timeliness of service, quality and appropriateness of treatment, and perceived effectiveness and value of consultations. While the majority of participants reported positive experiences, some minor concerns were noted, including occasional delays, limited clarity in explanations, inattentive behaviour, high costs, and clinic hygiene issues. These insights highlight areas for improving service quality and patient experience in digital healthcare platforms.

Keywords: Online consultations, Qualitative approach, thematic analysis, NVivo, healthcare services.

ICBM-156

Influence Of Institutional Support on Startup Intention Among Higher Education Students in Kerala

Abyson Kurian
Assistant Professor, Department of Commerce, St. Dominic's College Kanjirapally, Mahatma Gandhi University, Kottayam, Kerala, India.
Deepa Mathew
Assistant Professor, Department of Commerce, TMJM Govt College Manimalakunnu, Mahatma Gandhi University, Kottayam, Kerala, India.

Abstract

Entrepreneurship is increasingly viewed as a strategic solution to the growing challenge of educated unemployment, particularly in regions where high levels of formal education have not translated into commensurate employment opportunities. In India, the National Education Policy (NEP) 2020 has explicitly positioned entrepreneurship, skill development, and innovation as central outcomes of higher education. Kerala represents a distinctive case within this broader national agenda. Despite its strong literacy rates, human development indicators, and long-standing public investment in education, the state continues to face persistent graduate unemployment and outward migration of skilled youth. In response, entrepreneurship has emerged as a policy priority, supported by institutional mechanisms such as the Kerala Startup Mission and the widespread establishment of Innovation and Entrepreneurship Development Centres (IEDCs) within colleges and universities.

Against this backdrop, the present study examines how higher education students in Kerala perceive institutional entrepreneurship support and whether these perceptions influence their intention to start a business. Institutional support is conceptualised as a multidimensional construct comprising Education Support, Concept Development Support, and Business Development Support. Primary data were collected from 418 undergraduate and postgraduate students enrolled in higher education institutions with active entrepreneurship support systems. The measurement model was validated using Confirmatory Factor Analysis prior to hypothesis testing. The findings reveal that education-oriented and ideation-stage institutional supports exert a positive and significant influence on startup intention, whereas advanced business development supports appear less effective at the intention-formation stage. The study highlights the importance of aligning institutional interventions with students' entrepreneurial readiness and offers insights for operationalising NEP 2020 objectives within higher education institutions.

Keywords: Institutional support; Startup intention; Entrepreneurship education; Innovation ecosystem

ICBM13-157

The Impact of Firm-Generated Content on Consumer Buying Behaviour: Examining the Mediating Role of Brand Equity with references to Electronic Products

Vinay Babbar
Research Scholar, ICFAI University, H.P. & Assistant Professor, Rajdhani College, DU
Dr. Bharat Bhushan
Assitant Professor, ICFAI University, H.P.
Ravi Vashisht
Assitant Professor, ICFAI University, H.P.

Abstract

In recent years, the social media is playing a pivotal role in shaping the buying behaviour and preferences of consumers across the globe. Acc. to Global Digital Report, around 6 billion people about 73 % of the world's population were

internet users in 2025 and out of these approx. 5.4 billion were social media users (Source: DATAREPORTAL). Due to active and increasing use of social media the consumers buying decisions are also deeply impacted. These days the firms have also changed the ways and means to advertise their products and services by adopting new social media techniques. Thus, when firms promote their products through social media platforms in the form of blogs, video messages, pictures, users' feedback etc. all these types of communication are known as firm-generated content (FGC). The present study strives to determine the impact of firm-generated content in social media on consumer buying decisions related to electronic products such as laptop, mobile phone, and smart watch and Bluetooth device (s). Apart from FGC, the study also considers brand equity as an important determinant in shaping the buying decisions of consumers. Hence, the study also attempts to investigate the mediating role of brand equity on consumer buying behaviour. The study considers the integrated digital platforms such as Facebook, YouTube, Instagram etc. have been utilized by the firms for promoting their business activities. A pilot study has been conducted through questionnaire on 5-point Likert scale. Around 126 responses have been received in total. Regression analysis has been done to determine the impact of Firm-generated content on Consumer buying behaviour. Similarly, Mediation analysis is performed to know the indirect effect of Brand Equity on the relationship between Firm-generated content and Consumer buying behaviour. The results of regression analysis indicate that Firm-generated content has a significant positive impact on Consumer buying behaviour ($\beta = 0.431$, $p < 0.001$) with R square value of 0.186 meaning that 18.6% of variance in buying behaviour has been explained by Firm-generated content. While, the mediation analysis results reveals that Brand Equity does not significantly mediate the relationship between Firm-generated content and Consumer buying behaviour (ACME = 0.0568, $p = .169$). However, it confirms the direct influence of Firm-generated content on Consumer buying behaviour (i.e., ADE = 0.4607, $p < .001$), indicating strong and significant impact. Although, the overall total effect is meaningful (0.5174, $p < .001$), but only the 11% of this effect is explained by the mediation path. Thus, the results of present study reveals that Firm-generated content has direct and significant role in shaping buying decisions of consumers, while the mediating role of brand equity is very small and statistically non-significant. This research will be the guiding tool for the marketers in designing the firm's social media marketing activities to promote their products.
Keywords: Internet, Firm-generated content, Brand Equity, Mediating Effect, Social media marketing, Consumer buying behaviour

ICBM13-160

Impact of Green HRM Practices on Employee Performance: A Case Study of Infosys Ltd.

Rahul Yadav

Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Tarun Kumar

Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

Sustainability has become a major priority for modern organizations due to rising environmental concerns, regulatory pressures, and stakeholder expectations. Today, companies are evaluated not only on financial performance but also on their environmental and social contributions. In this context, Green Human Resource Management (GHRM) integrates sustainability into HR practices such as recruitment, training, performance appraisal, employee involvement, and rewards to promote eco-friendly behaviour. Since employees translate strategies into action, understanding how GHRM influences employee performance is essential. The Indian IT sector provides a relevant setting due to its large workforce and high energy consumption. Infosys Ltd., recognized globally for carbon neutrality and renewable energy initiatives, offers an ideal case. However, while sustainability achievements are widely reported, limited empirical research examines their impact on employee attitudes and performance. This study investigates the relationship between GHRM practices and employee performance at Infosys. Drawing on Social Exchange Theory and the Ability-Motivation-Opportunity (AMO) framework, it proposes that employees reciprocate organizational commitment to sustainability through improved performance and responsible behaviour. A quantitative, single-case study approach was adopted using purposive sampling (n=50). Data were collected through structured questionnaires and analysed using correlation

and regression techniques. Findings reveal a significant positive relationship between GHRM practices and employee performance, indicating that sustainability-oriented HR systems enhance both environmental responsibility and workplace outcomes. While limited by sample size and cross-sectional design, the study contributes to GHRM literature in the Indian IT context and suggests that aligning HR strategies with sustainability goals strengthens long-term organizational performance.

Keywords: Green HRM, Sustainability

ICBM13-161

Regional Patterns of Employability Outcomes under the Pradhan Mantri Kaushal Vikas Yojana in India's Workforce Development Landscape

Manish Rathore
Dayalbagh Educational Institute, Agra
Dr. Anisha Satsangi
Dayalbagh Educational Institute, Agra

Abstract

This study assesses the impact of the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) on the employability of certified students through a state-wise analysis of certification and placement data. Using secondary data and chart-based visualization techniques, the study identifies significant variations across states in translating skill certification into employment. The results indicate that although PMKVY has achieved wide coverage in terms of certification, the employability outcomes of certified candidates remain inconsistent, with substantial gaps observed between certified and placed students in several states. States with stronger industry linkages and employment ecosystems show relatively better placement performance, while others face challenges related to skill job mismatch and limited labour market absorption. The findings suggest that PMKVY's impact on employability depends not only on certification volume but also on the effectiveness of placement mechanisms, industry participation, and demand-driven skill development.
Keywords*:* Pradhan Mantri Kaushal Vikas Yojana, PMKVY, Employability Outcomes, Regional Patterns, Workforce Development, Human Capital Formation, Skill Development, India

ICBM13-164

Influencer Commerce and Vernacular Branding in Tier-3 Markets

Dr Seema Devi
Assistant Professor, Dept of Commerce, C.D.R.J.M., Butana, Sonipat, India

Abstract

The rapid expansion of digital commerce in India has created new opportunities for entrepreneurial growth beyond metropolitan centers. Smaller Tier-3 markets, where people rely more on local culture and language, are often overlooked. This study investigate how local influencers and vernacular branding using regional languages and cultural identity help businesses connect with these communities. Drawing upon Diffusion of Innovation Theory, Social Identity Theory, and Source Credibility Theory, the paper develops a framework to explain how local influencers, operating in regional languages and cultural contexts, increase consumer trust and drive adoption of digital products and services. The study employs case analysis of five successful influencers from Tier-3 markets, highlighting their strategies in vernacular content creation, community engagement, and brand collaborations. The findings show that when influencers use local language and culture, they build stronger trust and loyalty among consumers. This approach not

only helps startups and MSMEs grow but also supports inclusive development goals like Viksit Bharat@2047 and the SDGs. The paper contributes both to theory by extending consumer behavior studies into smaller markets and to practice by offering strategies for entrepreneurs and policymakers to reach under-served communities.
***Keywords**:* Iinfluencer commerce, Vvernacular branding, Tier-3 markets, Consumer trust, Inclusive growth

ICBM13-170

Cross-Asset Correlations Among Commodities, Equities, and Cryptocurrencies in India: Evidence Across Stable and Crisis Periods

Satyavir
PhD Scholar, Dept of Commerce and Business Studies, Jamia Millia Islamia, Delhi

Abstract
This study contributes to the broader debate on market connectedness by focusing on India's rapidly evolving financial ecosystem. It provides evidence that correlations are not static and that their behaviour changes sharply across market regimes. As India advances toward its long-term development vision, encompassing deeper digital integration and enhanced financial inclusion, the stability of cross-asset relationships will play a pivotal role in shaping investment outcomes and economic resilience.
Overall, the results underscore the need for flexible investment frameworks, continuous monitoring of market relationships, and policymaking that takes into account the increasing complexity of asset interactions. The study supports the conference theme by demonstrating how technological change, innovation, and global disruptions shape financial decision-making and influence India's pathway toward sustainable and resilient growth, in line with the vision of Viksit Bharat@2047.
Keywords: Cross-asset correlation, commodities, equities, cryptocurrencies, India, volatility spillovers, COVID-19, geopolitical shocks.

ICBM13-171

Mapping Two Decades of Supply Chain Finance Research: A Bibliometric Analysis of Themes, Technologies and Data-Driven SCF Research

Dr. Prashant Singh
Assistant Professor, Department of Commerce, University of Lucknow, Lucknow
Ritesh Patel
Research Scholar, Department of Commerce, University of Lucknow, Lucknow
Sejal Jaiswal
Research Scholar, Department of Commerce, University of Lucknow, Lucknow

Abstract
The study maps two decades (from 2005-2025) of Supply Chain Finance (SCF) research, which helps in revealing the rapidly evolving field shaped by financial innovation, digital technologies, and growing data availability. The study proposes a bibliometric analysis to uncover the developments of SCF knowledge developed in the past twenty years, to identify the dominant themes, and to explore how technology and data-driven approaches are reshaping the theory and practices.
Methodology: The study uses a comprehensive dataset of SCF publications from leading bibliographic databases and applies performance analysis, network techniques and scientific mappings to examine the trends of publications, the influential journals and authors. Co-citation and keyword co-occurrence analysis are employed to identify emerging

clusters related to SCF topics (such as smart contracts, decentralised finance, blockchains, supply chain management, artificial intelligence, etc.). The study focuses on technology and data-driven SCF research that leverages artificial intelligence, blockchain, and platform-based financing (TReDS) to enhance credit assessment, dynamic pricing and risk prediction in buyer-supplier relationships.

Findings: The findings of the study highlight the pronounced growth of SCF research literature, shifting from firm-centric and transactional views towards technology-enabled, sustainability-oriented approaches by placing technology and data-intensive tools at the centre to address the issue of financing constraints of MSMEs and improving the supply chain resilience.

Contributions and Future Directions: The study develops an integrative framework of SCF research by systematically mapping the related themes, technologies, and data-driven contributions. The study also outlines the avenues for future research by integrating advanced analytics, green and social objectives, and the use of digital platforms into supply chain finance solutions.

***Keywords**:* Supply Chain Finance (SCF), Bibliometric Analysis, Technology, Data-Driven SCF.

ICBM13-172

SDG Reporting Practices in India: Analysis of Brsr Disclosures Among NSE-Listed Companies

Ms. Roopankshi Pareek
Ph.D. Research Scholar Dayalbagh Educational Institute, Agra
Dr. Nidhi Sharma
Professor, Dayalbagh Educational Institute, Agra

Abstract

This study examines the integration of Sustainable Development Goals (SDGs) in Business Responsibility and Sustainability Reporting (BRSR) disclosures among Indian companies. In this paper, NSE-listed firms across five sectors for FY 2022-23 and 2023- 24 selected as sample for the study .The researcher assessed the SDG reporting quality with focus on SDGs 1, 5, 8, 9, 10, 11, 12, 13, and 17. Using content analysis and a structured disclosure index were employed .The findings of the study reveal that SDG 8 (Decent Work) and SDG 13 (Climate Action) receive highest attention, while SDGs 1, 10, and 11 remain underreported. IT and BFSI sectors demonstrate superior disclosure quality compared to manufacturing and energy sectors.

Keywords: SDG Disclosures, BRSR, Sustainability Reporting, India, ESG, Corporate Social Responsibility

ICBM13-175

From Adoption to Habit: Behavioural, Trust and Ecosystem Determinants of Sustained Digital Payment Usage in India's Emerging Cash-Light Economy

Megha Kumari
Research Scholar, Department of Management, Indira Gandhi Delhi Technical University for Women (IGDTUW)

Abstract

India's digital payments ecosystem has undergone rapid and significant change, driven by the widespread adoption of platforms such as UPI, the growth of fintech solutions, the integration of Aadhaar-enabled identity infrastructure, increased smartphone penetration, and sustained government initiatives promoting a less-cash economy. This shift is clearly observable. Earlier studies largely focused on the initial adoption of digital payment systems; however, the present policy and industry challenge lies in ensuring sustained usage, strengthening user habits, and reducing

continued reliance on cash. Accordingly, this study moves beyond adoption intent to examine habit formation, long-term usage behaviour, and the development of a resilient and sticky digital payments ecosystem within India's cash-light economy. The proposed study adopts an integrated socio-technical and behavioural framework that brings together established theoretical perspectives, including the Technology Acceptance Model (TAM), UTAUT2, Trust and Privacy Calculus Theory, the Perceived Risk Framework, and Habit Formation Theory. It examines a set of interrelated determinants influencing sustained digital payment usage, such as perceived usefulness, trust, privacy protection, grievance redressal mechanisms, ease of interface, merchant acceptance infrastructure, incentive structures, social influence, and the strength of user habits.

In addition, the research introduces the concept of "payment reversion tendency," which captures the probability of users reverting to cash transactions even after transitioning to digital payment modes. A mixed-methods research design is proposed. In the initial phase, qualitative interviews with consumers, merchants, and professionals from banks and fintech institutions will be undertaken to contextualise behavioural drivers and refine measurement constructs. Subsequently, the conceptual model will be empirically tested using large-scale structured surveys (n = 200–400), employing Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM). Multi-group analysis will be used to assess variations across gender, age, income levels, urban–rural settings, and degrees of digital literacy.

The expected findings suggest that although financial incentives play a facilitating role, trust and perceived security are more decisive factors in ensuring long-term usage. Habit formation is anticipated to depend primarily on seamless transaction experiences, system reliability, and reinforcement through social and institutional networks. Conversely, concerns related to cyber fraud and data privacy are likely to adversely affect continued usage, particularly among educated urban users. Semi-urban and rural regions, however, are expected to demonstrate notable improvements in merchant acceptance and infrastructure preparedness.

By extending the analytical scope beyond initial adoption to sustained and habitual usage, the study is expected to offer both theoretical advancement and practical guidance. The findings are likely to inform the design of user-centric payment interfaces, effective grievance redressal frameworks, robust trust-building mechanisms, and targeted digital financial literacy initiatives. The research holds significant policy relevance for advancing the objectives of Digital India, enhancing financial inclusion, and promoting the formalisation of economic transactions.

Keywords: Digital payments, sustained usage, habit formation, trust, perceived risk, fintech, cashless economy, UPI, financial inclusion, India

ICBM13-176

Financial Inclusion and Tax Morale: An Analysis of Fintech Engagement and Nudge Strategies for Sustainable Tax Compliance

Ms. Jincy P Babu

Assistant Professor, Mar Gregorios College of Law

Abstract

Tax compliance refers to the adherence to legal obligations by the taxpayer and is a crucial element of fiscal policy, directly influencing economic stability, and also is pivotal in ensuring fair, justiciable, and equitable distribution of welfare measures in a country. Tax incidence is the distribution of economic burden of tax among different agents and is pivotal in shaping horizontal and vertical equities significantly impacting the taxpayer perceptions towards obligations. Despite the considerable reforms in the tax system in India there exist still the challenges of narrow tax base along with economic and psychological barriers. Minimizing the tax gap, i.e., the variance between taxes owed and taxes paid, remains a notable challenge for the tax authorities worldwide, including India. The focus is to shift beyond traditional enforcement methods. It should move towards the innovation and integration of deterrence and non-deterrence interventions to close the gap and maximize the compliance rate.

Integrating fintech innovations and behavioral nudges offers promising pathways to enhance taxpayer compliance and promote sustainable practices within income tax systems. This study mainly focuses around examining the behaviour of taxpayers based on their adoption of FinTech solutions and responsiveness to nudge interventions, pointing out the clusters of taxpayers based on deterrence and non-deterrence factors influencing sustainable tax compliance and analysing the role of FinTech adoption in enhancing the efficacy of behavioural nudges for tax compliance.

This study investigates taxpayer behavior in India through cluster analysis, utilizing SPSS to categorize and examine behavioral patterns and compliance levels. By leveraging fintech innovations—such as digital payment systems, e-filing platforms, and personalized reminders—this study examines how these tools, combined with behavioral nudges, encourage sustainable tax practices among individuals. The research focuses on deterrence and non-deterrence factors influencing taxpayer decisions, including perceptions of fairness, trust in government, and financial literacy. The population of the study comprises of individual income taxpayers in India and 400 samples were selected based on judgmental sampling technique.

The Reliability Analysis and ANOVA with Cochran's Q Test suggest that Likert-scale survey items are internally consistent and show significant differences among responses as Cronbach's Alpha > 0.7, reliability is acceptable (the result: 0.872 which is good). The test of Normality results indicated that none of the variables are normally distributed, as Kolmogorov-Smirnov (K-S) and Shapiro-Wilk (S-W) tests have p-values = .000 (i.e., $p < 0.05$). The data is moderately negatively skewed and lepto kurtic , and it can be inferred that the data significantly deviates from a normal distribution and hence Non Parametric tests such as Mann Whitney U test, Kruskal Walli test etc were used to used . K-means clustering analysis is used to identity clusters, and discriminant analysis was used to identify differences between the cluster membership.

Results underscore the impact of targeted nudges in improving tax compliance, revealing that tailored fintech interventions can foster long-term sustainable practices among taxpayers. The tax payers can be grouped into two clusters where cluster one focusses on compliance-driven taxpayers with a strong deterrence mindset (fear of audits, legal obligations) and responsiveness to nudges and cluster two taxpayers with lower trust in government, moderate responsiveness to nudges, and still influenced by legal obligations. Sustainable tax compliance factors (behavioral nudges) show the strongest positive correlations with timely tax filing and voluntary income disclosure, especially personalized notifications (0.516, $p < 0.01$) and social norm cues (0.483, $p < 0.01$). Deterrence factors (fear of audits, legal obligation) have mixed effects i.e while fear of audits has a small but significant effect on voluntary disclosure (0.102, $p < 0.05$), legal obligation correlates negatively (-0.223, $p < 0.01$).Non-deterrence factors (social & moral obligation, trust in government, peer influence) show varying effects. Trust in government (0.117, $p < 0.05$) is positively linked to timely filing, while peer influence (-0.241, $p < 0.01$) negatively affects voluntary disclosure.

The study also revealed that frequent FinTech users are more compliant and they are more likely to file taxes on time, disclose taxable income, and follow tax laws also fear of audits and penalties is a strong motivator for FinTech users. The results indicate that FinTech adoption contributes to sustainable tax compliance primarily by enhancing transparency (easier compliance, fewer penalties, increased voluntary disclosure) and trust (higher trust in government among users). Trust in Government shows a significant positive correlation with FinTech Usage ($r = 0.135$, $p < 0.01$), suggesting that individuals who use FinTech for tax-related purposes tend to have greater trust in government systems. Fear of Audits has a significant negative correlation with FinTech Usage ($r = -0.103$, $p < 0.05$), indicating that FinTech adoption might reduce compliance due to fear-based deterrence. FinTech Confidence and FinTech Simplifies Compliance are both significantly correlated with trust in Government ($r = 0.454$, $p < 0.01$ and $r = 0.317$, $p < 0.01$, respectively), confirming that belief in FinTech's reliability enhances trust. Timely Filing and Voluntary Disclosure do not show strong direct correlations with FinTech usage (both are non-significant), suggesting that FinTech's impact on compliance behavior may be mediated through trust rather than direct influence. FinTech usage fosters trust in government and the taxation process, which aligns with the hypothesis that transparency and trust enhance compliance. It was found that behavioral interventions (social norms, reminders, trust-building) are more effective than strict legal enforcement. Personalized notifications enhance compliance, suggesting tailored policy approaches may be more successful. Fear of penalties plays a role, but excessive reliance on legal obligations may be counterproductive.

The findings contribute to the evolving field of behavioral tax interventions and provide actionable insights for policymakers to design resilience-driven, data-informed strategies for tax compliance. This approach holds potential for application across emerging economies seeking to balance tax compliance with sustainable finance objectives. Findings reveal that there are distinct clusters based on compliance behavior, contributing to sustainable finance strategies that reduce tax evasion and promote transparency. Encouraging FinTech adoption, especially frequent usage, can increase voluntary compliance through better transparency and system efficiency rather than relying solely on punitive measures. This research offers a data-driven framework for policymakers to implement targeted interventions and foster a more sustainable and resilient tax system, aligning with broader goals of sustainable finance and governance.

***Keywords**:* tax compliance, financial inclusion, nudges, cluster analysis, fin tech

ICBM13-177

Predicting MSME Employment and Growth Outcomes Using Machine Learning: Evidence from Udyam-Registered Enterprises and Mudra Credit Access in Urban–Rural Bharat

Rupali Saini

Research Scholar, Faculty of Management Studies, University of Delhi

Abstract

Micro, Small, and Medium Enterprises play a central role in India's economic development by contributing to employment generation, entrepreneurship, and regional balance. In the context of Viksit Bharat 2047, strengthening MSMEs across urban and rural regions has become a major policy priority. Although several government initiatives have been introduced to support MSME development, significant differences remain across states in terms of enterprise growth and employment outcomes. Access to institutional credit continues to be one of the most important factors influencing the capacity of MSMEs to expand operations and generate employment. This study examines the relationship between MSME structure and access to formal credit using state-level administrative data from two major government sources. The first source is the Udyam Registration Portal, which provides information on the distribution of enterprises across micro, small, and medium categories. The second source is the Pradhan Mantri Mudra Yojana, which offers detailed state-wise data on loan accounts and credit disbursement across social groups for the period from 2015-16 to 2024-25. MSME growth is assessed through enterprise size composition, while employment potential is approximated using standard size-based employment weights. The analysis adopts a data-driven statistical approach to examine how variations in credit access are associated with differences in MSME growth and employment outcomes across Indian states. The findings indicate that states with higher levels of institutional credit access and larger average loan sizes tend to exhibit a greater presence of small and medium enterprises, reflecting stronger growth orientation. The results provide important insights for policymakers on the role of targeted and inclusive credit support in promoting sustainable MSME development across urban and rural Bharat.

Keywords: MSMEs, Employment Generation, Udyam Registration, Mudra Yojana, Institutional Credit, Urban Rural Development, Viksit Bharat 2047

ICBM13-178

Strategic Talent Management in the Digital Era: Exploring the Role of Remote and Hybrid Work Practices in Indian Entrepreneurial Success

Jyoti

Research Scholar, Department of Commerce, Jai Prakash University, Chapra, Bihar, India

Dr Anil Kumar Gope

Sr. Assistant Professor, Department of Commerce, Jai Prakash University, Chapra, Bihar, India

Abstract

Purpose:- The Digital Era of Strategic talent management is highly influenced by the remote and hybrid work paradigm, but very little has been explored on the effectiveness of these strategies in India's entrepreneurial firms, such as startups

and MSME's. The existing literature emphasizes that a good STM must be at par with digital skills, nimble HR systems, and business strategies. Remote and hybrid work may increase autonomy, engagement, and performance with appropriate structure and leadership. Most of the evidence is based on large, established companies in advanced economies. Therefore, we are yet to know how Indian ventures integrate STM with Remote and Hybrid work to attract, develop, and retain talent with limited resources. This study discusses the relationship between STM, Digital transformation, and remote-hybrid work integration practices in Indian Startups and MSMEs.

Introduction:- Indian Entrepreneurship is at an inflection Point. The nation is undergoing rapid digitalisation and innovation, ranking it at first position in South Asia and third largest in the world's startup ecosystem. Also, (MSME,2023) considers Entrepreneurship and startups as the major contributors to employment and innovation. Advancement in digital technology and changing expectations of employees' have influenced most sectors to adopt remote and hybrid work models.(WEF, 2023). The traditional thoughts of workplaces of "working at office" to "work from anywhere" has largely dissolved and the role of hybrid work has moved from "a perk" to "a necessity". Strategic talent management becomes pivotal as it has become challenging to identify, attract, recruit, develop and retain the best talent and align it with remote and hybrid work practices. While flexible work systems are cost savings and provide greater talent access, it also poses problems in terms of coordination, engagement and organisational culture, especially in firms that lack HR systems. (Kniffin et al., 2021) The study posits that remote and hybrid work can be a reason for organisational success by the strategic HR practices.

Methodology:- This study investigates how remote and hybrid work models, which have been increasingly adopted post-pandemic, serve as strategic talent management tools for entrepreneurial success in the Indian context (Datta et al., 2024). It delves into the specific implications for talent acquisition, retention, and organizational agility, which are critical for nascent and growing businesses in India's competitive environment. So, This study adopts a descriptive research design which is completely based on secondary data of the post pandemic period from 2021 to 2025.

Findings:- The findings of the literature suggest that Strategic Talent Management can become a core driver of entrepreneurial success in India and make a significant contribution to Viksit Bharat@2047 and the Sustainable Development Goals.

***Keywords**:* Remote work; Hybrid work; Start-ups; MSMEs; Strategic Talent management; Future of work; Viksit Bharat@2047

ICBM13-179

Luxury and Culture are Intertwined: A Framework of the Consumer Identification Process of Luxury, Value and Brand Globalization

Atika Ushshaque
Research Scholar, Jamia Hamdard,New Delhi

Abstract

In the contemporary global market, traditional markers of luxury, like distinctiveness, exclusive craftsmanship, and heritage, now demand reconceptualization. This paper reevaluates luxury as a cultural construct shaped by identity, value, and meaning. It combines cross-cultural research with industry case studies to bring forward a multidimensional model of luxury using conceptual synthesis.

The research focuses on three core dimensions. Identity, where luxury bridges between local cultural and religious commitment and global aspirations. Value, redefined as symbolic capital that keeps changing across geographic boundaries (heterogeneous perception in Asian versus Western markets). Meaning, established by a co-creation of transcultural storytelling and artistic interventions. High profile cases reinforce these insights like Louis Vuitton's

collaboration with Yayoi Kusama, Gucci's use of cultural semiotics in China, and Rahul Mishra's elevation of endemic Indian craftsmanship. These cases illustrate that the consumer resonance has deepened by these cultural frameworks. The findings summon universalist assumptions and stress the importance of cultural sensitivity, religious commitment, and symbolic motivations in driving purchase intentions. Theoretically, this paper provides literature by integrating interdisciplinary insights from consumer psychology and cultural studies. Realistically, it recommends an outline for luxury users to move beyond economic segmentation toward strategies rooted in cultural relevance, ethical resonance, and immersive storytelling. This paper deduces by calling for empirical testing of this model in emerging economies characterized by high cultural hybridity.
Keywords: Luxury Fashion, Transcultural Storytelling, Cultural Identity, Symbolic Value, Consumer Resonance, Global Markets, Craftsmanship

ICBM13-181

Analysis of Mantra Meditation and Anxiety Reduction

Ms. Aashika Soni
Research Scholar, Department of Management, LNCT University Bhopal Madhya Pradesh. India.

Abstract

In today's time, anxiety and stress in children is leading to depression for which people are resorting to psychiatrists and medicines but (mantra meditation) is very effective in reducing anxiety and stress. This is because it calms the mind, reduces depression and stabilizes the mind, thereby calming the mind and body. Thus, anxiety has become a common psychological problem in today's modern society, Mantra meditation, an ancient spiritual and mental practice, has gained attention as a nonpharmacological method for reducing anxiety and promoting mental well-being. This study examines the psychology and effectiveness of mantra meditation to analyse its effects on reducing anxiety. This research is based on high data collected from spiritual texts (Lynch et. al., 2018) (Goyal, 2014) (Braun, 2006).
***Keywords**:* Stress Reduction, Depression, Anxiety, Mind Relaxation, Stress

ICBM13-183

From Mission to Margin: How Innovation Orientation Drives Mission Drift in Startups

Fahiz. A K
Senior Research Fellow, Department of Commerce, PSMO College (Autonomous), Tirurangadi, University of Calicut
Munavver Azeem Mullappallykayamkulath
Assistant Professor & Research Supervisor, Department of Commerce, PSMO College (Autonomous), Tirurangadi, University of Calicut

Abstract

Purpose-driven startups frequently emerge with a dual commitment to creating value for society as well as reaching economic sustainability. However, as the startups grow, they gradually drift from the original purpose of being socially oriented towards other commercial priorities, popularly referred to as mission drift. Although there are various antecedents, including the influence of investors and market forces, as identified in earlier studies, there is a lack of understanding of the internal organisational processes whereby the mission drift occurs. This study takes a process view and defines mission drift as a function of innovation orientation changes in startups. Based on the Exploitation-Exploration model, we show that growth pressures trigger a move from exploration-driven innovations to efficiency-driven innovations, and this, in turn, increasingly alters the mission of startups. Based on the mixed-method research

design, this study uses both survey data of 305 startups and in-depth interviews with 20 startup founders to explore the mediation effects of innovation orientation between growth pressures and mission changes, and the situation when these effects are diminished. The results indicate that mission drift is not an immediate outcome that follows organisational growth but is driven by a set of shifts that occur concerning innovation priorities. Moreover, having a strong founder-based social identity and a set of governance structures has been revealed to play a moderating role concerning mission drift. Combining innovation research and social entrepreneurship, this study seeks to enhance current understandings and provide implications for founders, investors, and policymakers concerning sustainable growth for purpose-driven start-ups.
***Keywords**:* Mission drift, exploration–exploitation, innovation orientation, social entrepreneurship, startups.

ICBM13-186

The Charioteer Framework: The Utilization of Krishna's Leadership Traits to Overcome Decision Paralysis in the VUCA Environment

Ms. Richa Shrivastava
Amity Business School, Amity University Madhya Pradesh. India
Dr. Neetu Satsangi
Amity University ABS Gwalior, Madhya Pradesh. India

Abstract

Contemporary organizations find themselves within a volatile, uncertain, complex, and ambiguous (VUCA) environment where leaders are challenged to make timely and high-impact decisions. Nevertheless, increasing evidence points towards leaders suffering from decision paralysis, a condition that is typified by a lack of decision, pause, or delay when faced with information and decision support technology. In most leadership and decision-making scholarly literature, this condition has been attributed from a cognitive behavioural perspective, while most explorations related to ethics/value perspectives have been relatively underexplored.

The current study takes a secondary data conceptual approach to explore the role of ethical guidance in overcoming decision paralysis. The study draws from Western theories of leadership, as well as Indian Knowledge Systems, particularly the Bhagavad Gita, to conceptualize leadership from the 'Charioteer' perspective, where leadership is seen as guided autonomy rather than controlled guidance.

This research employs a technique of thematic synthesis of literature, philosophical interpretations, and management studies, identifying ethical anchoring, cognitive detachment, or sense-giving processes that play a key part in improving decision clarity within a VUCA environment. This study proposes a framework for building a theory that integrates decision-making leadership literature related to ethics.
***Keywords**:* Charioteer Framework; Decision Paralysis; Ethical Leadership; Indian Knowledge Systems; Sense making; VUCA Leadership

ICBM13-188

Unravelling the perceptions of Workplace Ostracism among Lesbian, Gay & Bisexual Employees

Binita Bharti
PhD Scholar, Vinod Gupta School of Management, Indian Institute of Technology Kharagpur, India
Dr. Susmita Mukhopadyay
Associate Professor, Vinod Gupta School of Management, Indian Institute of Technology Kharagpur, India

Abstract

The current study seeks to enquire about the perceptions of Workplace Ostracism among lesbian, gay,bisexual, transgender and queer employees (LGBTQ) employees employed in diverse private organisations. For this study, a qualitative study has been carried out through semi-structured in-depth interviews for 18 LGBTQ employees varying in age between 23 and 35 years. For analysing the qualitative data, thematic analysis has been undertaken, and five major themes emerged out of open, axial and selective coding: i.) Silent Treatment, ii.) Work Obstruction, iii.) Emotional Neglect, iv.) Self-Doubt, v.) Environmental Microaggression.
Keywords: Lesbian, Gay, Bisexual, Diversity, Equity and Inclusion (DEI), Workplace Ostracism.

ICBM13-189

Collateral-Free Credit for Financial Inclusion: A Descriptive Study of MUDRA Loans Scheme (2015–2025)

Dr. Prashant Singh
Assistant Professor, Department of Commerce, University of Lucknow, Lucknow
Shubham Dhuriya
Assistant Professor, Department of Commerce, University of Lucknow, Lucknow

Abstract

Our country, India, is a nation where a significant portion of economic activity occurs in the unorganised sector with wider earning disparities and economic gaps; financial inclusion is a crucial component of inclusive economic development. When attempting to secure institutional financing for strengthening their position, micro and small businesses in India often face persistent challenges because of information asymmetries, short credit histories, and a lack of collateral. These restrictions continue patterns of financial exclusion by having a bigger effect on women entrepreneurs, rural households, and socially disadvantaged groups. In order to solve these issues, the Pradhan Mantri Mudra Yojana (PMMY), which was introduced in 2015, offers non-corporate, non-farm businesses collateral-free lending. The program aims to provide support to the businesses at various phases of development by dividing loans into Shishu, Kishor, and Tarun categories. PMMY has been around for almost ten years, and it makes a strong case for looking into how large public credit programs could improve access to formal financial services and help microenterprises grow. In order to determine how MUDRA loans contribute to the advancement of financial inclusion in India, this study conducts a descriptive evaluation of these loans from 2015 to 2025.

Methodology: Based solely on secondary data from official government sources, the study employs a descriptive research design. The data came from the Ministry of Finance, the Reserve Bank of India, PMMY annual reports, and legislative disclosures from 2015 to 2025. This analysis examines the demographic composition, regional disparities in credit access, and trends in loan allocation across the three MUDRA categories. The study includes a qualitative analysis of important policy measures implemented throughout the study period in addition to quantitative summaries. The analysis seeks to identify institutional features and structural patterns of collateral-free lending within the context of financial inclusion, with the help of attempting causal estimation or econometric testing.

Findings**:** The descriptive evaluation shows a steady increase in collateral-free credit under the MUDRA framework, along with changes in the makeup of loans in various categories. According to analysis, loan penetration is unequal, reflecting differences in local economic conditions, institutional outreach, and firm activity. In line with its declared goals of widespread financial access, the program shows a noteworthy involvement of women entrepreneurs and socially disadvantaged populations. The results also imply that policy support mechanisms and larger economic cycles have influenced lending outcomes. Both credit flow and repayment dynamics seem to have been impacted by periods of economic turmoil, underscoring the significance of institutional flexibility in public lending programs.

Implications: Numerous institutional and policy implications are provided by the study. First, it stresses how credit without collateral can help microbusiness owners get around the problems that the system puts in their way when they try to get official financing. Second, it emphasises the significance of complementing strategies to improve the efficient use of credit, such as financial literacy programs and company support services. Financial institutions can learn from MUDRA lending about how to manage risk in unsecured lending by using guarantees, monitoring systems, and getting borrowers involved. The results show that state-sponsored lending programs can help people get more money without needing traditional collateral, which opens up the conversation about inclusive finance.

Conclusion: This report gives a full picture of the Pradhan Mantri Mudra Yojana from 2015 to 2025, with a focus on how it helps people get loans without having to put up any collateral. The report points to persistent issues with regional disparities and enterprise sustainability while also highlighting the scheme's importance to increasing formal credit access for disadvantaged sectors of the economy. The analysis generally supports the notion that, given appropriate institutional capacity and policy formulation, collateral-free loans can serve as an effective tool for financial inclusion.

Keywords: Financial Inclusion; Collateral-Free Credit; MUDRA Loans; Micro-Enterprises; Public Credit Policy

ICBM13-192

Disability Prevalence, Socio-Economic and Demographic Correlates, and Employment Dynamics in North-Eastern India: An Empirical and Spatial Analysis

Dr. Baikunth Roy

Assistant Professor, College of Commerce, Arts & Science, Patna, Patliputra University

Abstract

This study examines disability prevalence, its socio-economic and demographic determinants, and employment dynamics across the eight North-Eastern (NE) states of India. Using secondary data from the Census of India (2001, 2011) and the National Sample Survey (2018), it analyses spatial, demographic, and categorical variations in disability, complemented by GIS-based district-level mapping. Ordinary Least Squares regression for 86 districts assesses associations between disability prevalence and key socio-economic-demographic factors. The findings reveal significant intra-regional disparities, including lower overall disability prevalence in some states, yet disproportionately high rates of specific disabilities such as hearing and multiple impairments. The regression analysis reveals that disability prevalence in the NE states is significantly influenced by aging population, employment status, and access to basic amenities, with higher proportions of elderly and inadequate safe water access increasing disability risk, while greater economic engagement lowers it. Marginal protective effects are also observed for female literacy, urbanization, and better housing, though the unexpected positive association with clean fuel use suggests complex socio-economic and reporting dynamics. Employment analysis indicates that several NE states record work participation rates among persons with disabilities above the national average, though these jobs remain concentrated in informal sectors, with pronounced gender gaps. The findings underscore the dual challenge of tackling socio-economic-demographic determinants and labour market exclusion of PWDs, calling for region-specific, disability-type-sensitive, and gender-responsive policies. This integrated empirical and spatial analysis provides an evidence base for improving data collection, expanding assistive technology access, and enhancing targeted skill development in one of India's most socio-culturally distinctive regions.

Keywords: Disability Prevalence, Work Participation, North-East India, Socio-Economic-Demographic Correlates, Census, NSS, GIS Mapping.

ICBM13-195

Strategic Role of Artificial Intelligence Adoption in Omnichannel Marketing

Ramesh Kumar

Ph.D. Scholar, Department of Commerce and Business Management, The Maharaja Sayajirao University of Baroda, Gujarat, India, & Assistant Professor, Department of Commerce, Swami Shraddhanand College, University of Delhi, Delhi, India

Dr. Parag Shukla

Assistant Professor, Department of Commerce and Business Management, The Maharaja Sayajirao University of Baroda, Gujarat, India

Abstract

The integration of Artificial Intelligence (AI) into retail marketing has fundamentally reshaped omnichannel strategies across global and emerging markets. By the end of 2025, AI adoption in retail had moved beyond experimentation toward strategic deployment, with global AI- enabled retail solutions valued at approximately USD 14–15 billion, driven primarily by personalization, marketing automation, and intelligent customer interfaces. Empirical evidence from industry reports indicates that retailers implementing AI within omnichannel frameworks achieved 5–15 % revenue enhancement and 10–30 % operational cost efficiencies, underscoring AI's measurable strategic impact. This conceptual study synthesizes recent academic literature and authoritative industry data published during 2024–2025 to examine the strategic role of AI adoption in omnichannel marketing, with specific reference to Indian retail shoppers. In India, large-scale surveys conducted by the end of 2025 revealed that over 70 % of organized retailers had initiated or completed Generative AI integration, reporting improvements in personalization accuracy, demand forecasting, and customer engagement outcomes ([EY India, 2024]). Furthermore, omnichannel retail formats in India were observed to grow significantly faster than single-channel models, while nearly three-quarters of Indian consumers expressed a preference for AI-enabled personalized shopping experiences. Drawing on the Resource-Based View, Technology Acceptance Model, and Customer Experience Theory, this paper conceptualizes AI as a strategic organizational capability that enables omnichannel coherence, enhances experiential value, and supports sustainable competitive advantage. By integrating global trends with India-specific retail dynamics, the study contributes to conceptual literature on intelligent retail systems and offers implications for managers and scholars examining AI-enabled omnichannel marketing in emerging economies.

***Keywords**:* Artificial Intelligence, Omnichannel Marketing, Retail Strategy, Customer Experience, Indian Retail.

ICBM13-196

A Systematic Review of Green FinTech's Methodological and Regulatory Gaps in Achieving an Equitable Just Transition

Miss. Sneha Prakash

BBA Student, School of Business and Management, Department of BBA, CHRIST (Deemed to be University) Delhi NCR, India

Abstract

This chapter offers a methodological review of the regulatory and methodological loopholes which inhibit the capacity of Green FinTech to develop a fair Just Transition. By examination of 57 research publications on environmental efficiency in comparison with social equity in the years 2018-2024, the review has found a tendency towards environmental efficiency instead of social equity, the absence of standardized measures of equity, and algorithmic biases and lack of unified frameworks of governance. The results reveal the dangers that these gaps pose to the widening of digital gaps and socio-economic disparities. The chapter in turn implies an integrated conceptual framework that includes methodology innovation, good regulatory architecture, institutional capacity building and participatory

governance. The conclusion also provides a multi-stakeholder roadmap to support the development of Green FinTech in line with the key tenets of equitable and inclusive low carbon shift.
Keywords: Green FinTech, Just Transition, Algorithmic Bias, Regulatory Governance, Social Equity, Sustainable Finance, Climate Policy, Digital Inclusion, Greenwashing, Cross-Border Governance

ICBM13-200

The Demographic Dividend Reversal: Leveraging Startup Over-Saturation to Activate Untapped Human Capital in India

Mr. Prakhar Gupta
Student, B.A. (H) Economics, K.R. Mangalam University
Dr. Rohini Kumari
Assistant Professor, K.R. Mangalam University, Gurugram Haryana

Abstract

India's growth trajectory is constrained by a paradox: a saturated, metro-centric startup ecosystem with rising costs and diminishing marginal returns in Tier 1 hubs such as Bengaluru and Mumbai, alongside an underutilized demographic dividend in Tier 2 and 3 regions. This paper argues that the over-saturation of startup activity in Tier 1 cities can be transformed into a demand-pull mechanism to leverage untapped human capital beyond metros. This study examines the operational decentralization of successful Indian startups and global capability centres from Tier 1 to Tier 2/3 cities through using "Demand-Pull Development Model" in which the search for cost-efficient scaling, stable talent, and lower real-estate costs drives the relocation of support, tech-enabled, and knowledge-intensive functions to these regions. Using cases and secondary data on the rise of startups and tech centres in Tier 2/3 cities, the paper shows how rapid, modular training architectures and inclusive talent sourcing can convert local youth into a pipeline for high-value digital and analytical roles. The proposed model suggests that strategic decentralization can simultaneously deliver competitive advantage for startups and accelerate the productive absorption of India's demographic dividend along with shaping regional development policy, skilling ecosystems, and startup regulation.

ICBM13-201

Inter-State Analysis of Output Efficiency- a Stochastic Frontier Approach to the Indian Non-Metallic Industry

Dr. Saumya Shukla
Associate Professor, Economics, Maharaja Agrasen College, University of Delhi
Sonali Chadha
Assistant Professor, Economics, Maharaja Agrasen College, University of Delhi
Dr. Vikram Singh
Assistant Professor, Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

This study measures and analyzes inter-state disparities in output efficiency within India's non-metallic mineral industry from 1980 to 2021 using a time-varying Translog Stochastic Frontier Analysis (SFA). The analysis decomposes total factor productivity growth (TFPG) into technological progress, technical efficiency change, scale effects, and allocative efficiency. Results reject the Cobb Douglas specification in favor of the Translog model, confirming significant input interactions. The frontier estimates reveal positive output elasticities for capital, labor, and energy, but a negative elasticity for materials, indicating potential input inefficiency. Technological progress is found to be capital using and labor saving.

The inefficiency effects model identifies skilled labor and returns of the firm as significant reducers of inefficiency, while higher capital intensity exacerbates it. In addition state level efficiency rankings show Maharashtra as the benchmark, followed by Kerala and Tamil Nadu, with Bihar exhibiting the lowest efficiency. Decomposition of TFP highlights that leading states primarily benefit from technological advancement, whereas lagging states suffer from deteriorating technical efficiency and scale disadvantages. The findings underscore substantial regional heterogeneity driven by factors such as infrastructure, skill levels, and capital allocation. The study concludes with implications for targeted policy interventions aimed at enhancing skill development, optimizing capital utilization, and addressing regional infrastructure gaps to improve sectoral productivity and competitiveness.

ICBM13-202

Impact Of Ai Marketing on Consumer Trust: A Study of Fast Fashion Industry

Anagh S Bhat

Student, Commerce, Shaheed Bhagat Singh College, University of Delhi

Dr. Vandana Dahiya

Associate Professor, Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

In the era of Digital age, Artificial Intelligence has proven to be one of the most important tools offering businesses opportunities to enhance operations and derive efficient results. One such operation is Marketing where Artificial Intelligence have transformed the way brands interact with their consumers, enabling targeted content on digital platforms especially in fast fashion industry.

Fast Fashion refers to a business model where brands quickly design, produce and sell fashion items which are decided by the internet trends. These brands rely heavily on rapid trend changes and high consumer engagement. With Internet driving the fashion trends, Fast fashion brands compete with there marketing strategies to gain larger market share and achieve overall growth. By integrating AI tools into there marketing operations, fast fashion brands can gain a significant competitive advantage and grab efficient results

Artificial Intelligence tools help these brands to generate content, design marketing campaigns and deliver it quickly to their targeted consumer group. It acts like an personal assistant that helps brand to generate targeted campaigns to individual consumer rather than traditional method of a consumer segments. This helps brand to build authenticity and gain consumer trust in the market.

However, this content delivery may sometimes feel spam and impersonal which may have negative impact on consumer trust. As AI tools generate content on similar patterns, over the long run this creates a situation where repetitive content is being flooded over the internet. This leads to saturation and AI fatigue among the consumers. When consumers feel they are being marketed by machines rather than humans they disconnect from the marketing campaigns thereby brands losing their consumer trust and perceived authenticity.

Existing studies on the relationship between AI marketing and fast fashion consumer trust have shown some mixed results. Some research suggests that transparency about AI use helps in building consumer trust and others suggest that impersonal content can reduce trust by seeming automated. Based on existing literature, this paper aims to analyse variables that might affect consumer trust in the fast fashion industry. The research focuses on two main questions: how does AI marketing influence consumer trust and authenticity and what factors lead consumers to accept AI-generated campaigns.

Findings of the research may contribute to AI marketing ethics balancing AI efficiency with consumer trust. Ultimately, it would help the brand to gain consumer loyalty and overall growth.

Keywords: Artificial Intelligence, Marketing, Consumer trust, Fast fashion, Brand Authenticity

ICBM13-203

Foreign Direct Investment Inflows and Environmental Degradation in India: A Critical Review

Jatin Lal

Student, Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

The study aims to examine the relationship between foreign direct investment (FDI) inflows and environmental degradation in context of Indian economy in recent time span from 2015-2022. While FDI has contributed significantly to India's economic growth through industrial expansion, trade integration, and higher output, concerns have emerged regarding its environmental consequences in light of UN SDGs 2030. The study aims to review the existing literature to determine the possible impact of FDI inflows on environment degradation and examine the trends of FDI inflows and environment degradation.

Design / Methodology:

The study reviews the existing literature and performs trend analysis using time-series data for India from 2015 to 2022. The analysis is based on secondary data obtained from the World Bank and UNCTAD. Environmental degradation is measured using CO_2 emissions per capita.

Findings:

The review of literature provides different perspective on the relationship between environment degradation and FDI inflows which are categorized into Environment Kuznets Curve, Pollution Haven Hypothesis, Pollution Halo Hypothesis and so on. Trend analysis highlights increasing FDI flows in India. However, India also displayed rising CO_2 emissions per capita. The results suggests that increases in FDI inflows might be associated with higher levels of CO_2 emissions.

Conclusion and Policy Implication:

Foreign direct investment plays an important role in promoting economic growth in India, it might also be associated with environmental costs. FDI-led economic and industrial expansion might contribute to higher CO2 emissions as suggested by the results of trend analysis indicating a trade-off between growth and environmental sustainability. This provides scope for future research to determine the factors that cause environment degradation so that appropriate policy measures can be taken in view of SDGs 2030.

The policymakers the need to integrate environmental considerations into foreign investment and trade policies. Strengthening environmental regulations and encouraging sustainable investment practices can help ensure that economic growth driven by foreign investment aligns with India's long-term environmental objectives.

***Keywords*:** Foreign Direct Investment; Environmental Degradation; CO_2 Emissions; Economic Growth; India.

ICBM13-204

Drivers of Green Purchase Behaviour and Willingness to Pay Premium Price for Electric Vehicles: An Empirical Examination of Environmental and Personal Factors

Pushpender Shiwal

Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Dr. Chandni Aswal

Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

Growing concerns over climate change, rising carbon emissions, and the environmental impact of conventional fuel-based vehicles have accelerated interest in sustainable mobility solutions, positioning electric vehicles (EVs) as a viable eco-friendly alternative. Despite their environmental benefits, EV adoption remains limited in emerging markets like India due to high initial costs and infrastructural challenges, highlighting the need to better understand consumers'

green purchase behaviour. This study investigates the influence of environmental consciousness, attitude toward green products, and personal norms on green purchase intention (GPI) and examines the moderating role of willingness to pay a premium (WTP) in translating intention into green purchase behaviour (GPB) in the context of electric vehicles. Using a questionnaire-based survey, data were collected from 110 respondents through physical distribution and Google Forms. Measurement items were adapted from prior studies and assessed using a seven-point Likert scale. The data were analysed using regression analysis in SPSS. The findings reveal that environmental consciousness, favourable attitudes toward green products, and strong personal norms significantly and positively influence green purchase intention toward electric vehicles. Furthermore, green purchase intention is positively associated with actual green purchase behaviour. Importantly, willingness to pay a premium significantly moderates the relationship between green purchase intention and behaviour, strengthening the intention–behaviour link among consumers willing to bear higher upfront costs. The study contributes to green marketing and sustainable consumption literature by addressing the intention–behaviour gap in high-involvement green products. The findings offer practical implications for policymakers and marketers by emphasizing the need to enhance environmental awareness, moral responsibility, and perceived value to accelerate electric vehicle adoption in India.
Keywords: Environmental Consciousness, personal norms, Green Purchase Intention, Willingness to pay premium, Green Purchase Behaviour

ICBM13-205

Role of Financial Literacy in Improving Financial Inclusion: A Study of Select Areas in Patna District

Divyansh Lal
Student, Commerce, Shaheed Bhagat Singh College, University of Delhi
Dr. Shalini Gupta
Associate Prof, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

Financial Inclusion has become one of the most considered development priorities of India, especially after large-scale initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), the expansion of Direct Benefit Transfers (DBT), and the rapid growth of digital payment systems. These efforts have created a visible improvement in financial access. More people now have bank accounts, and digital payment services have expanded beyond metropolitan cities. However, a major concern remains: financial access does not always turn into real financial participation. In many households, bank accounts exist but are used only occasionally, or mainly for limited purposes like receiving Government transfers. Usage of other services such as formal savings, institutional credit, insurance, pensions, and digital payment platforms remains inconsistent. This situation reflects what many researchers describe as "shallow financial inclusion," where access exists but usage and engagement with formal finance remain limited.
Financial inclusion in India has largely progressed through supply-side policy approaches, such as increasing banking coverage, simplifying account opening, expanding payment infrastructure, and linking welfare benefits with bank accounts. These steps have been effective in improving access, but recent evidences increasingly highlight that meaningful inclusion should be judged by usage, sustainability, and financial capability. The main issue is that people have bank accounts, but whether they use banking and related financial services regularly and in a way that supports long-term financial stability.
This study examines whether financial literacy plays an important role in improving active financial inclusion in selected urban and peri-urban areas of Patna district, Bihar, specifically Patna City, Patna Sadar and Danapur. These areas offer a meaningful context for analysis because physical access to financial infrastructure is relatively stronger compared to many other districts in Bihar, yet participation remains uneven. Available district-level banking indicators and related patterns suggest that while account ownership is high, many accounts remain inactive or underutilized, and the adoption of diversified financial products is limited. The study therefore focuses on whether financial literacy, understood through financial knowledge, attitudes, and behavioural practices, is associated with stronger active use of formal financial services. It also considers gender disparities, since women often experience additional barriers to financial participation due to differences in income, employment patterns, financial autonomy, and access to digital resources.

In selected areas of Patna district, this access–usage gap is clearly relevant. Despite relatively better infrastructure, many households continue to rely heavily on cash transactions, avoid institutional borrowing. A key reason behind such patterns could be limited financial capability. Financial literacy becomes important here because it affects how individuals understand financial products and evaluate risks and benefits, how they plan for savings, and use digital finance confidently. It also helps in preventing misuse of financial services and enhancing the knowledge of the user of various financial services, in terms of their protection from fraud, which is especially important in urban areas where digital payments are increasing.

Methodology

The study adopts a quantitative empirical approach based entirely on secondary data collected from credible national and institutional sources. The research covers the period 2014–15 to 2024–25, based on the availability of relevant secondary datasets and annual institutional reports. Financial literacy is assessed using indicators from the Financial Literacy and Inclusion Survey conducted by the National Centre for Financial Education (NCFE). This survey measures financial literacy through three standardized components: financial knowledge, financial attitude, and financial behaviour. These indicators provide a structured basis for understanding differences in capability and financial decision-making.

Financial inclusion indicators are obtained from multiple sources that capture banking performance and usage outcomes. These include the District Census Handbook (Patna), State Level Bankers' Committee (SLBC) Bihar reports, and NABARD's Potential Linked Credit Plan (PLP) for Patna district. The District Census Handbook is used mainly to provide baseline contextual indicators on banking availability and socio-economic characteristics, rather than for measuring time trends. SLBC reports provide district-level banking indicators such as credit–deposit ratio, scheme implementation performance, and outreach indicators. NABARD PLP documents support the study by providing district-level credit planning and sector-wise lending patterns.

Supplementary sources are included to strengthen interpretation and capture digital finance patterns. These include RBI publications (especially the RBI Financial Inclusion Index and banking/payment system statistics), Government of India dashboards related to PMJDY and DBT performance, and NPCI statistics capturing digital transaction trends such as UPI usage.

The study proposes to interpret financial literacy patterns using available survey-based urban indicators and triangulates these with district-level financial inclusion indicators to reflect conditions in Patna City, Patna Sadar, and Danapur. Since granular subdivision-level microdata are limited, district-level banking indicators and urban-level survey patterns are used to interpret financial literacy and financial inclusion conditions in the selected areas.

Analytical techniques include descriptive statistics (percentages, averages, and frequency distributions), comparative assessment across gender groups, and regression-based empirical models.

Expected Outcomes

As the study is empirical and based on secondary data, the analysis is designed to examine whether higher financial literacy is associated with stronger active financial inclusion in the selected areas. It is expected that the evidence will support the argument that bank account ownership alone does not ensure meaningful participation in formal finance. Even in places where accounts are widespread, usage of formal financial services can remain limited if individuals lack financial capability, confidence, or the habits required for consistent engagement.

A key expectation is that behavioural and digital capability components of financial literacy may play a stronger role than awareness alone. People may have basic knowledge about banking, still they might avoid formal savings, insurance, pension schemes, or digital payments due to fear of fraud, low confidence, weak planning habits, or reliance on traditional cash-based behaviour. The study also expects gender differences to be visible. Women may show lower active inclusion beyond account ownership, not because of lack of access, but due to reduced financial autonomy, informal work patterns, and unequal access to digital tools. These patterns, if supported by the empirical results, will emphasize that literacy-driven interventions should address not only knowledge but also behaviour and confidence-building.

Implications & Inferences

This study contributes to existing literature by focusing on usage-based financial inclusion instead of relying only on access indicators. It adds localized district-level evidence from an urban and peri-urban context, which is less studied compared to national or state-level research in India. The framework strengthens the analysis of the access–usage gap by linking it with financial literacy and by integrating gender disparities into the empirical examination rather than limiting them to descriptive comparisons.

The usage of RBI inclusion indicators and NPCI digital transaction statistics strengthens the relevance of the study in the context of expanding digital finance. It supports a clearer understanding of how increased digital access interacts with individual capability and usage behaviour. The outcomes can inform district-level financial inclusion and financial literacy strategies, especially in urban districts where infrastructure exists but participation remains uneven.
The study highlights that financial access alone is not sufficient to achieve meaningful financial inclusion. The study emphasizes financial literacy as a critical demand-side factor that shapes how actively people use formal financial services, particularly as India's financial system becomes increasingly digital.
Keywords: Financial Literacy; Active Financial Inclusion; Digital Finance; RBI Financial Inclusion Index; NPCI Digital Payments; PMJDY

ICBM13-206

Role of Trust in Artificial Intelligence in Green Artificial Intelligence Product Adoption

Bryan Victor Kujur
Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi
Dr. Chandni Aswal
Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract
The rapid advancement of Artificial Intelligence (AI) has created new opportunities for promoting environmental sustainability through Green AI products—technologies designed to reduce energy consumption, optimize resource use, and support eco-friendly decision-making. However, despite their potential benefits, the successful adoption of these technologies remains highly dependent on the level of trust users place in AI systems. This study examines the role of trust as a critical determinant of consumer acceptance and adoption of Green AI products. Drawing from established technology acceptance frameworks and trust theories, the research explores how various dimensions of trust including transparency, reliability, explainability, fairness, accountability, and privacy protection influence users' perceptions of Green AI solutions. The study also investigates how perceived environmental benefits, perceived risks, and value alignment shape trust formation and adoption intention. A review of existing literature reveals that trust not only directly predicts adoption but also mediates the relationships between perceived usefulness, environmental value, and risk concerns. The findings highlight significant gaps in current research, particularly the limited integration of AI trust models with green technology adoption studies. This study contributes to bridging this gap by providing a comprehensive understanding of how trust operates within the context of sustainable AI technologies. The outcomes are expected to offer practical insights for developers, policymakers, and organizations seeking to design transparent, ethical, and user-oriented Green AI systems that foster greater trust and support global sustainability goals.
Keywords*:* Artificial Intelligence, Trust, Environmental Sustainability, Green Products

ICBM13-207

Greenwashing and Its Influence on Consumer's Purchase Intention of Generation Z.

Kartikay Dwivedi
Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi
Dr. Nisha Gupta
Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

Introduction In recent years, sustainability has become a major priority for consumers, especially among youth and Generation Z, who are widely recognised for their strong environmental values and socially responsible attitudes. As a result, many companies have adopted green marketing strategies to appeal to this segment. However, the rise of greenwashing the practice of making misleading or exaggerated environmental claims has created confusion and distrust among consumers. The study examined how greenwashing influences the purchase intentions of young consumers and Generation Z, focusing on the psychological and behavioural factors that shape their decision-making. Methodology The study investigated the extent to which greenwashing affects consumer trust, overall willingness to purchase and it also explores whether awareness and knowledge of sustainability issues enable young consumers to identify greenwashing practices more effectively. The study adopts a quantitative research design using primary data collected through a structured online questionnaire. The data source consists of responses from youth and Generation Z consumers aged between 16 and 26 years. A random sampling technique was employed to select respondents, and a total sample size of 120 participants was used for analysis. The questionnaire instrument was adapted from previously validated scales used in the studies by Balaskas et al. (2025) and Pooja and Singh (2021). It included measures for perceived greenwashing, trust, environmental awareness, and purchase intention, all assessed using five point Likert scales. Statistical tools such as descriptive statistics, correlation analysis, and regression analysis were used to examine the relationships between variables and to test the proposed hypotheses. Findings The findings of this research revealed that whether greenwashing weakens the emotional connection between brands and youth, reduces trust in sustainability claims, or negatively impacts purchase intention. This study also highlighted the role of education, media exposure, and environmental consciousness in shaping consumer responses to deceptive marketing practices. By understanding these dynamics, the research contributes to broader discussions on ethical marketing, corporate transparency, and consumer empowerment. Implications These findings highlighted the role of education, media exposure, and environmental consciousness in shaping consumer responses to deceptive marketing practices. The results emphasized the importance of ethical marketing, corporate transparency, and accurate sustainability communication for building trust and long-term brand loyalty and among young consumers. Conclusion By understanding how greenwashing influences Generation Z, this study contributes to broader discussions on ethical marketing, consumer protection, and responsible business practices. It reinforces the need for brands to engage in authentic sustainability efforts and avoid misleading environmental claims in order to maintain credibility and promote genuinely sustainable consumption.
***Keywords**:* Greenwashing, Sustainability, Consumer Trust, Purchase Intention, Generation Z, Environmental Awareness, Ethical Marketing, Consumer Behaviour.

ICBM13-208

A Study on Awareness and Brand Preference Towards Electric Cars In Delhi NCR

Shivani Bhusal
Student, Department of Commerce Shaheed Bhagat Singh College, University of Delhi
Ms. Pooja Rani
Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

The rapid evolution of the automobile industry and the growing emphasis on sustainable mobility have led to increased interest in electric vehicles (EVs) across urban India. Electric cars are increasingly being viewed as a viable alternative to conventional petrol and diesel vehicles due to their technological advancements, lower operating costs, and long-term sustainability benefits. In metropolitan regions such as Delhi NCR, rising urbanization, increasing vehicle ownership, and government support for electric mobility have contributed to greater consumer exposure to electric car technology. However, despite growing interest, the adoption of electric cars remains gradual, highlighting the need to

understand consumer awareness, perception, and brand preference in this emerging market. The present study aims to examine the level of consumer awareness and brand preference towards electric cars in Delhi NCR. It focuses on understanding consumer knowledge of electric car technology, attitudes towards adoption, factors influencing purchase decisions, and preferences for specific electric car brands. The study also seeks to analyze the role of demographic variables and consumer perception regarding price, performance, driving range, charging infrastructure, and after-sales service in shaping brand preference. A descriptive and analytical research design was adopted, using a quantitative approach. Primary data were collected through a structured questionnaire administered to car users and potential car buyers across different areas of Delhi NCR. The questionnaire captured information related to awareness levels, perception of electric cars, brand preference, and demographic characteristics. Secondary data was sourced from industry reports, government publications, research journals, and credible online sources to provide contextual support to the study. The findings of the study indicate that while a significant proportion of consumers are aware of electric cars and their general benefits, variations exist in the depth of knowledge regarding technical aspects, charging infrastructure, and long-term ownership costs. Brand preference among consumers is influenced by factors such as brand reputation, price affordability, technological features, battery range, availability of charging facilities, and confidence in after-sales service. The study further reveals that demographic factors such as income level, age, and education play a significant role in shaping awareness and brand choice. The research highlights that improved consumer education, competitive pricing strategies, enhanced charging infrastructure, and strong brand positioning are crucial for increasing acceptance and preference for electric cars. The study provides valuable insights for electric vehicle manufacturers, marketers, and policymakers to design effective strategies aimed at accelerating the adoption of electric cars in Delhi NCR. Overall, the research contributes to a better understanding of consumer behavior in the electric car market and offers guidance for fostering sustainable and technology-driven urban mobility.
Keywords: EV, consumer awareness, brand preference, Delhi NCR

ICBM13-209

Coal Mining and Environmental Impact: A Study on Sustainable Development Measures by Coal India Limited

Ayush Raj
Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi
Ms. Pooja Rani
Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

Purpose: The purpose of this study is to examine the environmental impact of Coal mining activities and to analyse the sustainable development measures adopted by Coal India Limited in the states off Jharkhand and west Bengal. The study aims to assess how mining operation affect air, water, land and socio-economic condition, and to evaluate the effectiveness of environmental management and sustainability initiatives implement by Cil in the coal bearing region.
Research design and methodology: The study adopts an empirical research design using both primary and secondary data sources. Primary data were collected through structured questionnaires and interview with employees, local resident and environmental officials associated with coal mining areas in Jharkhand and west Bengal. Secondary data were gathered from annual report of coal India limited environmental audit report government publication and previous research studies.
Research limitation/Implication: The study is limited to selected coalfield operated by coal India limited In Jharkhand and west Bengal, which may result in generalisation of finding to other mining regions. The findings provide practical implementation for policymaker, mining authorities and environmental planner by highlighting the needs for

strengthening sustainable mining practices improved rehabilitation measures and enhanced community development initiatives.

Findings: The findings reveal that coal mining activities have significant environmental impacts including air pollution, land degradation and water contamination. The study also finds that coal India limited has undertaken various sustainable development measures such as afforestation, land reclamation, water management and corporate social responsibility initiatives which have contributed positively towards environmental protection and community welfare. The effectiveness of these measures varies across region.

Originality/Value: This study contributes to existing literature by providing region specific empirical evidence on coal mining and sustainability practices in Jharkhand and west Bengal. It offers valuable insights for providing sustainable development strategies in the coal mining sector while balancing economic growth and environmental protection.

***Keywords**:* Coal mining, Environmental Impact, Sustainable Development, Coal India Limited, Jharkhand, West Bengal, Mining Policies.

ICBM13-210

Sequential Mediation of Brand Trust and Loyalty Intention in the Influence Economy: An unveiling Study of Delhi University Students

Deepika Bansal

Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Dr. Nisha Gupta

Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract

The rapid evolution of contemporary marketing has shifted brand communication from one-way advertising to interactive, influencer-driven engagement, positioning Social Media Influencers (SMIs) as key opinion leaders, particularly among Generation Z consumers. In India, university students represent a highly digitally immersed yet skeptical segment that distinguishes authentic recommendations from paid promotions, making mere influencer exposure insufficient to drive purchase intention. Grounded in Source Credibility Theory, this study investigates whether influencer effectiveness operates through a sequential psychological mechanism rather than an immediate behavioral response. Specifically, the research examines a serial mediation model in which influencer credibility first enhances Brand Trust, which subsequently develops Loyalty Intention, ultimately leading to Purchase Intention. Using a quantitative, cross-sectional design, primary data were collected from 100 Delhi University students aged 18–23 through a structured questionnaire administered via Google Forms. The constructs were measured using five-point Likert scales, and hypotheses were tested using SPSS 26 and PROCESS Macro Model 6 with 95% confidence intervals. The findings reveal that while influencer influence has a positive but relatively weak direct effect on purchase intention, it significantly predicts Brand Trust, which strongly influences Loyalty Intention. Loyalty Intention, in turn, exerts a significant positive effect on Purchase Intention. The serial mediation analysis confirms a significant indirect effect, validating the proposed sequential pathway. The study contributes to influencer marketing and relationship marketing literature by empirically establishing the mandatory causal order of trust preceding loyalty and loyalty preceding purchase intention, offering both theoretical clarity and actionable insights for brands targeting Indian Gen Z consumers.

***Keywords*:** Social Media Influencers, Brand Trust, Loyalty Intention, Purchase Intention, Generation Z, Influencer Credibility

ICBM13-211

Entrepreneurial Mindset and Startup Aspirations: A Study of Emerging Venture Trends among University Students in Delhi NCR

Prof (Dr) Namita Rajput
Professor, Department of Commerce, Sri Aurobindo College, University of Delhi , India
Ms Sonia Lohia
Assistant Professor, Department of Commerce, Sri Aurobindo College, University of Delhi , India
Gajender Kumar
Student, Sri Aurobindo College, University of Delhi, India

Abstract
The paper is doing a research on the connection between entrepreneurial mindset and the desire to start up among university students in Delhi National Capital Region (NCR). The main objective is to appreciate the possibility of students who have higher entrepreneurial thinking intentions having a higher possibility to start their own ventures, and the relationship between institutional support and intention to start. The research, based on a Smart Partial Least Squares Structural Equation Modelling, concludes that entrepreneurial mindset is an important step towards improving entrepreneurial attitude which in turn is a strong predictor of startup aspirations. This pathway is further facilitated by institutional support that guides the policymakers, educators and the university administrators in ensuring that the youths are encouraged to be entrepreneurs.
Keywords: Entrepreneurial Mindset, Startup Aspirations, University Students, Institutional Support, Entrepreneurial Attitude, Smart PLS-SEM, Delhi NCR

ICBM13-212

Impact of Artificial Intelligence in Redefining Strategic Human Resource Management Strategies in the Digital Era

Prof (Dr) Namita Rajput
Professor, Department of Commerce, Sri Aurobindo College, University of Delhi, India
Ms Sonia Lohia
Assistant Professor, Department of Commerce, Sri Aurobindo College, University of Delhi, India
Aakansha Aggarwal
Student, Sri Aurobindo College, University of Delhi, India

Abstract
Introduction and Background
The rapid development of Artificial Intelligence (AI) technologies has had a significant impact on how organisations organise their human resources. Previous studies had mainly focused on how AI can automate routine human resource practices, including recruitment screening, attendance monitoring, and payroll management. Nevertheless, empirical research exploring AI's potential to revolutionise Strategic Human Resource Management (SHRM) effectiveness in employee perceptions and leadership provision is limited. Firstly, in the digital age, human resource management (HRM) is not merely about administrative efficiency; it is now an involved strategic activity that can directly affect

organisational performance and market position over time. This study aims to address the literature gap by investigating the impact of AI, based human resource practices on strategic human resource performance in Indian companies.

Objectives of the Study

The main objectives of the study are:

1.To examine the impact of Artificial Intelligence-enabled human resource practices on Strategic Human Resource Management effectiveness.

2.To analyse the role of trust calibration in Artificial Intelligence-driven human resource decisions in shaping strategic human resource outcomes.

3.To study the moderating role of transformational leadership in strengthening the relationship between trust in Artificial Intelligence and strategic human resource effectiveness.

Theoretical Framework

The research is based on the theories of Strategic Human Resource Management, trust, and transformational leadership. Strategic Human Resource Management theory explains that properly aligned human resource practices can effectively support the achievement of organisational goals. Trust theory emphasises the role of employee trust in the use of algorithm, based decision, making systems, whereas transformational leadership theory focuses on leaders' capability of influencing the acceptance and efficient utilisation of technological changes.

Together, these three theories constitute the research's conceptual framework.

Research Methodology

The research is quantitative and descriptive. They gathered primary data by administering a questionnaire to employees of Indian firms across various fields. The data collection period was from 2025 to 2026. To guarantee content validity, all constructs were measured through five theoretically based sub-dimensions, and responses were recorded on a 7-point Likert scale, both derived from the literature.

The Smart Partial Least Squares Structural Equation Modelling (PLS-SEM) were used to analyse the data. The methodology was conducted systematically, including reliability testing, convergent and discriminant validity testing, and structural path analysis to confirm the existing relationships amongst the variables.

Results and Findings

The findings show that Strategic Human Resource Management effectiveness was positively affected by improved human resource practices enabled by Artificial Intelligence. The results also indicate that employee trust in AI-based human resource decisions is a decisive mediating variable, helping staff members perceive Artificial Intelligence as fair, reliable, and beneficial rather than threatening. Besides, transformational leadership can significantly improve this relationship, suggesting that technology support in the form of leadership is the key to the success of the strategic integration of Artificial Intelligence into human resource functions.

Implications and Contribution.

The implications for human resource managers in the research are immense, including, but not limited to, the development of ethical, transparent, and trust-based Artificial Intelligence applications with transformational leadership support. It contributes to the existing body of literature by offering an empirical piece of literature, i.e., a Smart PLS-based structural model, which helps in the interpretation that Artificial Intelligence influences Strategic Human Resource Management not only in the form of automation but also of inspiring trust among employees and empowering their leaders in the Indian organizational environment.

Conclusion and Way Forward

The paper concludes that Strategic Human Resource Management can be redefined successfully with the use of Artificial Intelligence and the practices of trust and transformation leadership. Future studies can build on this model through longitudinal studies or industry-specific study to further understand the potential strategic effects of Artificial Intelligence on the management of human resources in the long term.

Keywords: Artificial Intelligence; Strategic Human Resource Management; AI-Enabled HR Practices; Trust Calibration; Transformational Leadership; Digital Transformation; Smart PLS-SEM

ICBM13-213

Transformational Leadership and its Effect on the Innovative Work Behaviour and Organisational Performance of Employees.

Prof (Dr) Namita Rajput
Professor, Department of Commerce, Sri Aurobindo College, University of Delhi, India
Ms. Sonia
Assistant Professor, Department of Commerce, Sri Aurobindo College, University of Delhi, India
Sonali Kumari
Student, Sri Aurobindo College, University of Delhi, India

Abstract

Introduction and Background. In the contemporary business world, which has been competitive and dynamic, organisations are more relying on leadership styles that stimulate innovation and flexibility among their employees. Transformational leadership which is inspirational, intellectually stimulating, individuals considerate, and vision building has long been known as a major factor in motivating employees and success of organisations. Nevertheless, there are limited empirical data on the effectiveness of transformational leadership in enhancing organisational performance especially in India. This research fills this gap by determining whether transformational leadership positively influences the overall organisational performance or its effects are mainly achieved by realising the innovative work behaviour of employees e.g. idea generation, idea promotion and idea implementation. Objectives of the Study The primary research questions of the research are: • To study how transformational leadership influences innovative work behaviour of employees. • To examine the impact of innovative work behaviour of the employees on organisational performance. • To determine the extent of transformational leadership that has a direct impact to the organisational performance or whether it acts primarily via the employee innovation. Theoretical Background The research is based on the theory of transformational leadership and innovation behaviour that hypothesises that creativity and initiative in solving problems are fostered by leaders who inspire and stimulate performance of employees intellectually. These theories suggest that leadership is indirectly related to the performance of organisations through influencing the behaviour, attitudes, and involvement of innovations on the side of the employees. On this theoretical background, a conceptual model was created between transformational leadership, innovative work behaviour and organisational performance. Research Methodology The research design embraced in the study is quantitative and explanatory. The structured questionnaire was used to gather primary data on 380 full-time employees based in the National Capital Region of India in the public and private sector organisations. In order to make the assessment of leadership accurate, only the employees working longer than six months under the same supervisor were considered. The period under data collection was 2025- 2026. The measurement of all constructs was conducted with the help of a seven-point Likert scale that was based on the available theoretical and empirical research on leadership, innovation, and the organisational performance. The items of measurement were borrowed and modified based on validated scales that have been used in the previous studies. The analysis of the data was performed with the help of Smart partial least squares structural equation modelling (PLS-SEM) which permitted testing the direct and indirect correlation between the study variables simultaneously in a single integrated model. Results and Findings The findings indicate that transformational leadership has a great positive influence on the innovative work behaviour of the employees. Workers who view their leaders as transformational will be more entangled in innovative work activities. The conclusions made

also show that innovative work behaviour positively impacts organisational performance. Transformational leadership demonstrates direct association with the organisational performance, but the effect is a rather weak one as compared to the indirect impact via innovative work behaviour. Also this is a clear indication that the role of leadership in performance is the promotion of innovation among the employees. Implications and Contribution. The findings of the study have significant implication on organisations in that it outlines the necessity of investing in transformational leadership development to accomplish innovation-based performance. Managers are supposed to be interested in building conducive environments that would facilitate the employees to contribute and execute new ideas. The research creates a distinct impact in the literature of leadership by empirically proving that innovative work behaviour by employees is the most important mechanism through which transformational leadership has a positive impact on the organisational performance, especially in the Indian organisational context through a Smart PLS-based structural model. Conclusion and Way Forward The study concludes that transformational leadership is a very crucial aspect of enhancing organisational performance as it facilitates innovative behaviour among employees. This study can be further enhanced through future research by taking it to other industries, using longitudinal research design, or other organisational variables to enhance knowledge on leadership-driven innovation.

Keywords: Transformational leadership; Innovative work behaviour; Organisational performance; Employee innovation; Leadership effectiveness; Smart PLS-SEM; Indian organisations.

ICBM13-214

Comparative Study of Option Trading Strategies under Different Time-Based Scenarios: Evidence from Nifty 50 Options

Isha Khera

Bharati College, University of Delhi, India

Prof. Saloni Gupta

Professor, Bharati College, University of Delhi, India

Abstract

Financial markets today depend on derivative instruments, which include options trading as a critical component because it enables traders to create multiple strategic trading approaches. The National Stock Exchange of India has enabled options trading to expand quickly because traders actively trade Nifty 50 options through their daily and weekly expiration periods. Previous studies have investigated option pricing together with market conditions, but researchers have not studied how different trading timeframes affect the success of option trading strategies. This study addresses this gap by analysing the performance of selected option trading strategies across distinct time periods using Nifty 50 options. The research foundation of this study rests on classical option pricing theory, which uses the Black–Scholes model to show how time to maturity affects option valuation. The study investigates real profit results from strategy execution through different holding periods instead of examining theoretical pricing. The study implements quantitative research methods to analyze secondary data from the National Stock Exchange of India, which spans one year to produce trustworthy results. The data contains information about different market conditions, which include periods of market trends and volatile and stable market conditions. The research examines four option trading strategies, which include Naked Call, Straddle, Strangle, and Butterfly Spread. The strategies include directional and non-directional methods, which combine low-risk structures that work well in stable market conditions. The researchers evaluated the strategies by testing them at three different time-based scenarios, which included both intraday and short-term trading periods, to determine how profitability and consistency were affected. The research demonstrates that trading options for profit depends on the time frame traders select for their investments. The research shows that traders must select their trading strategies based on their desired trading durations since different time zones produce different results for the same trading methods. The research introduces a time-based comparison system to existing research while

providing useful information for traders, researchers, and market participants who operate in the Indian derivatives market.

ICBM13-215

Stakeholder Perceptions of ESG Disclosure Credibility under SEBI–BRSR and Its Impact on Trust and Perceived Firm Performance: The Moderating Role of Greenwashing Skepticism

Prof Namita Rajput
Professor, Department of Commerce, Sri Aurobindo College, University of Delhi, India
Dr Parul Goel
Assistant Professor, Department of Commerce, Sri Aurobindo College, University of Delhi, India
Tanya Khanna
Undergraduate Student, Department of Commerce, Sri Aurobindo College, University of Delhi, India

Abstract
Over the past few years, Environmental, Social and Governance disclosure in India has seen a transition from a highly voluntary activity to a compulsory reporting under the Business Responsibility and Sustainability Reporting framework that is introduced by SEBI. Although existing studies have primarily focused on the amount of ESG disclosures, ESG ratings, or financial performance, relatively little attention has been given to the extent to which stakeholders believe those disclosures are credible, particularly in developing economies. More to the point, the question of whether mandatory disclosure is adequate to build stakeholders' trust and positive views of the firm's performance is underresearched. This paper fills this gap by considering the effect of perceived credibility of ESG disclosures as prescribed by SEBI-BRSR on stakeholder trust and perceived firm performance as well as considering the effect of greenwashing skepticism as an important boundary condition.
Objectives of the Study The study aims to: 1. Test the effect of the credibility of ESG disclosure on stakeholder trust. 2. Examine the influence of trust of stakeholders in perceived firm performance. 3. Evaluate the mediating effect of stakeholder trust in the correlation between disclosure of ESG credibility and perceived performance of firms. 4. Test the intervening effect of greenwashing skepticism on the perception of stakeholders of their performance. Theoretical Framework The research is conceptually based on the signalling theory and stakeholder trust theory. Signalling theory describes how firms make ESG disclosures to signal responsibility and transparency, and stakeholder trust theory describes how credible signals increase stakeholders' trust in and assessment of firm performance. These theories are generalized to a mandatory disclosure situation by the study, though disclosure credibility differs. Research Methodology The study uses a quantitative, explanatory research design. The primary data will have been gathered in the 2025-2026 timeframe by using a structured questionnaire, which will be sent to both employees and informed customers of the Indian firms under the SEBI-BRSR regulations. The results were measured on a seven-point Likert scale, and the measurement items were based on an existing body of ESG disclosure, trust, and sustainability literature to ensure they were highly theoretical. Partial Least Squares Structural Equation Modelling (PLS-SEM) was used to analyse the data. This was done by evaluating the measurement model for reliability and validity, and then by testing the direct, mediating, and moderating associations in the structural model. A moderated mediation model was used by applying stakeholder trust as the mediator and greenwashing skepticism as the moderator. Results and Findings It was found that ESG disclosure credibility significantly enhances stakeholder trust, and stakeholder trust, in turn, significantly affects perceived firm performance. The findings substantiate that the stakeholder trust is a complete mediator of the relationship between ESG disclosure credibility and perceived firm performance, which means that the

credibility can be reflected in performance perceptions mainly through trust. Moreover, greenwashing scepticism undermines the positive impact of the ESG disclosure credibility on the performance perceptions, indicating that even the credible disclosures can be perceived in a less favourable way when the stakeholders are extremely sceptical. Implications and Contribution The implications of the study to managers, regulators, and policy makers include the fact that the requirements of BRSR cannot be adhered to as per the letter of the law, only to generate stakeholder value. Companies are required to focus on plausible, verifiable, and transparent ESG reporting to gain credibility. The research makes its contribution to ESG literature by refocusing the emphasis on the quantity of disclosures to perceived disclosure credibility, empirically substantiating a credibility-trust-performance channel in a compulsory reporting setting, and incorporating greenwashing skepticism as one of the primary contextual conditions of sustainability governance. Conclusion and Way Forward This paper concludes that the credibility of ESG disclosure is a central factor in determining stakeholder trust and performance perceptions in the context of SEBI-BRSR. Further studies can further generalize this model to different industries, implement longitudinal designs, or focus on investor-related groups of stakeholders to enhance the results about ESG credibility in emerging markets.
Keywords: ESG Disclosure Credibility; SEBI–BRSR; Stakeholder Trust; Perceived Firm Performance; Greenwashing Skepticism; Sustainability Governance; PLS-SEM

ICBM13-216

Sustainable Human Resource Strategies for Long-Term Entrepreneurial Success

Shweta Raj
Assistant Professor, Kalindi College, University of Delhi
Vanshika
Research Scholar, Maharshi Dayanand University

Abstract

Entrepreneurial success in today's volatile and competitive environment depends not only on innovation and market opportunity but also on how effectively ventures manage and sustain their human resources over time. Grounded in the Resource-Based View (RBV) of the firm, this study examines sustainable human resource strategies as valuable, rare, and inimitable organizational resources that drive long-term entrepreneurial success. The research explores how sustainability-oriented HR practices—such as ethical recruitment, continuous learning and development, employee well-being, inclusive workplace policies, and participative leadership—contribute to the development of human capital capabilities that enhance resilience, innovation, and competitive advantage in entrepreneurial firms. By integrating insights from sustainable human resource management and entrepreneurship literature, the study highlights the mechanisms through which people-centric strategies strengthen employee commitment, reduce turnover, and support adaptive decision-making in dynamic business contexts. Empirical evidence suggests that entrepreneurial ventures adopting sustainable HR strategies are better positioned to manage uncertainty, retain critical talent, and achieve consistent performance over the long term. Moreover, these strategies enable firms to align economic objectives with social responsibility, reinforcing legitimacy and stakeholder trust. The study contributes to theory by extending the Resource-Based View to the entrepreneurial context and to practice by demonstrating that sustainable human resource strategies are not merely supportive functions but core strategic assets for building enduring entrepreneurial success, particularly in emerging and rapidly evolving economies.
Keywords: Sustainable Human Resource Management, Entrepreneurial Success. Resource-Based View, Human Capital Development, Long-Term Competitive Advantage

ICBM13-217

Role Of Fintech and Digital Payments in Financial Inclusion in India: A Review-Based Study

Saket Kumar
Student, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi
Hashir Mairaj
Assistant Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

Abstract
Fintech and digital payment systems have gained significant importance in India due to rapid technological advancement and increased use of digital platforms for financial transactions. Services such as mobile banking, Unified Payments Interface (UPI), digital wallets, and online payment applications have changed the way individuals access and use financial services. These developments are widely considered important for promoting financial inclusion by providing easier access to formal financial services, especially for unbanked and underbanked sections of society.
The present study is a review-based research paper that examines the role of fintech and digital payments in promoting financial inclusion in India. The study is based entirely on secondary data, collected from published research papers, government reports, and institutional publications related to fintech, digital payments, and financial inclusion. The paper focuses on analysing existing studies to understand how fintech has contributed to expanding access to financial services in the Indian context.
In addition, the study reviews how behavioural factors, awareness of government digital initiatives, and trust or cybersecurity concerns are discussed in the existing literature. The review indicates that although fintech and digital payment systems have improved access to financial services, their effective usage depends on users' confidence, level of awareness, and perception of digital security. The study highlights the need for an integrated understanding of these factors to strengthen fintech-driven financial inclusion in India and to support future policy and research efforts.
Keywords Fintech; Digital Payments; Financial Inclusion; Behavioural Factors; Government Digital Initiatives; Cybersecurity and Trust

ICBM13-218

Finding the AI Threshold: Exploring Young Adults' Perceptions of AI-Driven Marketing Across Industries

Axshita Sharma, Sanyam Jain, Darvish Jindal, & Riya Rathore
Department of Commerce and Department of Psychology, University of Delhi

Abstract
Within the next few years, AI-driven marketing is set to shape most consumer–brand interactions. While improving targeting, these strategies may trigger negative responses, such as irritation and perceived manipulation. However, there has been limited research that has examined how these perceptions vary across consumer-facing industries. This paper strives to bridge these research gaps by adopting an exploratory, cross-sectional mixed methods research design to investigate young adults' perceptions of AI-driven marketing across four industries: media and entertainment, e-commerce, fitness and health, and education. Guided by the ABC framework, this study examines affective reactions, behavioral tendencies, and cognitive evaluations. As a part of the mixed-methods approach, first, a structured questionnaire was administered to 18–25-year-olds recruited through convenience sampling. Data analysis was performed using descriptive statistical techniques to identify cross-industry trends. To complement these findings, semi structured interviews were conducted with industry professionals selected via purposive sampling. These interviews

were then analysed thematically to explore implementation strategies and ethical challenges. By integrating consumer and professional perspectives, this paper provides considerable insight into sectoral AI experiences. This paper offers evidence-based recommendations for designing transparent, ethical, and trust-building AI marketing strategies.
Keywords: AI-driven marketing, Consumer attitudes, Cross-industry analysis, Ethical marketing practices

ICBM13-219

Transforming India's Early Education Ecosystem: Accessibility, Digital Integration, and Evidence-Based Policy Design

Md. Munazir Khan
Student, Shaheed Bhagat Singh College, University of Delhi

Abstract

India's long-term economic and social transformation is critically dependent on the strength of its early childhood and primary education system. While substantial progress has been made in expanding access to schooling, persistent gaps in foundational learning particularly in rural areas raise concerns about the effectiveness of input-driven education reforms. This paper argues that meaningful transformation of India's early education ecosystem requires a decisive shift toward outcome- oriented, evidence-based policy design, supported by strategic digital integration and strengthened institutional capacity.

Adopting a policy-forward and conceptual approach, the study draws on secondary data from ASER, UDISE+ 2024–25, NFHS-5, and recent implementation studies to examine the structural and pedagogical constraints affecting early learning outcomes. The analysis highlights a critical disconnect between access and learning, exacerbated by uneven digital readiness, teacher capacity gaps, and fragmented early childhood–primary education linkages. Using the National Education Policy (NEP) 2020 as a guiding framework, the paper critically evaluates the NIPUN Bharat Mission as India's flagship intervention aimed at achieving universal Foundational Literacy and Numeracy (FLN).

The findings suggest that while recent reforms represent a paradigm shift toward foundational learning and accountability, their transformative potential depends on effective last-mile implementation, integrated early childhood care, and data- driven monitoring mechanisms. The paper advances a set of targeted policy recommendations focused on rural accessibility, digital enablement, and governance reform, positioning early education as a cornerstone of India's Vision 2047 development agenda.

APPENDIX-1

CONFERENCE SCHEDULE

Inaugral	9.30 AM
High Tea	11.30 AM
Plenary Session	12:00 Noon
Lunch	1:45 PM
Technical Session[Paper Presentation]	2:30 PM
High Tea	4:00 PM
Valedictory	4:30 PM

ORGANISING COMMITTEE

CONFERENCE DIRECTORATE

Patron
Prof. Arun Kumar Attree [Principal]

Conference Director
Prof. Meera Mehta

Conference Advisor
Prof. Shikha Gupta

Conference Coordinator
Dr. Ranjana Thakur

Organizing Secretary
Dr. Rati Dhillon

PUBLICATION COMMITTEE

Convenor
Ms. Shivangi Dhawan

Convenor
Mr. Biplab Kumar Dey

Co-Convenor
Mr. Amol Deepak Nerkar

Co-Convenor
Dr. Rajeev Kumar Upadhyay

Members

Prof. Ruchi Gupta
Dr. Ravi Kant
Prof. Shikha Gupta(2)
Dr. Amrita Kaur
Dr. Reema Monga

SHAHEED BHAGAT SINGH COLLEGE

(UNIVERSITY OF DELHI)

(NAACAccredited 'A' Grade)

Sheikh Sarai Phase II, New Delhi-110017

Phone: 011-29250306

Tele Fax: 011-29257472

STAY CONNECTED WITH US

FOLLOW OUR OFFICIAL HANDLES

YouTube

SBSC

YouTube

GYAAN PRASAR KENDRA

SBSC_DUOFFICIAL

@SBSCDUOFFICIAL

SHAHEED BHAGAT SINGH COLLEGE UNIVERSITY OF DELHI

SHAHEED BHAGAT SINGH COLLEGE

CREATIVE PARTNER
GYAN PRASAR KENDRA